

Tanmeyah Announces Strategic Partnership with Vlens to Accelerate Digital Transformation and Enable Full Customer Digital Onboarding

Cairo, November 24, 2025

Tanmeyah, a subsidiary of EFG Finance, an EFG Holding company, and a leading provider of innovative and integrated financial solutions for small business owners and entrepreneurs, announced today a strategic partnership with Vlens, the market leader in Identity verification & eKYC in Egypt, to advance Tanmeyah's digital transformation and provide a complete digital onboarding experience for customers.

This collaboration will introduce advanced digital features, including Optical Character Recognition (OCR), customer liveness checks, electronic Know Your Customer (eKYC) processes, and electronic contract signing, all integrated into the Tanmeyah mobile application. The partnership enables seamless integration through the Tanmeyah app, enhancing the customer journey. This digital onboarding suite will allow customers to register and access Tanmeyah's services through new and alternative sales channels, offering greater convenience and faster service delivery, while upholding strict underwriting and governance standards.

Waleed Rammah, Chief Operating Officer & Acting MD of Tanmeyah, commented, "Tanmeyah is committed to advancing digital financial inclusion, and our collaboration with Vlens reflects this vision by deploying cutting-edge onboarding technologies that enhance efficiency, strengthen risk controls, and broaden responsible access to microfinance. Our performance in the first nine months of 2025—with a resilient portfolio, a 13% year-over-year increase in average ticket size, and a 54% surge in VSE product sales—underscores the strength of our model, supported by strong portfolio quality, rising demand for diversified products, and disciplined governance. Tanmeyah's outstanding portfolio reached EGP 6.2 billion for the nine months ending first 9 months in 25, supported by approximately 25% year-over-year increase in number of branches. As Tanmeyah expands its footprint and accelerates its digital transformation, this partnership reinforces our technology-driven growth strategy and strengthens our mission to deliver a modern, seamless, and customer-centric experience across all channels.

Kareem El Sakka, Senior Director of Technology at Tanmeyah, said: "The partnership with Vlens marks a major advancement in Tanmeyah's digital transformation journey. By integrating OCR, liveness checks, eKYC, and e-contracting into the Tanmeyah mobile app, we are creating a faster, safer, and more accessible onboarding experience—especially for underserved communities. This initiative complements our ongoing modernization of technology platforms and our efforts to enable fully digital loan origination. As we continue to invest in a robust digital architecture, this collaboration strengthens our ability to scale, improve operational efficiency, and support sustained portfolio growth."

Mohamed Mamdouh, CEO of Vlens, added: "Vlens is proud to partner with Tanmeyah in advancing Egypt's digital financial inclusion agenda. By integrating our secure and compliant digital identity and onboarding technologies, we are enabling Tanmeyah to scale responsibly while accelerating access to finance for underserved communities. This partnership demonstrates our shared commitment to building a more

inclusive, technology-driven financial ecosystem—one where innovation enhances trust, operational efficiency, and long-term economic empowerment.

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About VLens

VLens is Egypt's leading identity verification and e-contracting platform, powering secure onboarding and verification for the country's largest financial institutions.

It delivers unmatched accuracy, reliability, and compliance while operating at national scale.

With deep expertise in AI, biometrics, and regulatory standards, VLens sets the benchmark for trust and performance in identity infrastructure.

As the ecosystem accelerates, VLens stands as the critical backbone enabling growth, safety, and digital transformation.

About Tanmeya

Tanmeya is one of Egypt's leading providers of innovative and integrated financial solutions for small business owners and entrepreneurs. Founded in 2009 and acquired by EFG Holding in 2016, Tanmeya offers a comprehensive range of products and services specifically designed to empower entrepreneurs in underserved areas and communities across Egypt. These include financing solutions, insurance services, and digital payment tools, delivered through its extensive branch network and digital platforms, and in collaboration with strategic partners—enabling clients to grow and manage their businesses effectively.

This is rooted in the company's role in supporting the local economy, combating poverty, raising financial literacy, and elevating the well-being of underserved communities

Through ongoing digital transformation and the promotion of cashless transactions, Tanmeya also contributes to reducing carbon emissions and enhancing financial inclusion.

Since its inception, Tanmeya has issued nearly 3 million financing facilities for projects of various sizes and sectors. The company currently operates 404 branches across 25 Egyptian governorates, serving more than 30,000 new clients each month, and supported by a near of 6,000 employees.

Learn more about us at www.tanmeya.com

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Note on Forward-Looking Statements

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