

**Vanquis Banking Group plc ("the Company")
Director/PDMR Transaction - Initial Notification**

The Company has been notified that on 14 January 2026, the Trustee of the Share Incentive Plan purchased Ordinary Shares of 20 8/11p ("Ordinary Shares") on behalf of the following persons discharging managerial responsibility ('PDMRs').

Notification and public disclosure of transactions by persons discharging managerial responsibilities

1	Details of the person discharging managerial responsibilities					
a)	Name	Dave Watts				
2	Reason for the notification					
a)	Position/status	Chief Financial Officer				
b)	Initial notification /Amendment	Initial notification				
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name	Vanquis Banking Group plc				
b)	LEI	213800U93SZC44VXN635				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary Shares of 20 8/11p GB00B1Z4ST84				
b)	Nature of the transaction	Monthly purchase of Partnership Shares under the Vanquis Banking Group plc Buy As You Earn Share Incentive Plan				
c)	Price(s) and volume(s)	<table border="1"><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.154</td><td>130</td></tr></table>	Price(s)	Volume(s)	£1.154	130
Price(s)	Volume(s)					
£1.154	130					
d)	Aggregated information - Aggregated volume - Price	N/A (Single transaction)				
e)	Date of the transaction	14 January 2026				
f)	Place of the transaction	London Stock Exchange (LON)				

1	Details of the person discharging managerial responsibilities							
a)	Name	Dave Watts						
2	Reason for the notification							
a)	Position/status	Chief Financial Officer						
b)	Initial notification /Amendment	Initial notification						
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor							
a)	Name	Vanquis Banking Group plc						
b)	LEI	213800U93S2C44VXN635						
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted							
a)	Description of the financial instrument, type of instrument Identification code	Ordinary Shares of 20 8/11p GB00B1Z4ST84						
b)	Nature of the transaction	Monthly award of Matching Shares under the Vanquis Banking Group plc Buy As You Earn Share Incentive Plan						
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td> <td>Volume(s)</td> <td></td> </tr> <tr> <td>Nil</td> <td>32</td> <td></td> </tr> </table>	Price(s)	Volume(s)		Nil	32	
Price(s)	Volume(s)							
Nil	32							
d)	Aggregated information - Aggregated volume - Price	N/A (Single transaction)						
e)	Date of the transaction	14 January 2026						
f)	Place of the transaction	N/A						

Name of authorised official of issuer responsible for making notification:

Elizabeth McClure, Deputy Company Secretary

Date of Notification:

15 January 2026

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