



NEWS RELEASE

# Real Launches Real Wallet Capital, an Industry-First Embedded Lending Solution for Agents

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New solution within Real Wallet gives agents seamless access to working capital

MIAMI--(BUSINESS WIRE)-- The Real Brokerage Inc. (NASDAQ: REAX), a leading real estate technology platform redefining the industry through innovation and culture, today announced the launch of Real Wallet Capital, an innovative embedded lending solution designed to provide Real agents in the U.S. with fast, flexible access to working capital. Capital leverages Real's technology to offer dynamic credit tailored to each agent's unique business performance and pipeline, bringing embedded lending to the residential brokerage industry for the first time.

Built within Real's proprietary software platform, reZEN, Capital directly addresses the challenges real estate professionals face as independent business owners: irregular cash flow, unpredictable transaction timelines and the ongoing need to invest in growing their business.

"We believe Capital brings embedded finance to the real estate industry for the first time, giving eligible agents same-day access to the funds they need when they need them, without the headaches of traditional lending," said Tamir Poleg, Chairman and CEO of Real. "It's a transformative leap toward building the leading financial platform in real estate—one focused on agents' success, giving them the tools to scale their businesses and concentrate on delivering exceptional service to their clients."

**Seamless, Transparent Access to Capital**

Real Wallet Capital provides eligible agents with access to credit that is underwritten continuously in the background, using a blend of historical earnings data, pending transactions and projected future income.

Key features of Real Wallet Capital include:

- Embedded access – Agents can view eligibility, sign a loan agreement and draw available funds directly through the Real Wallet interface.
- Same-day transfers – Funds are typically delivered to the agent’s Real Wallet account the same business day they’re requested.
- Performance-based underwriting – Credit limits reflect an agent’s transaction history and business pipeline.
- Flexible repayment – Agents make small monthly servicing payments, and a portion of their commission and revenue share earnings are automatically allocated toward repayment.

“Real Wallet Capital gives our agents confidence, control and speed,” said Dominic Parikh, General Manager of Real Wallet. “No waiting on banks—just seamless access to funds in Real Wallet. Whether it’s bridging a delayed closing or doubling down on a growth opportunity, agents now have even more flexibility to run their businesses the way they want.”

Pritesh Damani, Chief Technology Officer of Real, said, “Real Wallet is becoming the financial engine for the modern agent. With Capital, we’re not just offering lending—we’re redefining what financial services look like in real estate. By embedding fintech directly into reZEN, we’re giving agents powerful, real-time tools to manage their business and unlock new levels of growth.”

Initially launching in 28 states and the District of Columbia, the company plans to make Real Wallet Capital available nationally in the coming months.

## **Real Wallet: Built for Agents’ Financial Lives**

Capital is a key component of Real Wallet, the embedded finance ecosystem within Real’s award-winning reZEN platform. Designed to streamline business banking for agents, Real Wallet combines financial tools, tax saving resources and integrated lending into one seamless experience. U.S. Agents who utilize Real Wallet can earn Rewards that can be used to reduce brokerage fees. Introduced a year ago, Real Wallet is now used by more than 4,000 Real agents. Banking services in the U.S. are provided by Thread Bank, Member FDIC. Real Wallet Capital is provided by Real Broker Financial, LLC.

Real Wallet reduces the delays of traditional banking and brokerage systems, providing agents with fast access to their earnings, real-time financial insights into their business and centralized tools for managing their professional finances.

“We’re merging fintech with our brokerage model in a way that no one else in the industry is doing,” Parikh said. “With

Real Wallet, and now Capital, Real agents are better equipped to manage their business cash flow, invest confidently in their business and build long-term wealth.”

## What Real Agents Are Saying About Capital

“It took me two minutes to complete the Real Wallet Capital loan process and only three hours before I had the money in my Real Checking Account. It could not have been more simple for me to get the funds I needed. I appreciate how Real thinks about the day-to-day agent’s lives and helps make it better.” – Clint Peters, Decatur, Ala.

“We were in between closings and needed financing to invest in a hot market. With Real Wallet Capital we got a loan super fast—and that allowed us to strike while the iron was hot.” – Jess Munsterman, Conifer, Colo.

“Real Wallet Capital gives me the flexibility to move fast on opportunities instead of waiting for commissions to close. I’ve used it to market my listings, then paid it back as soon as the deal closed—which means I keep more cash on hand to invest in other parts of my business.” – Omega Mejia, Dallas, Texas

The Real Brokerage Inc. is a financial technology company and is not an FDIC-insured bank. Banking services provided by Thread Bank, Member FDIC. FDIC deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.

Real Wallet Capital is a business-purpose loan product offered by Real Broker Financial, LLC. Loans provided through Real Wallet Capital are subject to eligibility. Conditions apply.

## About Real

Real (NASDAQ: REAX) is a real estate experience company working to make life’s most complex transaction simpler. The fast-growing company combines essential real estate, mortgage and closing services with powerful technology to deliver a single seamless end-to-end consumer experience, guided by trusted agents. With a presence in all 50 states throughout the U.S. and Canada, Real supports over 30,000 agents who use its digital brokerage platform and tight-knit professional community to power their own forward-thinking businesses. Additional information can be found on its website at [www.onereale.com](http://www.onereale.com).

## Forward-Looking Statements

Some of the statements in this press release are "forward-looking statements," as that term is defined in the Private Securities Litigation Reform Act of 1995, including statements regarding agent growth. These forward-looking statements are subject to risks, uncertainties and assumptions, including the risk of slowdowns in real estate markets, economic and industry downturns and Real’s ability to attract new agents and retain current agents. Accordingly, these forward-looking statements should be evaluated with consideration given to the many risks and uncertainties that could cause actual

results and events to differ materially from those in the forward-looking statements. They include the risks discussed under the heading “Risk Factors” in the Company’s Annual Information Form dated March 6, 2025, and “Risks and Uncertainties” in the Company’s Quarterly Management’s Discussion and Analysis for the period ended June 30, 2025, copies of which are available under the Company’s SEDAR+ profile at [www.sedarplus.ca](http://www.sedarplus.ca). It is not possible for management to predict all the possible risks that could affect Real or to assess the impact of all possible risks on Real's business.

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