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29 June 2026

Tap Global Group plc

("Tap", the "Company" or the "Group")

Tap Launches Own Stablecoin "Stabld" to Support Acceleration of Earn Product Through Easier Movement Within Tap Ecosystem

Tap Global Group plc (AIM: TAP), an innovative digital finance hub that brings money payments and crypto settlement services together in a single user-friendly app, is pleased to announce the launch of Stabld, the Group's own stablecoin, live within the Tap app's Earn product from today. This is the first step in a broader initiative the Group describes as "the settlement layer for modern money".

By owning both the stablecoin and the rails that move it, Tap can control every on- and off-ramp end-to-end resulting in seamless 1:1 conversion, instant settlement across the payment networks it connects to, and - through its B2B business - that same instant settlement for other companies, turning Tap's own infrastructure into a product that wins new customers.

Stabld is the brand for the Group's planned family of fully-reserved, fiat-backed stablecoins: stUSD, stGBP and stEUR. Each is designed to be redeemable on a one-for-one basis for its reference currency, supported by the Group's own infrastructure to issue, move, convert and settle them. Unlike many providers, which rely on a third party's stablecoin, the Group issues these coins itself and intends to operate the rails that move them.

The Group's longer-term ambition is for Stabld to function as a global settlement layer across its payment ecosystem, enabling value to move instantly, around the clock and across borders. In stages, The Group intends to use Stabld first for the movement of funds between the Group entities and, subsequently, for settlement with the payment providers and partners with which it works, with the aim of reducing reliance on pre-funded settlement (nostro / vostro) accounts and improving liquidity and capital efficiency.

Phased Rollout

Stabld is being introduced in a phased manner. From launch it operates within the Tap ecosystem, where users can convert into and use it via the Tap Earn product. Further capabilities, including additional currencies and wider, public availability, will follow in stages, subject to regulatory, technical and operational milestones.

Tap Earn

From launch, Stabld can be held and used within Tap Earn, through which eligible users may earn variable rewards of up to 8% per annum on participating balances. Earn is a separate product provided by a Group entity; rewards are variable and not guaranteed, capital is at risk, and eligibility and availability vary by jurisdiction. The Stabld tokens themselves do not pay interest or yield. Any promotion of Earn is made in accordance with applicable financial-promotion requirements.

Market Opportunity

The Group believes Stabld can serve a broad range of businesses that move money, including fintechs

The Group believes Stabld can serve a broad range of businesses that move money, including lenders and payment service providers, marketplaces, payroll and remittance, trading venues and corporate treasury - both as a customer-facing product and, over time, as an internal and ecosystem settlement tool.

The stablecoin and digital-payments market is one of the fastest-growing areas of financial services, and the Board believes the initiative represents a significant opportunity to deepen user engagement, create potential new revenue streams (including income on reserve assets and transaction-related fees) and improve treasury and settlement efficiency, building on the Group's existing regulatory permissions and technology, including the distributed-ledger-technology registration held by Tap Global Limited in Gibraltar.

Arsen Torosian, Chief Executive Officer of Tap, commented:

"Today we're launching Stabld, our own stablecoin, live in the Tap app's Earn product. It's the first step toward a bigger ambition - the settlement layer for modern money: a family of fully-reserved digital currencies in the dollar, the pound and the euro, and the infrastructure to move them across our ecosystem and, in time, with the providers and partners we work with. We'll build and release the rest in stages, and we look forward to updating shareholders as we go."

Enquiries:

Tap Global Group plc Arsen Torosian, Chief Executive Officer	via Vigo Consulting
SPARK Advisory Partners Limited (AIM Nominated Adviser) Andrew Emmott / Angus Campbell	+44 (0)20 3368 3555
Cavendish Capital Markets (Joint Broker) Adrian Hadden / George Lawson (Corporate Finance) Dale Bellis / Jason Trill (Sales & Corporate Broking)	+44 (0)20 7220 0500
AlbR Capital (Joint Broker) Gavin Burnell / Jon Belliss / Colin Rowbury	+44 (0)20 7469 0930
Vigo Consulting (Investor Relations) Ben Simons / Amelia Thorn / Georgina Moul tapglobal@vigoconsulting.com	+44 (0)20 7390 0230

Investor website: investor.tap.global

About Tap Global Group plc

Tap Global Group plc bridges the gap between traditional finance and blockchain technology. It offers over 400,000 registered individual and business customers an innovative and fully integrated fiat payments and cryptocurrency settlement service including access to several major cryptocurrency exchanges. Through the Tap app, customers can trade over 70 cryptocurrencies and store them directly in their customer wallet, while benefiting from proprietary AI middleware for real-time best-execution and pricing.

Tap Group's European business, Tap Global Limited, was the first cryptocurrency FinTech company to be approved by Mastercard in Europe. Through the Tap card, European users can convert their cryptocurrencies to fiat and spend at more than 37 million merchant locations worldwide. Tap Global Limited is registered in Gibraltar and licensed and regulated by the Gibraltar Financial Services Commission under the DLT with licence No. 25532. Tap's Bulgarian subsidiary has been granted a VASP registration by the National Revenue Agency of Bulgaria in order to qualify for the EU MiCA regulations grandfathering provisions.

Forward-Looking Statements

This announcement contains forward-looking statements that reflect the Company's current expectations and projections about future events, including in relation to the proposed Stabld initiative and its potential features, phasing, settlement use cases, target sectors and markets. These statements are subject to risks, uncertainties and assumptions, many of which are beyond the Company's control, including regulatory, technical, commercial and market factors, and actual outcomes may differ materially from those expressed or implied. Nothing in this announcement constitutes or should be construed as a profit forecast, or an offer, invitation or inducement to acquire, dispose of, subscribe for or underwrite any securities or any other financial product, or as a promise of any return; Stabld does not pay interest or yield to holders. References to reserves, redemption, settlement, currencies, timing and availability describe current intentions and design goals and may change, and availability will be restricted in certain jurisdictions. Any reference to Earn rewards (including any "up to 8%" figure) is illustrative and variable, is not guaranteed, does not constitute a forecast, is subject to eligibility, terms and change, and Earn involves risk to capital. The Company undertakes no obligation to update any forward-looking statement, except as required by law or regulation.

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