Months After Its Soft Launch, Valu Officially Announces the First Milestone of Its Journey in Jordan Toward an Integrated, Flexible Digital Payment Ecosystem

Amman, Jordan – September 6, 2026

Valu Jordan—a subsidiary of Valu Group, the leading universal financial technology powerhouse in the Middle East and North Africa (MENA)- announced the official launch of the first phase of its business in the Kingdom, following months of its soft launch, the start of its operations and building its local presence in the Jordanian market.

The announcement was made during a press conference held in Amman, attended by the Chairman of Valu Jordan, the former Minister of Investment, and the former Minister of Digital Economy and Entrepreneurship, H.E. Eng. Mothanna Gharaibeh; Founder and Group CEO of Valu, Walid Hassouna; CEO of Valu Jordan, Mohammad Al Yousef; and a select group of media representatives specializing in economics, finance, and fintech.

During the conference, the company highlighted its key achievements since commencing operations in Jordan during the first quarter of 2026. This followed Valu Jordan's receipt of its final license from the Central Bank of Jordan earlier this year to operate under a specialized financing license, enabling the company to provide flexible payment solutions and Buy-Now, Pay-Later (BNPL) services after completing all required regulatory and operational procedures.

Valu Jordan's entry into the Jordanian market builds on its parent company's experience in Egypt, where Valu developed a data-driven model and flexible payment solutions that have supported its regional expansion. In Jordan, the company is applying this expertise through a localized approach that considers the specific characteristics of the market and the real needs of customers and merchants. Its focus is on creating a secure, seamless digital experience that connects customers to a growing network of partner merchants.

The company's entry comes as Jordan's fintech and digital payments ecosystem continues to develop, supported by an evolving regulatory environment and growing adoption of digital channels among individuals and businesses. These developments are creating greater opportunities for flexible, efficient, comprehensive financial solutions while strengthening the private sector's role in advancing a more inclusive digital economy.

Since beginning its setup and its soft launch phase at the start of the year, Valu Jordan has focused on establishing the foundations of its local operations by developing its technological and operational infrastructure, expanding its network of business partnerships, and integrating its solutions with a growing network of institutions, brands, and merchants across sectors closely linked to everyday spending. These include retail, e-commerce, social commerce, education, electronics, and consumer goods, through both point-of-sale terminals and digital platforms.

The company has also established the institutional and credit infrastructure needed to support responsible and sustainable growth. This includes working with specialized licensed partners in credit information, payment solutions, and financial technology to strengthen application assessment and risk management based on reliable credit data, while enhancing integration with Jordan's payment ecosystem and expanding the range of digital services available to customers.

Simultaneously, Valu Jordan has focused on building a local team of Jordanian talent across various areas of the business, enabling the company to understand better the local market and the needs of consumers and merchants, and to develop solutions that reflect their preferences and requirements.

And since establishing its headquarters in King Hussein Business Park, the firm expanded its physical presence by opening three branches in strategic locations, including Sweifieh Village, King Hussein Business Park, and Taj Mall as part of its direction for a multi-channel approach, combining convenient access to its digital platform with direct interaction with its services and merchant network.

Commenting on the press conference, **H.E. Eng. Mothanna Gharaibeh** said, "Jordan today offers significant opportunities to build a more open digital economy that can benefit from financial innovation, supported by the continued development of the payment ecosystem, an evolving regulatory environment, and the growing adoption of digital solutions by individuals and businesses. Attracting regional companies to the market is about more than investment; it is also about the value they bring to the ecosystem through partnerships, knowledge exchange, and solutions that respond to market needs. We see Valu's presence in Jordan as an opportunity further to strengthen diversity and innovation within the fintech sector, while building on the strong economic and trade ties between Jordan and Egypt and the opportunities they create for exchanging expertise and developing cross-market business models."

Walid Hassouna, Founder and Group CEO of Valu, further added, "Choosing Jordan is a natural extension of Valu's regional strategy and our vision to build a platform that expands from markets with clear growth potential. We are entering Jordan with the experience we have built over the years in Egypt, adapting it to the needs of the local market. What we have seen since commencing operations has reinforced our belief that expanding into Jordan is a strategic step toward establishing a long-term presence, particularly given the country's strong talent pool, dynamic private sector, increasingly digitally savvy consumers, and rapidly evolving financial ecosystem."

Mohammad Al Yousef, CEO of Valu Jordan, commented, "Since launching our operations in the Kingdom, we have focused on creating an experience that makes flexible payments a natural part of the shopping journey while delivering value to both customers and merchants. Our achievements to date provide a strong foundation for the next phase, which will focus on expanding our network of merchants and partners, enhancing the customer experience, and continuing to invest in our local team as we grow thoughtfully and sustainably. Our vision remains aligned with our parent company's ambition to establish Valu as a smart, leading financial technology platform in the region, offering flexible and innovative solutions that enhance quality of life and contribute to financial inclusion."

Valu Jordan currently offers Buy-Now, Pay-Later (BNPL) solutions through a digital experience that enables customers to access flexible payment options within their approved credit limits. For merchants, the solutions provide an additional way to enhance the customer experience while giving shoppers greater flexibility in how they pay.

Looking ahead, Valu Jordan aims to build on its initial progress by further developing its solutions, expanding their reach, and leveraging data and technology to understand the needs of customers and businesses better. This will enable the company to deliver increasingly convenient and seamless experiences, while continuing to collaborate with stakeholders across the financial, commercial, and technology sectors. Through these efforts, Valu Jordan aims to establish flexible payment solutions as a practical and effective part of Jordan's evolving digital economy.

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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 in the Middle East and North Africa (MENA), offering customers and businesses convenient and comprehensive financial solutions. It is the first fintech company providing consumer finance to become a listed company on the Egyptian Exchange (EGX), representing Valu's growth journey and dynamic business model.

In Jordan, Valu offers innovative digital financing solutions. In its initial phase, it provides 'Buy Now, Pay Later (BNPL)' services with financing plans for up to 60 months through a wide network of merchants. Through a seamless experience that helps customers manage their expenses, Valu aims to provide smart solutions that enable the Jordanian market to manage its finances in alignment with customers' needs and aspirations.

Valu operates in Jordan under a Specialized Finance license, after receiving final approval from the Central Bank of Jordan (CBJ). This reflects the company's commitment to providing responsible, regulated financial solutions that support greater financial inclusion and enhance the user experience in the digital finance sector.

Valu also aims to build strategic partnerships with various entities in the local market, contributing to the development of the consumer finance ecosystem and expanding the reach of digital financial services across the Kingdom.

Learn more about us at www.valugroup.com

For further information, please contact:

The Valu Public Relations Team
publicrelations@efgholding.com

May El Gammal
Group Chief Marketing & Communications Officer
melgammal@efgholding.com

Omar Salama
Head of Communications
osalama@efgholding.com

Albatool Alfayez
Marketing Manager – Valu Jordan
balfayez@valugroup.com

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