

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Swies Nicole</u> (Last) (First) (Middle) 2500 BEE CAVE RD, BLDG. 1, SUITE 200 (Street) ROLLINGWOOD TX 78746 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>EZCORP INC [EZPW]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Chief Revenue Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) 11/19/2025	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)			4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price				
Class A Non-Voting Common Stock	11/19/2025		M		60,007	A	\$17.82	161,820	D		
Class A Non-Voting Common Stock	11/19/2025		F		22,416	D	\$17.82	139,404	D		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Restricted Stock Units	(1)	11/19/2025		A		15,310		(2)	(2)	Class A Non-Voting Common Stock	15,310	\$19.04 ⁽³⁾	148,009	D	
Restricted Stock Units	(1)	11/19/2025		M		60,007		(4)	(4)	Class A Non-Voting Common Stock	60,007	\$0	88,002	D	

Explanation of Responses:

- Each unit represents a contingent right to receive one share of EZCORP Class A Non-Voting Common Stock at the time of vesting.
- Represents the following "bonus" units (1) 8,824 attributable to the fiscal 2023 Restricted Stock Unit award earned with achievement of the specified performance goal for fiscal 2023 and vesting on September 30, 2025, subject to continued employment, plus (2) 4,123 attributable to the fiscal 2024 Restricted Stock Unit award earned with achievement of the specified performance goal for fiscal 2024 and vesting on September 30, 2026, subject to continued employment, plus (3) 2,363 attributable to the fiscal 2025 Restricted Stock Unit award earned with achievement of the specified performance goal for fiscal 2025 and vesting on September 30, 2027, subject to continued employment.
- Closing market value on September 30, 2025. However, no consideration was paid for the award other than services rendered and to be rendered by the Reporting Person.
- The units vested on November 19, 2025 after specified performance goals were achieved.

Remarks:

/s/ Carrie Putnam, by POA from Nicole Swies 11/20/2025

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.