

6 May 2025

**Amazing AI plc**  
("AAI", the "Company" or the "Group")

**Loan Agreement and Related Party Transaction**

Amazing AI plc (AQSE: AAI) – 6 May 2025: AAI, a global fintech group specialising in online consumer loans, announces that it has entered into a £2 million loan agreement (the "Loan Agreement") with Paul Mathieson (the "Lender") on 2 May 2025.

Pursuant to the Loan Agreement, the Lender has agreed to provide AAI with an unsecured loan facility of up to £2 million (the "Loan Facility"). The Loan Facility bears a fixed loan facility fee of 5%, which is added to the loan balance on signing, and a fixed drawdown fee of 10%, which is deducted upfront from each drawdown advance and there is no minimum drawdown amount required. Interest is payable monthly in arrears at a rate of 2% per month on any outstanding drawn amounts, calculated on a daily basis.

The Loan Facility is immediately available for drawdown until 1 October 2026 and is repayable in full by the Company by 30 September 2026. In the event of default, default interest of 3% per month will accrue on any outstanding balance until full repayment is made. Further announcements will be made when each drawdown occurs.

The proceeds of any drawdown will be used by the Company primarily to fund the growth of its consumer lending book in the state of Georgia, United States, with the option to utilise the proceeds for working capital or other approved purposes subject to mutual agreement between the Company and the Lender.

Paul Mathieson is a "Related Party" as defined under the AQSE Growth Market Access Rulebook as a result of being a director of the Company. The Loan Agreement therefore constitutes a related party transaction for the purposes of Rule 4.6 of the AQSE Growth Market Access Rulebook (the "Transaction"). The directors of AAI independent of the Transaction confirm that, having exercised reasonable care, skill and diligence, the related party transaction is fair and reasonable insofar as the shareholders of AAI are concerned.

*This announcement contains inside information for the purposes of the UK Market Abuse Regulation and the Directors of the Company accept responsibility for the contents of this announcement.*

**Enquiries:**

**Amazing AI plc**

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### **About Amazing AI plc**

Amazing AI plc (AAI) is an AI driven, consumer finance fintech innovator that leverages its regulated licensed lending and collections operations, experience and network to distribute best-of-breed AI finance related services globally, specifically focused on lending, collections and debt financing services. AAI operates under the consumer brand Mr. Amazing Loans in the United States with state consumer lending licenses/certificates of authority in the six states of California, Florida, Georgia, Illinois, Nevada and New Jersey and an established track-record of lending, collections and regulatory compliance for over 14 years.

Amazing AI Services Ltd, a wholly owned subsidiary of AAI, has entered into a confidential introducer agreement with a large UK consumer finance group (the “**Supplier**”). The Supplier is a provider of credit underwriting and risk management software, consultancy and other services, including debt financing that enable third parties to offer lending and collection services solutions to their clients. Amazing AI Services has secured the non-exclusive rights to introduce the Supplier’s services in the territories of the United Kingdom, the United States of America, Canada, Australia, New Zealand, the Philippines and all states in Africa.

The Company intends to investigate further utilisation of AI in its own US consumer lending operational processes and seek additional strategic collaborations, joint ventures and acquisitions in the AI sector globally, including in AI deception detection services to increase underwriting and collections performance. AAI also plans to investigate the potential to conduct its own enhanced product/service development, territory customisation and new service initiatives in conjunction with its current Supplier and future potential suppliers/partners.

**For more information please visit:** [www.investmentevolution.com/investors](http://www.investmentevolution.com/investors)

### **Caution Regarding Forward Looking Statements**

Certain statements made in this announcement are forward-looking statements. These forward-looking statements are not historical facts but rather are based on the Company's current expectations, estimates, and projections about its industry; its beliefs; and assumptions. Words such as 'anticipates,' 'expects,' 'intends,' 'plans,' 'believes,' 'seeks,' 'estimates,' and similar expressions are intended to identify forward-looking statements. These statements are not a guarantee of future performance and are subject to known and unknown risks, uncertainties, and other factors, some of which are beyond the Company's control, are difficult to predict, and could cause actual results to differ materially from those expressed or forecasted in the forward-looking statements. The Company cautions security holders and prospective security holders not to place undue reliance on these forward-looking statements, which reflect the view of the Company only as of the date of this announcement. The forward-looking statements made in this announcement relate only to events as of the date on which the statements are made. The Company will not undertake any obligation to release publicly any revisions or updates to these forward-looking statements to reflect events, circumstances, or unanticipated events occurring after the date of this announcement except as required by law or by any appropriate regulatory authority.