FORM 51-102F3

MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

Everyday People Financial Corp. (the “Company” or the “Issuer”)
Suite 450, 11150 Jasper Avenue
Edmonton, Alberta T5K 0C7

Item 2 Date of Material Change

November 6, 2025

Item 3 News Release

A news release with respect to the material change referred to in this report was issued by the Company through Newsfile on November 6, 2025, of which was filed under the Company’s profile on the System for Electronic Document Analysis and Retrieval Plus (“**SEDAR+**”) at www.sedarplus.ca.

Item 4 Summary of Material Change

The Company, through 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 100% of the shares of ACT (the “**Acquisition**”).

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

On November 6, 2025, the Company and BPO, and the shareholders of ACT entered into a Purchase Agreement whereby the Company and BPO are to acquire 100% of the issued and outstanding shares in the capital of ACT, with an anticipated closing date on or about January 3, 2026 (the “**Closing Date**”) or such other Closing Date as mutually agreed upon. 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.

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 Financial Conduct Authority in the UK. No new insiders or control persons of the Company 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.

5.2 Disclosure for Restructuring Transactions

Not applicable.

Item 6 Reliance on Subsection 7.1(2) of National Instrument 51-102

The Company is not relying on subsection 7.1(2) of National Instrument 51-102.

Item 7 Omitted Information

No information has been intentionally omitted from this report.

Item 8 **Executive Officer**

The following executive officer of the Company is knowledgeable about the material change and this report and may be contacted as follows:

Barret Reykdal
Co-CEO, RCM (North America)
Telephone: 1-888-825-9808

Item 9 **Date of Report**

November 6, 2025