



(Refer to UPC# 122-2025) Trading and Market Making/Legal and Compliance/Operations/Systems UNIFORM PRACTICE ADVISORY (UPC #123-2025) 11/21/2025

WHEN, AS AND IF ISSUED SETTLEMENT DATES _____

ISSUE

Settlement Date

Issuer Name: Bread Financial Holdings Inc (BFHIP)

11/25/2025

Class of Security: Depositary Shares Representing 1/40th Perpetual Preferred Series A

Questions regarding this notice should be directed to: FINRA Market Operations-
1-866-776-0800.