

Cavendish

17 July 2026

The Directors
Ramsdens Holdings plc
16 Falcon Court
Preston Farm Industrial Estate
Stockton-On-Tees
TS18 3TU

STRICTLY PRIVATE AND CONFIDENTIAL

Dear Directors,

The proposed recommended cash offer by Chess Bidco Limited ("Bidco") (an indirectly wholly-owned subsidiary of FirstCash Holdings, Inc. ("FirstCash")) to acquire the entire issued and to be issued share capital of Ramsdens Holdings plc ("Ramsdens") (the "Acquisition")

We refer to the Scheme Document to be published on or around the date hereof relating to the recommended acquisition of Ramsdens by Bidco (the "Scheme Document").

Cavendish Capital Markets Limited ("Cavendish") hereby confirms that it has given and not withdrawn its consent to the publication of the Scheme Document with the inclusion therein of the references to its name in the form and context in which they appear.

Our consent is required by Rule 23.2 of the City Code and is given for the purpose of complying with that provision and for no other purpose.

Yours faithfully,



Managing Director, Corporate Finance
For and on behalf of Cavendish