



CURO GROUP HOLDINGS CORP. WHISTLEBLOWER POLICY

Purpose and Scope

This Whistleblower Policy sets forth the procedures for reporting all suspected or actual violations of the Code of Business Conduct and Ethics (the “Code”) of CURO Group Holdings Corp. (the “Company”), internal policies or procedures, laws or other regulatory requirements, or other potentially unethical behavior, and to set forth protections against retaliation for individuals who, in good faith, report such concerns. This Whistleblower Policy has been adopted by the Board of Directors and applies to every director, officer and employee of CURO wherever located. In addition, other persons performing services for CURO may be subject to this Whistleblower Policy by contract or other agreement including, but not limited to, contractors, consultants and temporary employees.

Speaking Up

We are each responsible for living by our corporate values. Acting with integrity means that we hold ourselves and our co-workers to the standards set forth in the Code and adhere to all applicable policies and laws. Consistent with the obligations set forth in the Code, if you become aware of a violation of the Code or any applicable policy or law, or other potentially unethical behavior by any officer, director, employee, agent, contractor, subcontractor or vendor, you have a duty to report it. That includes situations in which your direct manager/supervisor requests that you do something illegal or improper, because there is never any excuse for not doing the right thing.

You may report your concerns anonymously or by identifying yourself. Set forth below are the procedures to report concerns regarding, among other things, (i) accounting, internal accounting controls and auditing matters; (b) violation of laws, governmental rules and regulations and (iii) violations of company policies. You may use any of the avenues described below to report your concern.

Procedure for Reporting Concerns

Many issues can be resolved appropriately by reporting a concern to your direct manager/supervisor, the Chief Human Resources Officer, the Chief Legal Officer or the Vice President of Internal Audit. If the person to whom you would normally report a violation is the person about whom you are making a report, you should seek the assistance of a different representative of the Company.

Alternatively, you can report your concerns by calling the Ethics Hotline at **1-800-916-7037** or by submitting a report online at

https://irdirect.net/CURO/whistleblower_iframe?template=CURO. The Company's telephone-based Ethics Hotline and web-based online form are available 24 hours a day, 7 days a week, 365 days a year. The Ethics Hotline and online form are to the Company's employees and other interested stakeholders. The above contact information and this Whistleblower Policy will be posted by CURO on its website.

Both the Ethics Hotline and online form are operated by an independent third party. You may report your concerns anonymously or by identifying yourself. Regardless of how you voice a concern, if you wish to remain anonymous, reasonable steps will be taken to ensure your identity is kept confidential. When submitting a complaint, you are asked to provide as much detailed information as possible. Providing detailed, rather than general, information will greatly assist us in effectively investigating complaints. This is particularly important if you submit a complaint on an anonymous basis, as we may be unable to contact you with requests for additional information or clarification. What this means is that if you choose to remain anonymous and your complaint lacks sufficient detail, it may negatively impact our ability to investigate your concerns.

While you may report claims of any type to the Ethics Hotline, it is largely intended to be a reporting mechanism for reporting concerns about suspected violations of (a) accounting, internal accounting controls and auditing matters; (b) laws, governmental rules, and regulations and (c) the Company's policies. Claims solely or largely related to human resources matters should be reported to your supervisor or manager or a member of the Human Resources Department, as that is the most appropriate and efficient way to have your concern reviewed and addressed.

We are committed to providing an open and honest environment. We will handle all reports, whether made to an individual, to the Ethics Hotline, through the online form or otherwise, in a fair and respectful manner. Reports will be shared only with appropriate personnel.

Addressing Concerns

If you find that you have violated the Code, a Company policy, or the law, whether by mistake or on purpose, it is best to report it. If you voluntarily report your own error and cooperate in the investigation, we will take that into account when considering the appropriate course of action. An unintentional error made in good faith that is voluntarily and promptly reported may not be punishable, and your prompt report may help avoid more serious problems.

The Ethics Committee is responsible for overseeing all internal investigations of suspected ethics and compliance-related misconduct, including violations of law, the Code or Company policies. The Ethics Committee consists of the Chief Human Resources Officer, Chief Legal Officer, and the Vice President of Internal Audit, or their designees. Representatives from other operational departments may be added if a particular investigation requires it.

All internal investigations are conducted by personnel who have been trained to conduct investigations lawfully, promptly, thoroughly, professionally and fairly. Outside resources may be consulted as needed.

We take all credible good faith reports of suspected misconduct seriously, investigate them fairly and take appropriate corrective action where warranted. All individuals involved in internal investigations will be treated with dignity and respect. You are expected to cooperate in internal investigations, audits, accounting reviews and directions from the Legal Department or Compliance Department in connection with lawsuits or government investigative proceedings. Searches of company-provided physical and information technology resources may be required.

Reporting and Retention of Complaints and Investigations

The Ethics Committee will maintain a log of reported complaints, tracking their receipt, investigation and resolution. The Chief Legal Officer shall prepare a quarterly summary report of all such claims for the Audit Committee. Copies of complaints and the complaints log will be maintained in accordance with CURO's Records and Information Policy.

Non-retaliation

You should feel free to report any suspected violation of law, the Code or Company policy without fear of retaliation. We strictly prohibit retaliation against you for asking questions or voicing concerns in good faith, regardless of whether such concerns are raised in accordance with the procedures outlined in this Whistleblower Policy or are directed to an outside regulator or other governmental entity.