



結好證券有限公司
GET NICE SECURITIES LIMITED

(結好金融集團附屬公司股票代號 1469)

(A Wholly Owned Subsidiary of Get Nice Financial Group Limited Stock Code 1469)

PRIVATE & CONFIDENTIAL

10 January 2025

VCREDIT Holdings Limited

Suite 1918, 19/F

Two Pacific Place

88 Queensway, Hong Kong

Attention: The Board of Directors

Wealthy Surplus Limited

OMC Chambers

Wickhams Cay 1, Road Town, Tortola

British Virgin Islands

Attention: The Board of Directors

Dear Sirs,

Re: VCREDIT Holdings Limited (the “Company”) – Mandatory unconditional general cash offer by Get Nice Securities Limited for and on behalf of Wealthy Surplus Limited (the “Offeror”) 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, Get Nice Securities Limited, refer to the composite document jointly issued by the Company and the Offeror dated 10 January 2025 (the “**Composite Document**”) in connection with the captioned matters. Unless otherwise defined, capitalised terms used herein shall have the same meaning as those defined in the Composite Document.

We hereby consent to and confirm that we have not withdrawn our written consent to the issue of the Composite Document with the inclusion of our letter (“**Letter from Get Nice Securities**”) in the Composite Document and the references to our name, logo and/or opinions in the form and context in which they respectively appear in the Composite Document

We also consent to this letter and the Letter from Get Nice Securities being made available for public inspection as described under Appendix IV to the Composite Document

Yours faithfully,
For and on behalf of
Get Nice Securities Limited



Larry Ng
Director