

EURONET WORLDWIDE, INC.

NOTICE OF REPURCHASE OPTION

February 14, 2025

To the Holders of the 0.75% Convertible Senior Debentures Due 2049 (the “Securities”) issued by Euronet Worldwide, Inc.:

Euronet Worldwide, Inc. (the “Issuer”) by this written notice hereby notifies you, pursuant to Section 15.01 of that certain Indenture (the “Indenture”), dated as of March 18, 2019, between the Issuer and U.S. Bank Trust Company, National Association, as successor in interest to U.S. Bank National Association, as trustee (the “Trustee”) that you may request the Issuer to repurchase your Securities by delivery of a Repurchase Notice. Included herewith is the form of Repurchase Notice to be completed by you if you wish to have your Securities repurchased by the Issuer. All capitalized terms used herein and not otherwise defined herein shall have the meanings assigned to such terms in the Indenture.

1. Repurchase Date: March 15, 2025
Settlement Date: March 17, 2025
2. Repurchase Price: 100% of the principal amount of those Securities, plus accrued and unpaid interest to, but excluding, the Repurchase Date; provided that any such accrued and unpaid interest shall be paid not to the Holders submitting the Securities for repurchase on the Repurchase Date but instead to the Holders of such Securities at the close of business on the Regular Record Date immediately preceding such Repurchase Date. The Regular Record Date immediately preceding the Repurchase Date is March 1, 2025.
3. Conversion Rate: To the extent described in Item 5 below, each \$1,000 principal amount of the Securities is convertible into 5.2987 shares of the Issuer’s common stock, par value \$0.02 per share (the “Common Stock”), subject to adjustment.

4. Paying Agent and Conversion Agent:

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION
Corporate Actions
111 Fillmore Avenue
St. Paul, MN 55107-1402
Telephone: (800) 934-6802
Email: cts.specfinance@usbank.com

5. The Securities as to which you have delivered a Repurchase Notice to the Paying Agent may be converted pursuant to Article 14 of the Indenture and the terms of the Securities only if you validly withdraw such Repurchase Notice pursuant to the terms of

the Indenture, as further detailed in Item 9 below. Pursuant to Section 14.01(a) of the Indenture, the Holders may convert all or any portion of their Securities during the period beginning on December 15, 2024 and ending at the close of business on March 19, 2025 (the “Common Conversion Period”). The Issuer has elected, pursuant to Section 14.02(a)(iii) of the Indenture, to satisfy its Conversion Obligation for all conversions of the Securities during the Common Conversion Period in cash (“Cash Settlement”). The Settlement Amount to be paid in cash to Holders that elect to convert their Securities during the Common Conversion Period will be determined in accordance with the terms of Section 14.02(a)(iv)(B) of the Indenture. If a Holder elects to surrender their Notes for conversion, such Holder must do so in accordance with the procedures of The Depository Trust Company (“DTC”).

6. The Securities as to which you have delivered a Repurchase Notice must be surrendered by you (by effecting book entry transfer of the book-entry Securities through the facilities of DTC and in compliance with DTC’s procedures for surrendering interests in book-entry Securities, or by delivering definitive Securities, together with necessary endorsements, as the case may be) to:

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Corporate Actions
111 Fillmore Avenue
St. Paul, MN 55107-1402
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Email: cts.specfinance@usbank.com

in order for you to collect the Repurchase Price.

7. The Repurchase Price for the Securities as to which you have delivered a Repurchase Notice and not validly withdrawn such Repurchase Notice shall be paid on the Settlement Date.

8. In order to exercise your option to have the Issuer repurchase your Securities, you must deliver the Repurchase Notice, duly completed by you with the information required by such Repurchase Notice (as specified in Section 15.01 of the Indenture) and, if the Securities are definitive Securities, deliver such Repurchase Notice to the Paying Agent, and, if the Securities are book-entry Securities, deliver such Repurchase Notice in compliance with DTC’s procedures for surrendering interests in book-entry Securities, in each case prior to 5:00 p.m. EST on March 14, 2025 (the “Repurchase Expiration Time”).

9. In order to validly withdraw any Repurchase Notice previously delivered by you to the Paying Agent, you must deliver to the Paying Agent, by 5:00 p.m. EST on March 14, 2025 (the Repurchase Expiration Time), a written notice of withdrawal specifying (i) the certificate number, if any, of the Securities in respect of which such notice of withdrawal is being submitted, (ii) the principal amount of the Securities in respect of which such notice of withdrawal is being submitted, and (iii) if you are not withdrawing your

Repurchase Notice for all of your Securities, the principal amount of the Securities which still remain subject to the original Repurchase Notice, *provided, however*, that if the Securities are book-entry Securities, the notice to withdraw any Repurchase Notice must comply with appropriate procedures of DTC.

10. Unless the Issuer defaults in making the payment of the Repurchase Price owed to you, Interest, Contingent Interest, if any, and Liquidated Damages, if any, on your Securities as to which you have delivered a Repurchase Notice will cease to accrue on and after the Repurchase Date.

11. CUSIP Number: 298736AL3.

12. The Trustee (in all of its capacities) is not responsible for and makes no representation as to the validity, accuracy or adequacy of this Notice of Repurchase Option and any of its contents and is not responsible for any statement of any person in this Notice of Repurchase Option. The Trustee (in all of its capacities) shall not be responsible or liable for the accuracy, correctness, adequacy, or completeness of the information concerning the Issuer or the Securities contained or referred to in this Notice of Repurchase Option, or for any failure by the Issuer or any other party to disclose events that may have occurred and may affect the significance, correctness, adequacy, completeness or accuracy of such information. The Trustee (in all of its capacities) is under no duty to give notice of any defects or irregularities in any Repurchase Notice or any withdrawal of any Repurchase Notice and will not be responsible or liable for any failure to give such notice. The Trustee (in all of its capacities) is not making any recommendation as to whether Holders should request that the Issuer repurchase any of their Securities. The Trustee (in all of its capacities) will be entitled to those certain rights, privileges, benefits, immunities, indemnities, limitations of liability and protections as more fully set forth in the Indenture. No representation is made by the Issuer or the Trustee as to the correctness or accuracy of the CUSIP listed in this Notice of Repurchase Option or printed on the Securities, and the CUSIP is provided solely for the convenience of Holders.

EURONET WORLDWIDE, INC.

Euronet Contact:

Stephanie Taylor
Corporate Treasurer
(913) 327-4221

Repurchase Notice

Re: 0.75% Convertible Senior Debentures Due 2049 (the “Securities”) issued by Euronet Worldwide, Inc. (“Euronet”)

To: U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION
Corporate Actions
111 Fillmore Avenue
St. Paul, MN 55107-1402
Telephone: (800) 934-6802
Email: cts.specfinance@usbank.com

The undersigned registered owner of this Note hereby acknowledges receipt of a notice from Euronet Worldwide, Inc. (the “**Company**”) regarding the right of Holders to elect to require the Company to repurchase the entire principal amount of this Note, or the portion thereof (that is \$1,000 principal amount or an integral multiple thereof) below designated, and requests and instructs the Company to repurchase the entire principal amount of this Note, or the portion thereof (that is \$1,000 principal amount or an integral multiple thereof) below designated, in accordance with the applicable provisions of the Indenture referred to in this Note, at the Repurchase Price from the registered Holder hereof. Capitalized terms used herein but not defined shall have the meanings ascribed to such terms in the Indenture.

In the case of certificated Notes, the certificate numbers of the Notes to be purchased are as set forth below:

Dated: _____

Signature(s)

Social Security or Other Taxpayer
Identification Number

Principal amount to be repaid (if less than all):
\$ _____,000

NOTICE: The above signature(s) of the Holder(s) hereof must correspond with the name as written upon the face of the Note in every particular without alteration or enlargement or any change whatever.