



Lucky Secures \$23M Series B Funding to Scale Credit Access Across North Africa

Cairo, Egypt, — April 7, 2026 — Lucky, a leading financial technology company in Egypt and the Middle East, today announced the successful closing of a **\$23 million** Series B funding round, including a mix of equity and debt. The round was led by existing & new investors, including Disruptech Ventures, DPI Venture Capital via Nclude fund and new strategic participation from Suez Canal Bank and OneStop, chaired by the visionary Tech Investor Mohamed Farouk, who has also been appointed as the Chairman of the Board for Lucky App.

This milestone follows a period of significant-growth for the company. After achieving **3x annual growth in 2025** and marking **profitability by the end of 2025**, Lucky has solidified its position as a leader in consumer credit, aiming to play a significant role in Egypt's transformation into a digital & financially inclusive economy inline with the Central Bank of Egypt's vision.

The new capital will support Lucky's next phase of growth, with a focus on scaling its credit offering, expanding into North Africa, and strengthening its infrastructure, licensing, and regulatory readiness as it moves toward becoming a neo-banking-ready platform.

Mohamed Farouk, who now chairs Lucky's Board, emphasized the company's strong growth and vision: "Lucky has demonstrated disciplined growth, strong product-market fit, and a clear vision for inclusive digital finance," said Farouk. "This investment supports a platform that is well-positioned to be one of the leading players in the next phase of consumer credit and neo-banking in the region."

"With Mohamed Farouk's vision, Lucky is well positioned to advance inclusive digital finance," commented Ayman Essawy, CEO of Lucky. "Financial access is the foundation of progress. This round allows us to scale responsibly, invest in infrastructure, and deepen our impact as regulators unlock digital onboarding and modern payment frameworks across Egypt and the region. Lucky removes complexity from credit and opens it up to more people, leveraging its advanced technology and AI capabilities. With a card that works anywhere and anytime, we help individuals move forward confidently."

The investment also aligns with broader regulatory tailwinds shaping Egypt's fintech landscape. Recent advances in digital onboarding, payments infrastructure, and the introduction of PSP licensing mark a turning point for fintech players with proven scale and compliance capabilities. Lucky has already begun work toward PSP licensing, positioning the company to expand its service stack and support more comprehensive digital financial services over time.

Since launch, Lucky has built partnerships across merchants and financial institutions, serving a rapidly growing user base across Egypt. The company plans to leverage this round to enter



select North African markets while continuing to enhance its technology, risk infrastructure, and regulatory capabilities.

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About Lucky

Lucky is Egypt's leading fintech platform, empowering millions to take control of their financial lives. Founded in 2019, Lucky was built on a simple mission: to make smart, accessible financial solutions available to everyone. Today, millions of users rely on Lucky to save money, manage spending, and access flexible credit options that fit their lifestyle. By combining high acceptance, simple approval, and everyday usability, Lucky enables individuals to manage spending and payments with confidence. From its roots in cashback and rewards, it has evolved into a premier consumer credit network, offering the Lucky card, instant credit lines, and the largest discount network.

For more information, please visit <https://thelucky.app/>