



H&R Block, Inc.
Annual Meeting of Shareholders

ANSWERS TO INVESTORS' QUESTIONS

Below are answers to the written questions we received prior to and during the 2022 Annual Meeting of Shareholders (the "Annual Meeting") of H&R Block, Inc. (the "Company"). The Company's responses to these questions, including any forward-looking statements in this document, reflect management's views as of November 4, 2022. The Company disclaims any obligation to publicly update or revise any forward-looking statement, except as required by law. By their nature, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those suggested by the forward-looking statements. Factors that might cause such differences include, but are not limited to a variety of economic, competitive, and regulatory factors, many of which are beyond the Company's control, that are described in our Annual Report on Form 10-K for the most recently completed fiscal year in the section entitled "Risk Factors" and additional factors we may describe from time to time in other filings with the Securities and Exchange Commission. You may get such filings for free at our website at <http://investors.hrblock.com>.

Q: Why is H&R Block allowing the vendor to continually issue the Emerald Card without a chip and other safety features?

A: As Jeff shared in the Annual Meeting, "Thanks for the question. A couple things I would say. First is—what we know about how the Emerald Card is used is why we've prioritized making the Emerald Card accessible in a customer's digital wallet. When a customer adds a card to their digital wallet, they enjoy all the safety features inherent in using the card that way. Also remembering that with our launch of Spruce, we've ensured the very latest technology—chip, pin, etc., contactless payment—is all available to be utilized in that product, and as we said recently on our Q1 earnings call, we're very excited this year for the first time to make Emerald Card and Spruce both available in all channels of our business."

Q: Will "work from anywhere" become a fixture in this company's business model going forward?

A: As Jeff shared in the Annual Meeting, "Again, thanks for the question. So, recognizing that I'm speaking with people all around the world, this question has potentially different answers in different geographies. We've empowered our local market leaders around the world to make the best decision for their business in their country. In the United States, there are some differences in job types and those people's ability to do their job from anywhere, but as a general rule, work from anywhere is here to stay at H&R Block."