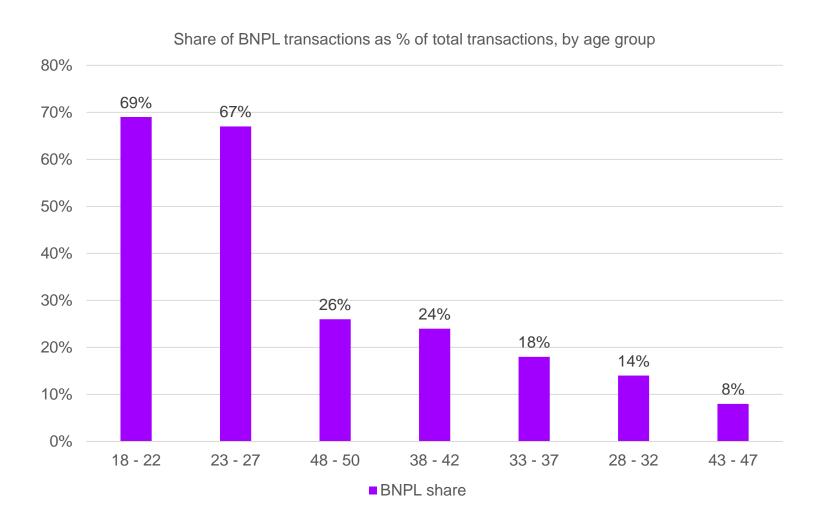
Everqlo's BNPL option was most popular among youngest customers, accounting for close to 70% of all transactions made by customers aged between 18-27



- BNPL accounted for 69% share of total transactions by that 18-22 age group on Everqlo's website
- Customers aged 23-27 used BNPL extensively, with 67% of transactions in this age group being the BNPL option
- BNPL was the least preferred payment method among customers aged 43-47, accounting for 8% of the total transaction volume
- Whilst the use of BNPL by younger customers is in line with industry research and estimates, there may be further potential to drive engagement in the 28—32 age group, given relatively low usage (14%) of BNPL option at checkout