

iwoca Oxygen PLC

(incorporated in England and Wales with registered number 09099356)
(the "Issuer")

**Company Announcement in relation to:
Up to £30,000,000 8.56% Series F Sterling Bonds Programme Guaranteed by iwoca
Limited (the "Programme")**

**Series F GBP5,000,000 – Ref #9 - ISIN: GB00BN7DPX02
Series F GBP500,000 - Ref #10 – ISIN: GB00BN7DPY19
Series F GBP1,000,000 - Ref #11 – ISIN: GB00BQFLR754
(the "Bonds")**

Date: 7 January 2026

For Immediate Release

The Issuer wishes to announce that the principal amount outstanding of the Bonds and all accrued interest in respect thereof as at 31 December 2025 has been repaid in full by the Issuer.

The Issuer has accordingly requested the Cayman Islands Stock Exchange (the "**Exchange**") to delist the Bonds from the Exchange on the basis that the Bonds and all accrued interest in respect thereof have been repaid and redeemed in full.

For further information in relation to the above announcement please contact Alexander Haaker of iwoca, as follows:

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