

DH Group and RE/MAX to bring Credipass to Germany

DH Group Nyrt. (BSE: DHGROUP) and RE/MAX Germany establish a joint venture for financial-product intermediation across the German market.

Budapest / Munich, 29 September 2026 — DH Group Nyrt. and REF Real Estate Franchise GmbH, the master franchisor of the RE/MAX real estate network in Germany, have signed an agreement to establish **Credipass Germany GmbH**, a joint venture that will act as the exclusive financial-product intermediation partner of REF Real Estate Franchise GmbH in Germany. DH Group holds a 70% and RE/MAX a 30% interest in the joint venture.

Through Credipass Germany, customers of the RE/MAX network — and clients reached through additional lead sources — will gain access to mortgage, consumer- and business-loan, savings and insurance intermediation services. The joint venture extends to Germany the Credipass financial-intermediation model that DH Group operates in Hungary, Italy, Poland and Spain, making Germany the Group's fifth market. Credipass brokers more than EUR 4 billion loans annually.

A large market, a proven model

Germany is one of Europe's largest mortgage markets: in 2025, lenders advanced roughly EUR 240 billion in new residential mortgage lending — several times the annual volume of the markets where the Credipass model is already established: Italy at approximately EUR 47 billion, Poland at approximately EUR 24 billion and Hungary at approximately EUR 4.7 billion. Credipass enters this market with an intermediation model already proven alongside real-estate networks in four European countries, positioning the joint venture to capture a share of the mortgage, insurance and consumer-finance flows generated in a market of this scale.

Access to the RE/MAX network

RE/MAX in Germany operates through more than 700 real estate agents in over 160 offices. As the exclusive financial-product intermediation partner of REF Real Estate Franchise GmbH in Germany, Credipass Germany will have privileged access to the property buyers served by this network.

Guy Dymisch, Group CEO and Chairman of the Board of DH Group

"Germany is the natural next step for Credipass. We have built a financial-intermediation model that works hand in hand with real-estate networks across our European markets, and REF Real Estate Franchise GmbH as master franchisor of the RE/MAX real estate network in Germany is the ideal partner to bring it to Europe's largest economy. We are excited to begin this journey together and to build Credipass Germany into a leading financial-product intermediary. RE/MAX will be our base in Germany, but very soon we plan to open to digital lead sources and other real estate players."

Mischa Kunz, Managing Director, RE/MAX Germany

“Our franchisees and their clients deserve best-in-class financial services. Partnering with DH Group and Credipass lets us offer exactly that, with real-estate and financial advice kept clearly separate. We look forward to a long and successful cooperation in the German market.”

About DH Group

DH Group Nyrt. (BSE: DHGROUP, www.dh.group) is a European provider of consumer-finance and real-estate solutions, listed in the Premium category of the Budapest Stock Exchange, with operations in Hungary, Italy, Poland and Spain. Generating above EUR 140 million and EBITDA of EUR 23 million, DH Group’s strategy is to become a European leader in consumer finance and real estate solutions and aim to reach EBITDA of EUR 33.0 million by 2029.

About RE/MAX Germany

REF Real Estate Franchise GmbH is the master franchisor of the RE/MAX real estate network in Germany, part of the RE/MAX Europe network of more than 33,000 agents across 40+ countries, and a global network of more than 140,000 agents in almost 9,000 offices in over 110 countries.

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