Ria Financial Services Norway AS

Remuneration Report 2025

Introduction

The Remuneration scheme offered by RIA Financial Services Norway AS to it's employees, is designed to be fair, motivating and in line with policy to promote and provide incentives for good management and control of the company's risk, counteract excessive risk-taking, and contribute to avoiding conflicts of interest. The remuneration scheme shall be in accordance with RIA Norway's goals, risk tolerance and long-term interests.

This Remuneration Report has been prepared in accordance with the finansforetaksforskriften Act section §15-2 (4) and describes the principles for remuneration for employees in RIA Norway during 2025. The report will be presented to the Board of Directors in 2026.

Standard terms and remuneration components

All Ria Norway employees are offered standard employment contracts with terms and conditions consistent with industry standard. Employment contracts can be terminated with three months' notice period. The total remuneration package for employees consists of a fixed salary, standard employee pension and insurance coverage, a variable salary element and share programs. An individual performance assessment is performed annually, and this is taken into account during the annual salary review. The CEO for RIA Norway is based in Stockholm, Sweden and as such does not receive any compensation in Norway.

Fixed salary

The fixed salary for employees shall be in line with the market level for corresponding jobs in the industry and be based on responsibilities, expertise, and performance. The level of fixed salary is reviewed annually, to ensure that it is set at the right level. During 2025 RIA Norway has consulted and agreed the level of salaries for employees with the Union to ensure they are in line with industry standards.

Variable Salary

Non-administrative employees (Sales, Sales Support, Field Support, Store Workers) are paid monthly commissions if they meet predetermined monthly targets.

Pension

RIA Norway offers a competitive pension package when compared to industry standards. Pension is offered to all employees, and the pension scheme is held and managed by DNB Liv.

Annual Bonus

An individual bonus is paid annually to administrative (Compliance, HR, Marketing) staff. This bonus is based on individual and company performance compared to predefined criteria.

Share Programs

All employees are offered special rates to purchase EURONET (owner of RIA Norway) shares each month.

Conclusion

The Board of Directors believes it has followed and complied with the guidelines of this Remuneration Scheme.

Date ,

5 October 2026