

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): May 1, 2025

EZCORP, Inc.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

0-19424
(Commission
File Number)

74-2540145
(IRS Employer
Identification No.)

2500 Bee Cave Road, Bldg One, Suite 200, Rollingwood, Texas 78746
(Address of principal executive offices) (zip code)

Registrant's telephone number, including area code: (512) 314-3400

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>	
Class A Non-voting Common Stock, par value \$.01 per share	EZPW	NASDAQ Stock Market	(NASDAQ Global Select Market)

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 — Regulation FD Disclosure

On May 1, 2025, the Company announced the retirement of its 2.375% Convertible Senior Notes Due 2025 in accordance with their terms. Holders converted approximately \$97 million in principal amount of the 2025 Notes into approximately 6.1 million shares of EZCORP Class A Common Stock. The Company repaid the remaining principal balance of the notes in cash of approximately \$6.4 million, together with payments of interest and payments of cash in lieu of fractional shares in the aggregate total of \$1.2 million.

The notes were issued in 2018 and matured on May 1, 2025. A copy of the Company's press release announcing such retirement is attached hereto as Exhibit 99.1.

The information set forth, or referred to, in this Item 7.01 (including Exhibit 99.1) shall not be deemed "filed" for purposes of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section, and shall not be deemed to be incorporated by reference into any registration statement or other filing made by EZCORP under the Securities Act of 1933 or the Securities Exchange Act of 1934, unless such subsequent filing specifically references this Item 7.01 of this Report.

Item 9.01 — Financial Statements and Exhibits

(d) Exhibits.

99.1 [Press Release, dated May 1, 2025, announcing the retirement of \\$103.4 Million Convertible Notes](#)

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: May 1, 2025

EZCORP, INC.

By: /s/ Ellen Bryant

Ellen Bryant

Chief Legal Officer and Secretary



EZCORP Announces Retirement of \$103.4 Million Convertible Notes

Austin, Texas (May 1, 2025) - EZCORP, Inc. (NASDAQ: EZPW) (the “Company”), a leading provider of pawn transactions in the United States and Latin America, announced today the retirement of its \$103.4 million aggregate principal amount outstanding of 2.375% Convertible Senior Notes Due 2025 (the “2025 Notes”). The 2025 Notes were issued in 2018 with a maturity date of May 1, 2025.

In connection with the Company’s election of physical settlement made in October 2024, holders had the right to convert their 2025 Notes into 62.8931 shares of EZCORP Class A Common Stock per \$1,000 principal amount (equivalent to the conversion price of \$15.90 per share) through April 30, 2025. Holders converted approximately \$97.0 million in principal amount of the 2025 Notes into approximately 6.1 million shares of EZCORP Class A Common Stock. The Company repaid the remaining principal balance of the notes in cash of approximately \$6.4 million, together with payments of interest and cash in lieu of fractional shares of \$1.2 million.

ABOUT EZCORP

Formed in 1989, EZCORP has grown into a leading provider of pawn transactions in the United States and Latin America. We also sell pre-owned and recycled merchandise, primarily collateral forfeited from pawn lending operations and merchandise purchased from customers. We are dedicated to satisfying the short-term cash needs of consumers who are both cash and credit constrained, focusing on an industry-leading customer experience. EZCORP is traded on NASDAQ under the symbol EZPW and is a member of the S&P 1000 Index and Nasdaq Composite Index.

Contact:

Email: Investor_Relations@ezcorp.com

Phone: (512) 314-2220