## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

# FORM 8-K

### **CURRENT REPORT**

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): June 17, 2019 (June 17, 2019)

# EZCORP, Inc.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation) 0-19424

(Commission File Number) 2500 Bee Cave Road, Bldg One, Suite 200, Rollingwood, Texas 78746 74-2540145 (IRS Employer Identification No.)

(Address of principal executive offices) (zip code) Registrant's telephone number, including area code: (512) 314-3400

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company o

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.  $\Box$ 

#### Item 7.01 — Regulation FD Disclosure

On June 17, 2019, the Company repaid its 2.125% Cash Convertible Senior Notes Due 2019 by paying to the Trustee an amount equal to (a) the \$195 million aggregate principal amount outstanding, plus (b) accrued and unpaid interest to, but excluding, the maturity date (totaling \$2.1 million). The notes were issued in 2014 and matured on June 15, 2019. A copy of the Company's press release announcing such repayment is attached hereto as Exhibit 99.1.

The information set forth, or referred to, in this Item 7.01 (including Exhibit 99.1) shall not be deemed "filed" for purposes of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section, and shall not be deemed to be incorporated by reference into any registration statement or other filing made by EZCORP under the Securities Act of 1933 or the Securities Exchange Act of 1934, unless such subsequent filing specifically references this Item 7.01 of this Report.

#### Item 9.01 — Financial Statements and Exhibits

- (d) Exhibits.
  - 99.1 Press Release, dated June 17, 2019, announcing EZCORP, Inc.'s retirement of \$195 million convertible notes using cash on hand

#### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EZCORP, INC.

Date: June 17, 2019

By: /s/ Thomas H. Welch, Jr.

Thomas H. Welch, Jr. Chief Legal Officer and Secretary



## EZCORP, Inc. Retires \$195 Million Convertible Notes Using Cash on Hand

Austin, Texas (June 17, 2019) - EZCORP, Inc. (NASDAQ: EZPW) announced that it has repaid its \$195 million aggregate principal amount of 2.125% Cash Convertible Senior Notes Due 2019 using cash on hand, consistent with the company's previously announced intention. The notes were issued in 2014 and matured on June 15, 2019.

#### ABOUT EZCORP

Formed in 1989, EZCORP has grown into a leading provider of pawn loans in the United States and Latin America. It also sells merchandise, primarily collateral forfeited from pawn lending operations and used merchandise purchased from customers. We are dedicated to satisfying the short-term cash needs of consumers who are both cash and credit constrained, focusing on an industry-leading customer experience. EZCORP is traded on NASDAQ under the symbol EZPW and is a member of the Russell 2000 Index, S&P SmallCap 600 Index, S&P 1000 Index and Nasdaq Composite Index.

#### Contact:

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