
Mynt
FINANCE FOR ALL
Prospectus Summary
GCash
GCash

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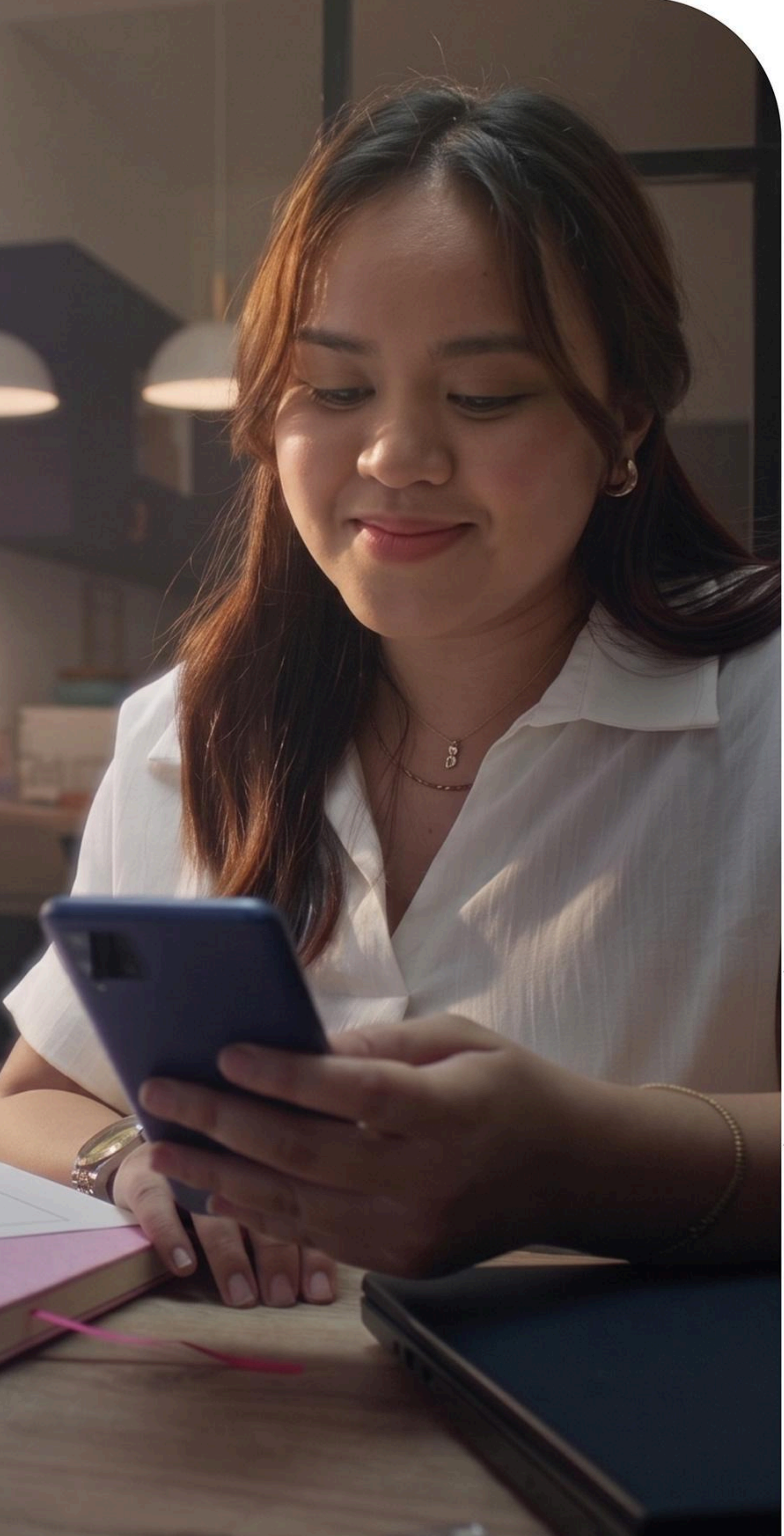


Summary

Guided by our vision of ‘finance for all’, we are making financial services accessible to every Filipino

SUMMARY

The following summary is qualified in its entirety by, and is subject to, the more detailed information presented in this Prospectus, including our Consolidated Audited Financial Statements and the notes thereto, appearing elsewhere in this Prospectus.

OVERVIEW

Who We Are

We are Mynt, the parent company of the group behind "GCash," (the "**GCash App**"), the No.1 finance super app in the Philippines as of March 31, 2026, according to Frost & Sullivan. For the three months ended June 30, 2026, we recorded 41.5 million MAU, representing almost 56% of the total adult population of the Philippines.[1] In the same report by Frost & Sullivan, the GCash App had four times the number of active users of its closest competitor, and ranked among the top three most-used apps nationwide across all categories as of March 31, 2026.

We created the GCash App to address the longstanding exclusion of "Everyday Filipinos" from traditional financial systems by providing access to payment solutions and digital financial services. As such, we have not only become the Philippines' leading digital financial services provider, but a champion of financial inclusion. We build our products around the everyday needs of both consumers and businesses, helping power the country's largest cashless ecosystem based on both MAU and Payment Solutions GTV[2] as of March 31, 2026, according to Frost & Sullivan. In doing so, we have contributed to the early realization of Philippine digital payments targets, with 66.4% of retail payments conducted digitally as of December 31, 2025, based on Frost & Sullivan estimates, up from 20.1% as of December 31, 2020. Beyond payments, the GCash App has served as a primary entry point into the Philippine financial system, particularly into formal credit, for millions of Filipinos. As of June 30, 2026, the GCash App has served 7.5 million "**Active Borrowers**," helping unlock economic potential by expanding fair, paperless credit to historically underserved groups, while enabling the opening of 17.9 million savings accounts, 9.2 million managed investment funds accounts, and supporting 2.0 million users with local stock market accounts.

We Empower Everyday Filipinos with Digital Financial Solutions

"Everyday Filipinos" form the backbone of the nation's economy, from the agricultural workers sustaining the country's food supply to the hustling service workers supporting households and businesses nationwide. They belong to the C2DE socio-economic classes who make up 94% of the 113 million-strong Philippine population as of 2024, based on Frost & Sullivan. The everyday transactional activity of this segment revolves largely around NMSMEs: *sari-sari* stores (one of the largest retail channels in the Philippines at 1.3 million outlets as of 2025, according to Frost & Sullivan), *palengkes* (traditional markets which often serve as central community hubs), and traditional forms of transport (like tricycles and jeepneys). With the Philippine economy still largely driven by consumption, the everyday transactional activity between Everyday Filipinos and NMSMEs has sustained a traditional, cash-based ecosystem and, along with it, the costs of using physical money.

As a result, there exists an immense opportunity to transform how millions of Filipinos transact each day by making payments simpler, more convenient, and increasingly digital. Yet payments are only the starting point. There also remains a gap in accessing affordable and timely credit; accessible savings, investment, and insurance options; convenient ways to move money between Overseas Filipinos ("**OFs**") and their families back home, and digital tools to help small businesses manage and grow their operations. Historically, however, access to these services at scale has been limited. Traditional providers, burdened by legacy systems and complex onboarding requirements, have often struggled to serve Everyday Filipinos in remote and underserved communities, as well as those without formal credit histories or complete identification documents.

[1] Based on 2026 year end population statistics (aged 20 and above) from Frost & Sullivan.
[2] Payment Solutions GTV is defined as the total value of Payment Solutions transactions processed through our platform.

"When I need to send money, it's never just about the amount. It's the time it takes. I have to find time in between my rides which sometimes takes hours just being stuck in a line. If I miss the cut-off, I have to wait until the next day. Now, I can send money in minutes with GCash. It takes so much stress off my shoulders – I'm really grateful for that."

EMIL
Motorcycle Taxi & Delivery Rider

"I was used to paying high interests and aggressive collections through '5-6' because that's the only option I can turn to for additional funds. I was also nervous to try online lending apps, but GCash changed my mind. It was so easy and quick to apply for a loan. Now I know that taking a loan doesn't have to be complicated or scary."

JUVY
Sari-Sari Store Owner

"I work shifts and get paid per cutoff, so money is always tight. Insurance and investing used to feel intimidating. Big words, big upfront amounts, and channels that didn't feel made for people like me. GCash has allowed me to start small and manage things simply. It makes me feel more confident in my future, and I'm truly thankful that I can finally begin."

ANN
Part-Time Student & Service Worker

The GCash App was built in direct response to these realities. By combining our deep customer insights with technology, we deliver digital financial solutions around how Everyday Filipinos actually live, work, and transact. We provide Payment Solutions for everyday transactional needs, from Payments and Transfers to Digital Solutions for both consumers and businesses, addressing the inefficiencies of cash-based transactions while maximizing opportunities to participate in the digital economy. We also offer Digital Financial Services that disrupt traditional financial services by reimagining how Filipinos can access them, from data-enabled CreditTech that require no additional documents or collateral to bite-sized WealthTech that are uniquely suited for the "sachet" purchasing behavior (the habit of buying everyday goods in "sachets," or small single-use packets) common among the Filipino demographic.

This customer-centric approach also shapes the underlying platform and technologies that enable us to serve our customers. Our electronic know-your-customer ("**eKYC**") capabilities reduce friction at onboarding, while our proprietary trust scoring model, which enables our CreditTech products, allows us to responsibly extend credit to users who may lack traditional credit histories. As our users' needs evolve, we continuously refine and expand our solutions to support additional use cases, from managing daily cash flows to planning for longer-term financial goals.

We extend the same approach as we double down on NMSMEs, starting with a fast and seamless onboarding experience supported by KYM capabilities. Once onboarded, merchants gain access to payment acceptance and fund flow solutions, as well as a growing suite of value-added services designed to help them operate more efficiently, serve more customers, and grow their businesses. As merchants scale, our ecosystem evolves with them, reinforcing the role of our platform as the critical financial infrastructure for the digital economy.

As participation across consumers and businesses on the GCash App grows, the platform benefits from a self-reinforcing network effect, where higher usage drives deeper engagement, attracts more partners, and further expands financial access at scale.

GCash has become indispensable in the everyday lives of Filipinos

41.5 million
Monthly Active Users

1.3 million
Cash In & Cash Out Touchpoints

2.4 million
QR Ph-Enabled Merchants[3]

175 million
Visa-Enabled Merchants in 200+ Countries & Territories

3,000+
Billers & Government Partners

₱9.8 trillion
Payment Solutions GTV

63.6 million
Daily Average Transactions

**With the exception of Monthly Active Users, figures are as of and for the six months ended June 30, 2026. Monthly Active User is for the three months ended June 30, 2026.*

As a result, as of June 30, 2026, the GCash App has become a widely used platform for everyday financial transactions in the Philippines, connecting users to an ecosystem of over 1.3 million CICO touchpoints, 2.4 million QR Ph-enabled merchants ("**QR Ph Merchants**"),[3] 175 million global merchants across over 200 countries and territories,[4] and over 3,000 billers and government partners, along with a diverse pool of partner financial institutions, including traditional banks, digital banks, securities brokers, and insurance providers. Our Payment Solutions GTV amounted to ₱17,031.6 billion for the year ended December 31, 2025, continuing to exceed domestic and regional fintech peers, according to Frost & Sullivan, underscoring both the ubiquity and depth of our platform. For the six months ended June 30, 2026, our Payment Solutions GTV had amounted to ₱9,843.5 billion, 22.6% higher compared to the same period last year. Our scale and engagement are further evidenced by 63.6 million DAT for the six months ended June 30, 2026, reflecting the depth of trust we have built with our users.

[3] Based on the latest publicly available information from InstaPay as of March 31, 2026.
[4] Merchants in countries and territories where the GCash Visa Card is accepted.

Beyond our core offerings, we continue to evolve our platform to meet the changing needs of Filipinos anchored on a core strategy: to go deep and go wide. We go deep by increasing engagement across our existing ecosystem, embedding the GCash App further into the lives of Everyday Filipinos, and expanding access to digital financial services. We go wide by expanding access to more Filipinos in the Philippines and abroad, while bringing more merchants and businesses into our ecosystem. Underpinning all of this is innovating with data and AI, enabling us to scale more efficiently, personalize experiences, and unlock new opportunities for growth.

For the years ended December 31, 2023, 2024, and 2025, our Adjusted Revenues were ₱33,602.1 million, ₱54,127.8 million, and ₱79,670.5 million (U.S.$1,301.2 million), respectively. Our net income for the same period was ₱6,383.2 million, ₱11,127.9 million, and ₱17,248.5 million (U.S.$281.7 million), respectively. For the six months ended June 30, 2025 and 2026, we recorded Adjusted Revenues of ₱39,185.9 million and ₱43,031.0 million (U.S.$702.8 million), respectively. For the same period, our net income was ₱10,089.7 million and ₱10,824.6 million (U.S.$176.8 million), respectively.

OUR COMPETITIVE STRENGTHS

We are uniquely positioned to shape the future of finance in the Philippines through our key competitive strengths:

1. Market Leader with Cultural Significance and Recognition

We are the leading digital financial services provider in the Philippines, having four times the number of active users[5] of our closest competitor, and ranked among the top three most-used apps nationwide across all categories as of March 31, 2026 according to Frost & Sullivan. For the three months ended June 30, 2026, we recorded 41.5 million MAU, representing almost 56% of the total adult population of the Philippines.[6]

Traditional incumbent financial institutions face structural challenges in serving C2DE consumers and NMSMEs effectively, including reliance on physical branches and manual onboarding, limited data for risk assessment, traditional underwriting approaches, and relatively high cost-to-serve. In contrast, our platform has been designed for high-frequency, small-value, everyday use cases which results in rich transactional data that allows us to deliver more relevant financial solutions at scale. This design enables us to address the needs of a large segment of the population that has historically been unserved or underserved by traditional banks.

Beyond scale, the GCash App has become deeply embedded in the lives of Filipinos with the brand becoming widely ubiquitous, present in the country's largest retail storefronts as well as the humblest street vendors. "GCash" is no longer just a brand but a verb in the Filipino vernacular. Everyday expressions, *"I'll just GCash you"* or *"Can I GCash it?"* connote the movement of everyday transactions through the GCash App and reflect our deep market integration and cultural embeddedness.

[5] Based on Frost & Sullivan, defined as the number of unique users who successfully authenticate and log into a platform or application at least once within a given calendar month.
[6] Based on 2026 year end population statistics (aged 20 and above) from Frost & Sullivan.

This deep market integration is also reflected in a 77.1 brand desire score based on the Category Incidence and Brand Health Tracking study conducted by Ipsos. Furthermore, 87% of Filipinos claim the GCash App "makes everyday life easier" and 92% claim the GCash App "can be used whenever needed (any time and any day)," based on the Category Incidence and Brand Health Tracking study conducted by Ipsos. See "*The GCash Journey" and "—Our Customers—Strength of the GCash Brand*" for more information on our deep market integration.

Our nationwide presence and everyday relevance also make us a natural partner for government initiatives, reinforcing our role as a trusted digital financial platform for the country. From facilitating pandemic aid distribution throughout the archipelago, enabling seamless national ID verification for millions of Filipinos through our eKYC process, simplifying access to government services, and partnering with the public transportation sector to improve mobility through first-world digital payment experiences, we play an increasingly important role in advancing the Philippines' financial inclusion and cash-lite agenda, further deepening the GCash App's position as a national champion in a digitally enabled economy.

2. The GCash Ecosystem: Comprehensiveness and Ubiquity Creating Reinforcing Network Effects

Our scale and deep integration are made possible by a comprehensive ecosystem that enables us to deliver a broad range of products and services spanning payments, lending, wealth management, insurance and merchant services domestically, and remittances internationally. Our platform is built to address the structural inefficiencies of a cash-dependent economy by reducing the time spent in physical branch banking, the costs of cash logistics, and the security risks associated with handling physical cash. By offering zero maintaining balance requirements and streamlining documentation through digital onboarding, among others, we seek to support the transition of users from cash-based to digital transactions. As of June 30, 2026, our ecosystem connected 1.3 million CICO touchpoints, with acceptance across 2.4 million QR Ph Merchants,[7] and over 3,000 biller and government partners, and present in 200+ countries and territories, extending our reach beyond the domestic market to serve overseas Filipino users.

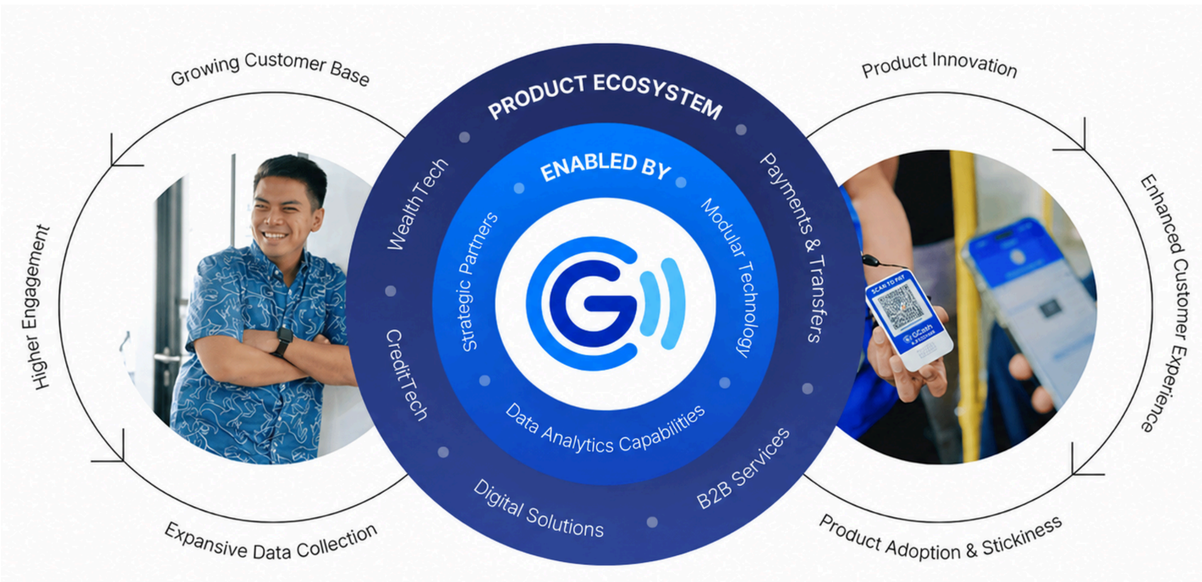
Further, our transaction processing is enabled through integration with the national clearing infrastructure, including InstaPay and PESONet particularly for interbank transfers, alongside a network of third-party service providers such as CICO partners, card network operators, bills payment aggregators, international remittance aggregators, and settlement banks. This broad acceptance, coupled with the increasing percentage of MAU engaging with three or more use cases from 56% for the month of December 31, 2023 to 69% for the month of December 31, 2025, reflects our unparalleled reach across regions, income segments, and everyday use cases, which has created an ecosystem advantage that is difficult to

[7] Based on the latest publicly available information from InstaPay as of March 31, 2026.

replicate. Further, the scale of our user base and merchant partners has generated a GTV that exceeds our domestic and regional peers in both scale and growth, according to Frost & Sullivan.

From 2023 to 2025, our MAU grew from 28.7 million for the three months ended December 31, 2023 to 39.1 million for the three months ended December 31, 2025, and our Payment Solutions GTV rose from ₱9,770.7 billion for the twelve months ended December 31, 2023 to ₱17,031.6 billion for the twelve months ended December 31, 2025. For the three months ended June 30, 2026, our MAU further grew to 41.5 million, and for the six months ended June 30, 2026, our Payment Solutions GTV had reached ₱9,843.5 billion. In addition to leading the market in MAU based on Frost & Sullivan analysis, we also recorded 56.7 million DAT for the twelve months ended December 31, 2025, up from 40.6 million for the twelve months ended December 31, 2024. For the six months ended June 30, 2026, our DAT had reached 63.6 million. These network effects, widespread adoption, and deep integration of our products in the daily lives of Everyday Filipinos, supplemented by our targeted marketing strategies, have resulted in over 71% of new users joining through referrals or organic adoption for the six months ended June 30, 2026. As such, we were able to keep our average CAC to ₱78.30 per user for the year ended December 31, 2025, and for the six months ended June 30, 2026, our average CAC was at ₱79.19. Our targeted cross-selling strategy deepens engagement, successfully migrating users from passive fund receipt to active, high-frequency transactions and monetization, encouraging customers to immerse themselves in our ecosystem. The resulting depth and frequency of activity provide behavioral insights that we use to generate a GScore for each GCash App user, reflecting their financial habits and creditworthiness. Using GScore as a core input to our risk assessment, we are able to extend lending services to more users, including those without access to traditional credit. This approach helps address long-standing barriers faced by Filipinos excluded from formal financial systems, while supporting growth in digital financial services and consumer lending.

Taken together, these metrics reflect self-reinforcing network flywheel effects across both consumers and merchants. This foundational utility converts static, physical cash into secure, trackable electronic money ("**e-money**") protected by multi-factor authentication. Consumers typically enter our ecosystem through primary capital inflows, such as receiving peer-to-peer ("**P2P**") transfers, remittances, and government disbursements, and perform active payment transactions, thereby establishing immediate utility and bypassing the logistical costs of over-the-counter alternatives. From this secure baseline, users progressively adopt higher-value services such as credit, savings, investments, protection, and lifestyle or commerce features, allowing them to supercharge their financial management within a single application. For merchants, particularly NMSMEs, our large user base and integrated tools for payments, financial services, and digital solutions make the GCash App a valuable partner for reaching customers, accessing capital, and running businesses more efficiently. Crucially, this ecosystem is safeguarded by complex risk and trust engines, including advanced eKYC protocols, which maintain platform integrity and safety.



The resulting growth in users, merchants, use cases and transactions generates richer data and insights, enabling better underwriting through GScore, more personalized user experiences, and more targeted merchant solutions, which in turn further increase engagement and adoption. We expect these network effects to remain self-reinforcing and to continue to strengthen over time, deepening our ecosystem advantage and enhancing our ability to scale efficiently while reinvesting in innovation and customer experience.

3. Pioneering Innovation Through Purpose-Built Technology

Our market position has been built on a focus on using technology to address real-world problems. We have developed a proprietary application layer designed for the Philippine market, while strategically leveraging the capabilities of established global technology providers. Our approach is designed to provide reliability and speed, enabling us to deliver key innovations and maintain a scalable platform.

(a) Market-Leading eKYC and National ID Integration

Through close collaboration with partners and regulators, we believe we pioneered one of the first fully digital eKYC processes in the Philippines in 2018. This innovation delivered a highly automated digital onboarding experience, replacing manual applications with AI-powered identity verification, which in turn reduced processing time to under five minutes for auto approved applications. Since then, we have continuously refined our biometric algorithms and technology to provide a secure, low-friction gateway to digital finance at a nationwide scale, becoming the first electronic wallet ("**e-wallet**") to integrate with the National ID Authentication Services ("**NIDAS**") of the Philippine Statistics Authority in May 2025. We believe this pioneering solution significantly lowered barriers to financial inclusion by providing a legitimate, accessible, and authoritative way for customers to complete verification. By leveraging the National ID system through this integration, we directly address the national challenge of inconsistent ID verification, promoting financial access for millions. Beyond our own services, our eKYC process facilitates secure identity validation by leveraging consent-based application programming interfaces ("**API**") integrations with ride-hailing, e-commerce, and government platforms, supporting the integrity of the broader Philippine digital economy. See "*—Our Products—GCash Wallet—eKYC*."

(b) Proprietary CreditTech and Advanced Risk Management

Recognizing that a relatively underdeveloped national credit score system has also hindered financial access for millions of Filipinos, we developed GScore, our proprietary trust score that estimates or predicts a customer's credit behavior based on their GCash App behavior and usage. By capturing thousands of data signals from over 63.6 million DAT for the six months ended June 30, 2026, we are able to capture a granular, multi-dimensional view of customer behavior, giving us a unique, comprehensive, and dynamic profile of each customer to support more tailored financial products. This extensive data set enables continuous monitoring and adaptive risk parameters, supporting responsible lending across different customer segments while maintaining asset quality despite the unsecured nature of our loan products. As a result, as of June 30, 2026, our non-performing loan ("**NPL**") ratio was 4.9%. Our ability to maintain our NPL ratio at this level is anchored on the integration of automated risk-mitigation features that safeguard our asset quality, including auto-debit functionality and AI-powered collection reminders, helping us manage delinquencies effectively. Further, portfolio health is monitored continuously across microsegments, and risk parameters adapt in real time. See "*—Our Products—Digital Financial Services – CreditTech—GScore*."

(c) Multi-Layered, AI-Powered Security

Given our scale, we view security as a dynamic challenge that requires a multi-layered, AI-powered defense system capable of anticipating threats and protecting our customers and ecosystem. To enhance overall customer protection against fraud and account takeovers in a holistic and multilayered manner, we developed an integrated defense system:

- GCash Security Center, a dedicated, one-stop control hub within the app. Following Republic Act No. 12010, otherwise known as the Anti-Financial Account Scamming Act ("**AFASA**"), this feature empowers our customers with total visibility and control over their account, allowing them to lock their money, manage their linked device, update Mobile Personal Identification Number ("**MPIN**") and security questions, toggle biometrics, and manage partner notifications in real time.

- Double Safe, our pioneer security feature that leverages facial recognition, through a "liveness check" or a mandatory selfie scan during login attempts on new devices and for high-risk transactions. This ensures that only the legitimate account owner can proceed, even if their static credentials, such as their MPIN or One-Time Password ("**OTP**") are compromised.
- Account Secure, a feature that requires strict device management by limiting account access to a single, authorized device. Together, these features form a multi-factor security architecture that combines static credentials, biometric verification, and strict single-device access to reduce the risk of account takeovers.
- GSafe Pay Online, a secure online checkout feature that safeguards digital transactions by requiring customers to authorize each payment directly within the GCash App before the transaction is processed.
- App Protect, which monitors device integrity and automatically ends sessions when it detects signs of compromise, such as malware or rooting.
- Fraud Management System ("**FMS**"), a real-time decision engine that analyzes transaction velocity and behavioral signals against thousands of risk variables.

See "*—Innovations—State-of-the-art-security*" for more information.

(d) Hyper-Personalization and Proprietary Data Intelligence

We drive hyper-personalized engagement at scale by embedding proprietary data intelligence across the user journey and utilizing machine learning to transform behavioral signals into real-time financial insights.

- Customer Support "Gigi" – our 24/7 bilingual, generative AI-powered customer support touchpoint, which has successfully handled over two million interactions with 98.9% intent recognition rate and an 89.5% fully automated resolution rate for the six months ended June 30, 2026.
- Growth and Engagement – we also leverage reinforcement learning through a campaign recommendation system, to hyper-personalize customer experiences and unlock further growth. By transitioning from static segmentation to AI-driven real-time behavioral analytics, we dynamically customize customer dashboard interfaces, promotional vouchering, and recommendations to each user's activity and preferences. This allows customers to explore and use more products in the GCash App, providing a substantial competitive edge in digital user retention and monetization.
- Collections Optimization "GINA" – to support our CreditTech business, we deploy "GINA" (G-Cash IN-teractive A-gent), an AI-powered voicebot designed to conduct timely, conversational payment reminder calls, which achieves a 3% higher recovery rate of critical segments (early delinquency) versus third-party collection agents as of December 31, 2025. Furthermore, we employ AI-driven quality assurance to monitor agent interactions, maintaining the quality of borrower experience and ensuring strict compliance with regulatory guidelines. This is made possible through our commitment to ethical and secure deployment of artificial intelligence ("**AI**"), which includes subjecting our AI models to regular validation and stress-testing to mitigate risks such as automated errors and hallucinations — ensuring that this feature serves as a reliable tool for financial inclusion and customer support.

(e) Cloud-Native Infrastructure and Developing Technology Talent

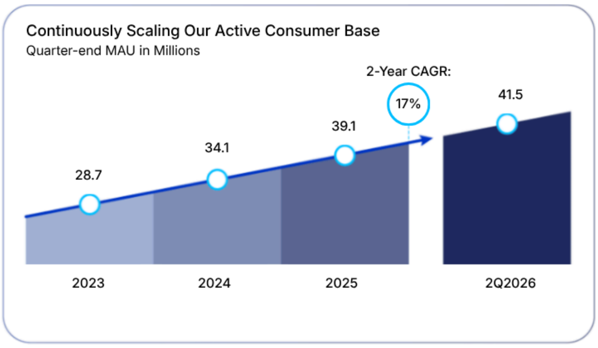
Our operations are supported by a scalable, cloud-native infrastructure. For the six months ended June 30, 2026, our platform maintained a 99.88% availability rate for our core transactional and fund flow services, encompassing our internal platform and services and our external integrations with partner banking APIs, international card networks, national clearinghouse infrastructures, and offline cash transaction touchpoints. To sustain this performance, we utilize AI-driven IT operations for automated anomaly detection and predictive capacity scaling, ensuring continuous platform stability and a seamless experience for our consumers and merchants.

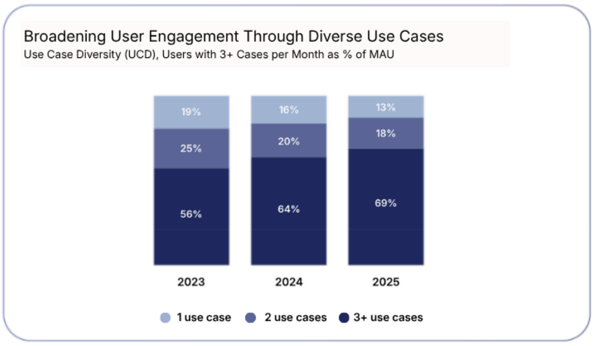
As we scaled, we brought more capabilities in-house, supported by sustained investment in technology and in attracting, developing, and retaining top engineering, product, and data talent. As of June 30, 2026, 30.7% of our workforce are focused on IT & technology, 6.8% have data science roles, and 7.5% have product management roles, helping us maintain a leading technology platform and ensuring that innovations in digital finance are conceived, built, and deployed within our ecosystem.

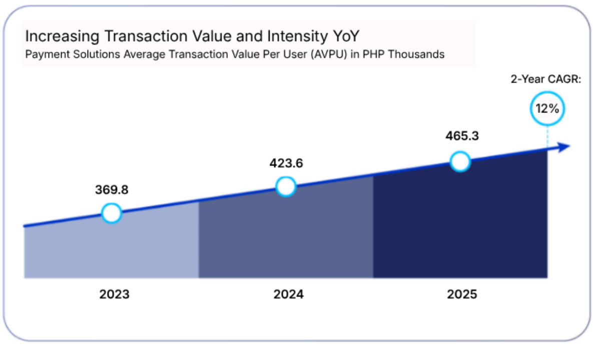
4. Operational Excellence Fueling Profitability and Long-Term Growth

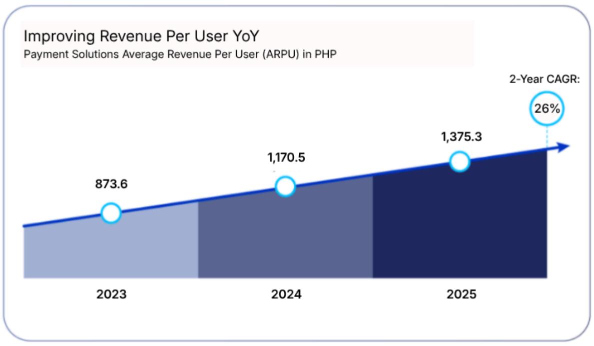
From 2023 to 2025, we delivered strong financial performance with Adjusted Revenues rising from ₱33,602.1 million to ₱79,670.5 million (U.S.$1,301.2 million) at a CAGR of 54.0%. Net income for the same period grew from ₱6,383.2 million to ₱17,248.5 million (U.S.$281.7 million) at a CAGR of 64.4%. For the six months ended June 30, 2026, our Adjusted Revenue grew to ₱43,031.0 million (U.S.$702.8 million) from ₱39,185.9 million, reflecting a YoY growth of 9.8% compared to the same period last year. Our net income for the same period grew to ₱10,824.6 million (U.S.$176.8 million) from ₱10,089.7 million at a YoY growth of 7.3%. Our Net Cash inflows (outflows) for the years ended December 31, 2023, 2024, and 2025 and for the six months ended June 30, 2026 were ₱22,990.0 million, ₱(11,004.5) million, ₱15,080.4 million (U.S.$246.3 million), and ₱(10,761.0) million (U.S.$(175.7) million), respectively.

We are one of only 2 fintech companies in Southeast Asia that have achieved both scale[8] and profitability as of December 31, 2025, according to Frost & Sullivan, making us a clear outlier in the region. We became profitable in 2021, three years ahead of our original target, and in the same year we raised approximately U.S.$300 million in capital, reflecting a capital-efficient path to scale. When compared with leading global fintech peers on both growth and profitability, our Adjusted Revenue of ₱79,670.5 million (U.S.$1,301.2 million) for the year ended December 31, 2025 reflected an impressive two-year CAGR of 54.0%, and an average net income margin of 20.4% over the same period, positioning us among the top performers globally, according to Frost & Sullivan, and further underscores the strength of our business model.









[8] Exceeding annual revenue of U.S.$1 billion.

Our Payment Solutions business provides an attractive, scalable foundation for our financial performance, benefiting from high engagement, as evidenced by low average CAC of ₱79.19 per user for the six months ended June 30, 2026, while supported by the ubiquity of the GCash ecosystem and an asset-light operational model. The scale and frequency of payments activity reinforce user engagement and provide strong returns on capital while requiring minimal incremental investment. This is complemented by rising Payment Solutions ARPU, Payment Solutions AVPU, and Payment Solutions GTV, which demonstrate deeper engagement and greater monetization over time. For the years ended December 31, 2023, 2024, and 2025 Payment Solutions ARPU was ₱873.6, ₱1,170.6, and ₱1,375.3, Payment Solutions AVPU was ₱369,833.8, ₱423,620.9, and ₱465,298.0, and Payment Solutions GTV were ₱9,770.7 billion, ₱13,295.2 billion, and ₱17,031.6 billion, respectively. See also "*Our Customers—Current User Base and Composition*."

Meanwhile, our CreditTech business delivers attractive risk-adjusted returns through disciplined risk management and efficient product economics. Our technological platforms and agile processes enable rapid cycles of testing, optimization, and scaling, fueling a 71.3% two-year CAGR in our loan book from 2023 to 2025 while achieving solid quality and profitability. GScore enables underwriting at scale, dynamic offers, and credit access for millions of underserved users while maintaining portfolio quality, with our NPL ratio at 4.9% as of June 30, 2026. A balanced mix of on-book and off-book lending, supported by institutional partnerships, also strengthens our funding resilience and expands capacity. As of December 31, 2025 and June 30, 2026, our lending business delivered a Net Interest Margin After Losses ("**NIMAL**") of 23.7% and 24.6%, respectively. Our strong unit economics and ability to self-fund operations allow us to reinvest in technology, innovate products, and expand the GCash ecosystem.

5. Unique Corporate Culture Anchored on Stewardship, Strong Leadership and Marquee Shareholders

Our culture is shaped by the shared purpose of our people, the GCash Barkada (our collective name for each employee known as a "**Kabarkada**"). While diverse in background and expertise, our people are united around a common purpose to make Filipinos' everyday lives better. Our culture is anchored by these pillars:

- **Inclusion**. We value openness and dialogue through employee listening programs such as "GPulse," Internal Customer Satisfaction ("**ICSAT**") surveys, and employee check-in conversations. Through our CommYOUnities, our employee-led resource groups, we foster a workplace where everyone belongs. These resource groups, alongside our other people-centered initiatives, reinforce diversity and inclusivity, and activate the innovative voice that is core to our culture.

- **Progression**. We invest in careers for the long-haul through mentorship, upskilling, and clear progression paths. Our talent architecture ensures that everyone has a way forward. Competitive and transparent compensation, combining market-aligned salaries, bonuses, and equity-driven incentives such as a long-term incentive program, attracts and retains top talent while building ownership and long-term commitment.

- **Collaboration**. Teamwork is core to our organization. Through cross-functional collaboration we are able to create, innovate and bring to market products and services that represent the collective contribution of all our teams. This collaborative approach creates compounding impact and builds prosperity together.

- **Purpose**. We believe that our collective success is built on the well-being of our people, and the communities we serve. Through Alagang GCash, our holistic total rewards and wellness program, we provide above-market support for the comprehensive well-being of our Kabarkada. We also encourage employee volunteerism through the G Gives Back program, ensuring our social impact drives our long-term business resilience.

These pillars have positioned us as an employer of choice. We were recognized as one of HR Asia's "*Best Companies to Work for in Asia*" for three consecutive years, from 2023 to 2025, and Gold Stevie Awards for "*Employer of the Year*" in 2023, 2024, 2025, and 2026. This external validation of our culture is further evidenced by an attrition rate of 12.1% as of December 31, 2025. This figure sits below the 17.5% average attrition rate reported for Southeast Asia in 2025, according to Aon plc. For the six months ended June 30, 2026, our attrition rate stood at 7.0%.

Our senior management combines deep expertise in fintech, technology, and financial services, averaging more than 20 years of collective industry experience. As of June 30, 2026, 50% of our senior management had been with us since 2020, underscoring continuity and institutional knowledge. Their experience has guided us through profitable growth and continues to shape innovation and customer-centric strategies. See "*—Board of Directors and Senior Management*" for more information on our senior management team.

We are also supported by marquee shareholders that include global technology leaders, financial institutions, and leading conglomerates. Their commitment extends beyond capital to include technology partnerships, market expansion, and access to financing. For instance, our strategic partnership with a leading technology platform provider has helped accelerate the growth and development of our modular technology stack. These relationships accelerate innovation, expand our reach, and enhance platform capabilities while respecting our operational independence. See "*—Corporate Structure*" for more information.

OUR GROWTH STRATEGIES

Our growth strategies are anchored on broad-based growth and long-term value creation. We stay ahead by anticipating emerging trends, technologies, and policies that shape the financial services and technology landscape, ensuring we remain ready for what's next. Guided by a deep understanding of our customers, we adopt agile ways of working to meet their changing needs and discover new opportunities for innovation. We continue to invest in research and development to harness technology in smarter, more efficient ways that strengthen our platform and future readiness. At the same time, we engage constructively with regulators to support the development of frameworks and policies that balance innovation with inclusion and stability, ensuring that progress benefits both our users and the broader financial ecosystem.

To achieve this, we focus on six strategic pillars:

1. **Expanding Everyday Access to All Filipinos**

We are building on our role as the everyday finance and lifestyle platform for millions of Filipinos. By deepening engagement across payments, financial services, and lifestyle use cases, we are expanding the reach and relevance of the GCash App in daily life and tapping into the substantial headroom for growth in digital financial services in the Philippines, while reinforcing the network effects across our ecosystem.

- **Driving higher use case frequency and transaction values.** We are embedding the GCash App deeper into the everyday economic lives of Filipinos, evolving from a payments and transfers platform into a comprehensive daily financial companion. Our strategy focuses on expanding through micromarketing by strengthening our presence outside of the National Capital Region ("**NCR**") and driving high-frequency use cases such as GBills and GLoad while introducing world-class features, including GCash Commute QR, Scan to Order, and Food Hub, as well as high-stickiness use cases, such as our savings and investment products, all of which meaningfully simplify Filipinos' everyday lives.

  We intend to replicate this playbook across additional financial and lifestyle verticals, eliminating the friction inherent in cash transactions and lowering barriers by enabling seamless, real-time transactions anytime, anywhere. As adoption grows, we expect continued increases in DAT, Payment Solutions GTV, and Payment Solutions ARPU, which should deepen engagement, strengthen user trust, and enhance platform stickiness, particularly within our savings and investment products, where WealthTech adoption correlates with stronger engagement across the broader ecosystem compared to non-WealthTech users. Further, WealthTech users typically display higher engagement through higher AVPU and higher number of use cases. This strategy is designed to reinforce our network flywheel as more merchants and partners are drawn to the platform.

- **Enhancing lifestyle, commerce, and economic use cases.** We are expanding beyond financial services into retail, entertainment, and public sector transactions. By embedding GCash into both cultural and essential aspects of Filipino life, we are strengthening its role as an all-in-one platform for everyday needs. One such initiative is GJobs, a job matching platform embedded in the GCash App that primarily caters to the rapidly expanding blue-collar and gig economy sector. GJobs uniquely leverages an incentivized network model, allowing users to apply directly or earn referral fees for successful candidate placements, creating a highly effective, organic user acquisition channel.

2. **Scaling Digital Financial Services**

There is still substantial room for growth across digital credit, savings, investments, and protection, with large segments of the population still underserved by traditional institutions. To capitalize on this opportunity, we are scaling our Digital Financial Services offerings by leveraging our data and ecosystem insights to drive targeted cross-selling of higher-margin products, deepen user engagement, and diversify revenue streams, positioning ourselves as the primary financial partner for our customers' lending and wealth management needs.

- **Expanding consumer and NMSME lending with disciplined risk management.** We continue to scale our CreditTech business by increasing penetration among existing e-wallet and payments users, expanding credit lines across those already eligible, broadening access to underbanked segments, and extending credit solutions to NMSMEs to support working capital and day-to-day business needs. By leveraging transactional and behavioral data paired with external data and customer insights, we can proactively offer relevant credit products to the right consumers and merchants at the right time. GScore enables accurate risk assessment, dynamic offers, and tailored product design, allowing us to responsibly match credit limits and terms to consumer and merchant profiles while maintaining disciplined risk management. To maintain growth momentum, pilots are continuously developed and executed, utilizing other GCash App data points to uncover untapped segments and incorporate more data into GScore. External data sources that may complement and augment GCash data are also used where applicable. Our technology-driven scale creates significant cost efficiencies, enabling sustainable unit economics even for nano-loans with loan amounts as low as ₱20.00. For businesses, we build on our ecosystem relationships and transaction visibility to assess cash-flow patterns and business activity, enabling access to credit for NMSMEs that may lack formal financial records. We expect NMSME lending to become an increasingly important component of our overall lending mix as merchant adoption and digitalization deepen across the platform. To support sustainable growth, we will continue to utilize a balanced funding strategy, combining on-book and off-book funding arrangements, including loan channeling, portfolio sales, and securitization, supported by partnerships with a broad base of financial institutions. These will augment our funding from internally generated cash flows, enabling us to continue to grow our reach and pursue our mission to enable access.

- **Growing savings, investment, and protection offerings.** Through partnerships with leading financial institutions and asset managers, we continue to serve as a channel to provide Filipinos access to affordable Wealth Management products, and make it easier for customers to save, invest, and protect themselves and their families. By harnessing ecosystem and user data, we are able to both (a) surface these products contextually within the GCash App and cross-sell them to engaged payment and credit users, and (b) spur deeper engagement for existing users of these products, increasing adoption of higher-value offerings. As adoption of these higher-value products increases, we expect to see rising ARPU, more diversified revenue streams, and stickier users, ultimately increasing customer lifetime value ("**LTV**").

3. **Accelerating NMSME and B2B Digitalization**

NMSMEs and enterprises are vital to the Philippine economy, yet many remain underserved. By leveraging our technology and data, we are providing solutions that help businesses go digital, unlock growth, and integrate more fully into our ecosystem.

- **Partnering with and onboarding more NMSMEs.** We are simplifying NMSME onboarding with a fully digital process that also makes the experience easier and more affordable. Through the GCash Pera Outlet ("**GPO**") partner channel, we enable nano merchants such as sari-sari stores to gain access to our digital ecosystem. Once onboarded, they are immediately connected to our large customer base and a range of payments and transfers products, enabling them to expand their services and revenue streams.

- **Enabling NMSME and merchant partner growth through business solutions.** Beyond payments, we use transactional data and advanced technology to offer lending, capital access, business intelligence, and Digital Solutions tools. These help NMSMEs and merchant partners secure growth-enabling financing, run targeted campaigns, and make smarter business decisions. For example, SoundPay helps store owners verify payments instantly and improve efficiency, while analytics provide data-driven insights for better marketing and operations.

- **Driving ecosystem value.** By empowering NMSMEs to grow digitally, we not only strengthen entrepreneurship but also expand the overall value of our ecosystem. Each new NMSME onboarded enhances customer choice and activity on the platform, which in turn provide rich transactional data that allows us to provide value-added services such as Digital Solutions. This results in greater engagement and stronger value proposition for both consumers and merchants alike, which continuously reinforces our network flywheel.

- **Unlocking efficiency for large enterprises through digital fund flow integration.** Beyond NMSMEs, large enterprises present an opportunity that can be optimized by digital technology. These businesses operate within a complex system, managing various solutions for stakeholders, the flow of goods, transactions, and processes across their value chain. Our opportunity is to simplify this by increasingly digitalizing the funds flow, and seamlessly connecting the entire value chain.

4. **Expanding Internationally and Serving Overseas Filipinos**

We see significant opportunities to serve Filipinos globally and extend the utility of the GCash App beyond national borders. Our goal is to connect families, communities, and commerce through secure and seamless cross-border solutions.

- **Facilitating inbound remittances.** Through global cash in partners and innovations like virtual international accounts, domestic users can conveniently receive remittances from their families abroad or from foreign employers. For millions of Filipinos who live and/or work abroad, we also allow them to send money home quickly and securely through GCash Overseas. This makes cross-border remittances more accessible and reliable, strengthening households and local communities across the Philippines. Additionally, this gives them greater control over where their money goes, while making it easier and more affordable to support their families back home.

- **Supporting outbound spending.** We are broadening outbound payment options with Global Pay, the GCash Visa Card, and Tap to Pay. These services empower customers to transact globally, making GCash a trusted companion not just at home, but wherever Filipinos travel.

- **Enabling cashless payments for inbound tourists.** We are launching GTourist, which allows foreign visitors to use the GCash App during their stay in the Philippines. By enabling cashless payments for tourists, we are making local commerce more accessible while reinforcing our role as a financial bridge for inbound and outbound activity.

5. **Undertaking Technology Innovation and AI Initiatives**

We leverage emerging technologies, including AI, to drive continuous innovation, seeking to address financial inclusion gaps and enhance the digital capabilities of Filipinos. As we integrate these capabilities into our ecosystem, our initiatives are governed by a responsible AI framework that prioritizes data privacy, algorithmic fairness, and human oversight, ensuring our technological advancements remain secure and aligned with regulatory standards.

- **Providing AI-powered customer support and education.** We are deploying a suite of generative AI tools to scale customer assistance and financial literacy. This includes "Pera Coach," an automated financial assistant providing personalized financial education, and "Gigi," our context-aware support interface. We believe these tools optimize resolution times and improve accessibility for users with varying levels of digital and investment literacy. As part of our technology roadmap, we intend to evolve these features to use agentic AI systems. This transition is designed to enable these tools to securely execute user-authorized financial tasks and workflows, moving from passive assistance to proactive, automated financial management.

- **AI-powered customer lending operations.** We have launched and scaled GINA, an AI-powered voicebot, to support the collections efforts of our CreditTech business. As of December 31, 2025, we have seen substantial improvements in collection efficiency and recovery rates, and continue to refine our strategies to further enhance these. We are also employing AI for quality assurance of our agents' calls in order to maintain the quality of our borrowers' experience and ensure compliance with regulatory guidelines. All AI models are regularly audited for transparency and security, and we continue to refine our strategies to enhance customer experience while adhering to ethical AI standards.

- **Continuing Digital Solutions innovation for hyper-personalization.** We are enhancing our Digital Solutions suite to support NMSMEs and merchant partners with more dynamic in-app spaces that can generate more effective conversions through hyper-personalized targeting. This gives businesses the tools to better engage customers and grow within our ecosystem.

- **Building and Launching products with AI:** We are pivoting towards an AI-powered product delivery lifecycle to accelerate product development. Through our purpose-built modular and AI-powered platform solution, GCash-in-a-Box, we are shifting from manual development to an AI-powered product delivery process governed strictly by defined internal rules and controls.

- **Upholding Security and Trust Through Deeply Embedded AI:** GCash embeds AI directly across its technology and software lifecycles to ensure resilience and safeguard its ecosystem. During the development phase, we use AI to scan code for vulnerabilities and orchestrate proactive remediation before production deployment. Once the product is in production, this foundational defense is reinforced by AI-native mobile security, behavioral monitoring, and Double Safe facial recognition. These integrated systems evaluate user identities, transaction patterns, and platform telemetry against operational baselines to instantly intercept account takeovers, application-layer risks, and anomalous data flows before they affect users.

  For our operations, GCash deploys machine learning to secure its entire infrastructure environment. Enterprise threat mitigation combines AI-powered endpoint detection and response with an autonomous cloud-native protection platform that continuously audits and remediates cloud risks. This is complemented by specialized AI engines that intercept email threats and aggregate external threat intelligence. Finally, a centralized SIEM platform unifies this telemetry, leveraging machine learning for User and Entity Behavior Analytics and automated orchestration to instantly isolate anomalies and neutralize operational risks at scale.

6. Executing Strategic Partnerships and Acquisitions

Strategic alliances and acquisitions remain integral to our growth model, enabling us to scale faster, expand capabilities, and capture new opportunities.

- **Leveraging a World-Class Shareholder Ecosystem.** We work closely with our strategic shareholders, Ant International, Globe Telecom, Inc. ("**Globe Telecom**," which through Globe Capital Venture Holdings, Inc. is our largest shareholder), Ayala Corporation, MUFG, and Mitsubishi Corporation (as an indirect shareholder through AM 50 Ventures, Inc.). Together, we co-create solutions that drive adoption and add value across payments, NMSME digitization, and cross-border activities.
  - **Tech & Global Reach:** Collaborating with Ant International to utilize and build world-class fintech infrastructure and the Alipay+ global wallet gateway for cross-border payments.

 - **Connectivity, Distribution & Data:** Synergizing with Globe Telecom for connectivity, cross-sell and consented data sharing for GCash analytics.

 - **Real Economy Integration:** Integrating with the Ayala Corporation ecosystem to embed GCash into the various sectors Ayala operates in.

 - **Financial Strength:** Partnering with MUFG to enhance our banking capabilities and global institutional trust.

- **Pursuing strategic acquisitions, investments or joint ventures.** We selectively pursue acquisitions, investments or joint ventures that complement our growth, enable entry into new product categories, or strengthen our technology stack. Each opportunity is evaluated for its ability to accelerate our strategy and deliver long-term value.

By executing on these six strategic pillars, we aim not only to expand the scale and impact of the GCash App, but also to empower individuals and businesses, contribute to financial inclusion, and shape the future of digital finance in the Philippines and beyond.

RECENT DEVELOPMENTS

On June 17, 2026, the BSP issued Memorandum No. M-2026-025 lifting the moratorium on fee increases for InstaPay and PESONet transactions, and BSP Circular No. 1238, which requires that electronic payment fees be reasonable, fair, and transparent.

GXI has undertaken the necessary assessment of its payment services, pricing framework, and internal governance processes to support compliance with the Circular. This included reviewing internal policies, pricing methodologies, and governance mechanisms to align with the BSP's expectations. On July 4, 2026, we reduced our bank transfer fees to ₱10.00 per transaction from ₱15.00 per transaction.

RISKS OF INVESTING

Before making an investment decision, prospective investors should carefully consider the risks associated with an investment in the Offer Shares. Certain of these risks are discussed in the section entitled "Risk Factors" in this Prospectus and include risks relating to our business and operations, risks relating to the Philippines, and risks relating to the Offer and the Offer Shares.

INVESTOR RELATIONS OFFICE

The investor relations office will implement the investor relations program in order to reach out to all shareholders and keep them informed of corporate activities. The office will also handle communication of relevant information to our stakeholders as well as to the broader investor community. The investor relations office will also be responsible for receiving and responding to investor and shareholder queries relating to our Group.

Joseph Samuel Tang has been appointed by our Senior Management to serve as our Investor Relations Officer ("**IRO**"). The IRO will oversee most aspects of the shareholder meetings, press conferences, investor briefings, and management of the investor relations portion of our website, which will contain information, including but not limited to:

(a) Company information (organizational structure, board of directors and management team);

(b) Company news (analyst briefing report, press releases, latest news, newsletters (if any));

(c) Financial report (annual and quarterly reports for the past two years);

(d) Disclosures (recent disclosures to PSE and SEC for the past two years);

(e) Investor FAQs;

(f) Investor Contact (email address and phone numbers for feedback/comments, shareholder assistance and service); and

(g) Stock Information.

The investor relations office will be located in our principal place of business with contact details as follows:

E-mail: investorrelations@gcash.com

COMPANY INFORMATION

We are a Philippine corporation organized under the laws of the Philippines.

Our principal office address is at the 30th Floor, W City Center, 7th Avenue corner 30th Street, Fort Bonifacio, Taguig City, Metro Manila, Philippines.

Our corporate website is https://www.mynt.com.ph/. Information on our website is not incorporated by reference into this Prospectus.