



Valu Receives Initial Approval from the Central Bank of Jordan to Launch Operations

Marking a Major Milestone in Valu's Regional Growth Strategy and Commitment to Financial Inclusion in Jordan

Cairo, July 10, 2025,

Valu, the MENA region's leading universal financial technology powerhouse, is proud to announce that the Central Bank of Jordan has granted its initial approval for Valu to officially launch BNPL (Buy Now, Pay Later) services in Jordan. This milestone marks a significant step in Valu's regional expansion, driven by the recognition of Jordan's dynamic market potential and growing demand for flexible, accessible financial solutions.

As part of its broader growth strategy, Valu recognizes Jordan as a promising frontier and an emerging hub of economic vitality and digital transformation. The company's comprehensive market assessment underscores the country's promising growth prospects, fueled by a rising consumer appetite for innovative payment options that enhance purchasing power and financial convenience.

Valu's advanced BNPL platform is designed to revolutionize how Jordanians shop and pay. By offering flexible installment plans for everyday purchases, whether for retail, electronics, healthcare, or other sectors, Valu enables consumers to acquire goods and services without immediate financial strain. This not only improves their lifestyle by making essential and aspirational products more affordable but also fosters financial inclusion by providing credit access to a broader segment of the population.

For merchants and businesses, Valu's BNPL solutions present an opportunity to increase sales, attract new customers, and build loyalty through seamless integration. By offering flexible payment options, merchants can enhance customer satisfaction and drive growth in a competitive marketplace.

The Jordanian launch is underpinned by meticulous groundwork, including the recruitment of highly experienced professionals with deep expertise in Jordan's financial landscape and proven success in fintech innovation. Over recent months, Valu has cultivated strategic partnerships with leading merchants and financial institutions across Jordan, which stands as early evidence of the strong regional demand for its trusted BNPL offerings. These alliances will serve as the foundation for an expanding network committed to delivering smooth, convenient financial experiences to Jordanian consumers and merchants alike.

Adding to Valu's momentum is its recent listing on the Egyptian Exchange (EGX), elevating its corporate stature and regional visibility. This milestone not only enhances Valu's credibility but also opens new pathways for strategic collaborations and regional growth.

Habiba Naguib, Chief Market Expansion and Strategy Officer of Valu, expressed her excitement, stating: "Expanding into Jordan with our BNPL services represents a major leap forward, unlocking new opportunities for consumers and merchants alike. Our platform is designed to empower individuals by offering flexible, responsible credit options that improve their purchasing power and lifestyle. The recent listing on the EGX and Amazon's strategic investment reinforce our confidence in our growth trajectory and our commitment to transforming digital finance across the region."



Naguib added: "At our core, we remain dedicated to innovation and financial inclusion. Our financial solutions are tailored to meet the evolving needs of Jordanian consumers and merchants, helping them to transact smarter, grow faster, and live better."

This expansion into Jordan, reinforced by Valu's recent milestones and strategic collaboration with Amazon, positions the company as a regional fintech leader committed to fostering economic vitality, promoting financial inclusion, and empowering communities through responsible, flexible credit solutions.

—Ends—

About Valu:

Valu is the leading universal financial technology powerhouse offering customers and businesses convenient and comprehensive financial solutions. Under its product universe, Valu pioneered Buy-Now, Pay-Later (BNPL) solutions in the MENA region through U, providing customizable financing plans for up to 60 months across more than 8,500 stores and online platforms – covering a diverse array of categories, including home appliances, electronics, home finishing, furniture, residential solar solutions, healthcare, education, travel, and fashion, among others. Valu also offers investment products, an instant cash redemption program, and a financing solution to facilitate the purchase of big-ticket items up to EGP 60 million in the luxury space through the AZ Valu fund and EFG Hermes ONE, Sha2labaz, and Ulter, respectively. In addition, Valu offers business-to-business solutions through Valu Business. Valu had recently introduced its prepaid card and co-branded credit card in collaboration with Visa. As an award-winning fintech player in the MENA region, Valu embraces a progressive mindset with an agile workforce committed to architecting innovative financial solutions.

Learn more about us at www.valu.com.eg

For further information, please contact:

The Valu Public Relations Team

News-release@valu.com.eg

May El Gammal

Group Chief Marketing & Communications Officer

melgammal@valu.com.eg

Omar Salama

Associate Director of Communications

osalama@valu.com.eg

Note on Forward-Looking Statements:



In this press release, Valu may make forward-looking statements, including, for example, statements about management's expectations, strategic objectives, growth opportunities, and business prospects. These forward-looking statements are not historical facts but instead represent only Valu's belief regarding future events, many of which, by their nature, are inherently uncertain and are beyond management's control and include, among others, financial market volatility; actions and initiatives taken by current and potential competitors; general economic conditions and the effect of current, pending, and future legislation, regulations and regulatory actions. Accordingly, the readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date on which they are made.