Everyday People Financial Corp. Announces the Acquisition of ACT Credit Management Limited

Edmonton, Alberta – (Newsfile Corp. – November 6, 2025) – Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, is pleased to announce that on November 6, 2025, its wholly-owned subsidiary, BPO Collections Limited ("**BPO**"), entered into a share purchase agreement (the "**Purchase Agreement**") with the shareholders of ACT Credit Management Limited ("**ACT**") to acquire all of the issued and outstanding shares of ACT (the "**Acquisition**").

"We are proud to announce our fifth acquisition, marking another key milestone in the expansion of our revenue cycle management business pillar." said Graham Rankin, Co-CEO RCM (UK) of the Company. "ACT's reputation and operational expertise strengthen our market position and complement our strategic growth objectives. We anticipate ACT to contribute an annual EBITDA in the range of approximately C$750 thousand to C$1.0 million, with anticipated revenue to be in the range of C$6.0 million to C$9.0 million, further supporting the Company's steady growth through targeted acquisitions."

About ACT

Founded over a decade ago, ACT provides comprehensive debt collection and credit management services across the United Kingdom ("**UK**") and is authorized and regulated by the Financial Conduct Authority ("**FCA**"). ACT's client base spans multiple industries, offering specialized services in debt recovery, tracing, credit reporting, and legal enforcement.

Details of the Acquisition

Under the terms of the Purchase Agreement, BPO anticipates acquiring 100% of the issued and outstanding shares in the capital of ACT. The Company will not assume any of ACT's existing debt. The Acquisition will be funded through existing cash flow and no shares will be issued.

This transaction is considered non-material for the Company, does not involve the issuance of Everyday People securities, and does not constitute a "Fundamental Acquisition" under TSX Venture Exchange ("**TSX-V**") Policy 5.3. As such, the Acquisition meets the criteria of an "Exempt Transaction" under TSXV Policy 5.3.

The completion of this Acquisition remains subject to customary closing conditions, including, but not limited to, the receipt of all required third party and regulatory approvals, including the acceptance of the FCA in the UK. The Acquisition is anticipated to close on or about January 3, 2026. No new insiders or control persons of Everyday People will be created as a result of the Acquisition. Shareholder approval is not required in accordance with the TSX-V Policy 5.3. The Acquisition is an arm's-length transaction, and no finder's fee is to be paid in connection with the Acquisition.

About Everyday People Financial Corp.

Everyday People Financial Corp. is a technology-driven financial services company with a mission to help individuals and businesses manage money better. First established in 1988, we have a workforce of over

600 people operating in the United Kingdom and Canada providing fully fee-for-service solutions across two business pillars operating in Canada and the United Kingdom.

Revenue Cycle Management (RCM), which helps organizations recover receivables and streamline billing processes without purchasing consumer debt, and Financial Services, which provides digital tools and credit access programs that support Canadians on their financial journey.

Founded on the belief that everyone deserves a second chance to rebuild financial health and wealth, the Company is committed to providing affordable, innovative, and responsible financial solutions that create lasting value for our clients, customers, and shareholders.

We are changing the way people manage money by enhancing our client and consumer services with our own affordability assessment programs with specialized financial products and literacy programs. We're helping everyday people rebuild their financial health for generational wealth. We stand for creativity and entrepreneurship. Our combination of companies, products and services has been established to ensure we can fulfill consumers' financial needs and service them in a low-cost and effective manner.

For more information visit: www.everydaypeoplefinancial.com.

Contact

Gordon Reykdal
Executive Chairman of Everyday People Financial Corp.
letsconnect@epfinancial.ca
1 888 825 9808 (Press Option 2 for Investor and Media Relations)

Cautionary Note Regarding Forward-Looking Statements

This news release includes certain "forward-looking statements" or "forward-looking information" (collectively referred to hereafter as "forward-looking statements") under applicable Canadian securities legislation. Forward-looking statements include, but are not limited to, statements with respect to structure and terms of the Acquisition, timing for completion of the Acquisition, timing for receipt of required third party and regulatory approvals, including the acceptance of the Exchange, the ability of the parties to satisfy the conditions of the Acquisition in the required timeframes or at all, the ability of the Company to complete the Acquisition on the terms announced or at all, and the business, financial performance, and key financial metrics including the anticipated financial contributions of ACT, results of operations, integration of the acquired businesses, plans and operations of the Company. Forward-looking statements are necessarily based upon a number of estimates and assumptions that, while considered reasonable, are subject to known and unknown risks, uncertainties and other factors which may cause the actual results and future events to differ materially from those expressed or implied by such forward-looking statements. Such factors include, but are not limited to, the timely receipt of all required third party and regulatory approvals, including the acceptance of the Exchange, the inability to satisfy the conditions required to complete the Acquisition, termination of the Purchase Agreement, expectations and assumptions concerning the Company, and the acquired businesses, as well as other risks and uncertainties, including those described in the documents filed by the Company on SEDAR+ at www.sedarplus.com. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements.

The Company disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

Neither TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.