

10 January 2025

VCREDIT Holdings Limited
Suite 1918 19/F
Two Pacific Place
88 Queensway
Hong Kong

Attention: The Board of Directors

Dear Sirs,

**MANDATORY UNCONDITIONAL GENERAL CASH OFFER BY
GET NICE SECURITIES LIMITED
FOR AND ON BEHALF OF WEALTHY SURPLUS LIMITED
TO ACQUIRE ALL THE ISSUED SHARES
OF VCREDIT HOLDINGS LIMITED
(OTHER THAN THOSE SHARES ALREADY OWNED OR
AGREED TO BE ACQUIRED BY THE OFFEROR CONCERT GROUP (EXCLUDING THE
RELEVANT PRESUMED CONCERT PARTIES))**

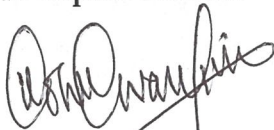
We refer to the composite offer and response document to be jointly issued by Wealthy Surplus Limited and VCREDIT Holdings Limited dated 10 January 2025 in connection with, amongst others, the captioned matter (the “**Composite Document**”). Capitalised terms used herein shall have the same meanings as defined in the Composite Document unless otherwise stated.

We, Opus Capital Limited, as the financial adviser to the Company in relation to the Offer, hereby give our written consent and confirm that we have not withdrawn our consent to the issue of the Composite Document with the inclusion of the text of its letter and/or report and the references to its name in the form and context in which it appears herein.

We further consent to this letter to be made available for public inspection in the manner set out in the section headed “11. DOCUMENTS ON DISPLAY” under Appendix III to the Composite Document.

Yours faithfully,

For and on behalf of
Opus Capital Limited



Name: Lina Koh
Title: Managing Director