



Reinforcing Its Fully Digitized Experience, Valu Unlocks Instant Large-Ticket Financing through its App, Starting from EGP 1 Million Using National ID Only

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Valu, Egypt's leading universal financial technology powerhouse, has launched instant large-ticket financing through its app, starting from EGP 1 million, enabled by a new underwriting and decisioning process that requires only a National ID. Designed to support home finishing and refurbishment projects, cover school and university tuition, and facilitate the purchase of new and used cars, the offering expands access to credit for self-employed, mass-affluent, and under-documented customer segments often underserved by traditional banks due to non-standard income and employment structures.

High-value consumer financing has typically come with long approval cycles, heavy documentation, income verification, physical inspections, and days or weeks of waiting, often delaying purchases and renovations and keeping many borrowers out of the market altogether. Valu says its new app feature aims to eliminate these bottlenecks by providing real-time credit decisions without income proof, contact-point verification (CPV), or home and business investigations, enabling customers to secure financing when they need it and proceed with greater certainty.

Mostafa El-Sahn, Valu's Chief Risk Officer, said the new app feature is designed to "make large-ticket consumer finance faster, simpler and more reasonable." "By relying on the National ID as the only required document, independently valuing the asset being financed, and bringing predictive risk assessment, income estimation, dynamic down-payment settings, and risk-adjusted pricing into a single, real-time workflow, we can issue instant approvals that previously required extensive checks," he said. "That improves transparency and access, while ensuring decisions remain commercially sound and supportive of long-term portfolio performance."

El-Sahn added that the launch comes amid rising asset prices and growing demand for instant credit decisions on high-value purchases, underscoring the need for objective valuation and responsible lending. To curb over-financing, the product includes an independent valuation of the underlying asset, aligning approved loan amounts with assessed market value rather than merchant-set pricing. It also applies dynamic down-payment requirements and risk-adjusted pricing tailored to each customer's profile, supporting greater transparency and consistency in outcomes. Approved facilities are issued as non-revolving, fixed-term installment plans, giving customers predictable monthly payments and clearer repayment visibility.

As part of its continued focus on delivering a fully integrated digital experience, Valu has also enhanced its app with Shop'IT instant checkout, a recently launched feature, allowing customers



to complete their purchase end-to-end directly in the app using Valu as a payment method, without leaving the platform. Customers can browse across different merchants and offers, check out seamlessly in seconds, and earn cashback on every transaction, creating a smoother and more rewarding shopping journey.

In addition, Valu has introduced an in-app help center, enabling customers to submit inquiries, tickets, and service requests directly in the app rather than contacting the call center. This enhancement simplifies customer support, giving users greater control and visibility over their requests while managing all their Valu needs in one place.

Moreover, customers who pay using Valu's prepaid card—topped up through any method other than their Valu limit—can redeem the amount paid as cash through Sha2labaz and repay it over up to 60 months, without the need to submit an invoice.

Omar Abdelhady, Chief Products and Growth Officer of Valu, commented: “At Valu, we are focused on digitizing our products and services end to end, creating a fully integrated digital experience that puts customers in control. Shop'IT instant checkout, the in-app help center, and Sha2labaz's new feature reflect our commitment to simplifying financial interactions and making everyday products, transactions, and support seamless within the Valu ecosystem.”

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About Valu:

Valu (Legal name: U Consumer Finance S.A.E.) (EGX: VALU.CA) is the leading universal financial technology powerhouse offering customers and businesses convenient and comprehensive financial solutions in Egypt. It is the first fintech company providing consumer finance to become a listed company on the Egyptian Exchange (EGX), and this, alongside Amazon having a direct stake in the firm, represents Valu's growth journey and dynamic business model.

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 high-end financing program to facilitate the purchase of big-ticket items up to EGP 60 million in the luxury space, and its marketplace, through Valu Invest with the AZ Valu fund and EFG Hermes ONE, Sha2labaz, Ulter, and Shop'IT, respectively.

In addition, Valu offers business-to-business solutions through Valu Business. Valu introduced its prepaid card and co-branded credit card in collaboration with Visa, further expanding its range of payment options to provide customers with the most versatile, convenient, and comprehensive payment solutions, making Valu the ultimate choice for all clients' payment needs. As an award-winning fintech player in the MENA region, Valu embraces a progressive business approach with an agile team committed to architecting innovative financial solutions to meet customers' evolving needs.



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 regulations, 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.