

ALTUS CAPITAL LIMITED

21 Wing Wo Street
Central, Hong Kong

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10 January 2025

Board of Directors
VCREDIT Holdings Limited
Suite 1918, 19/F
Two Pacific Place
88 Queensway, Hong Kong

Wealthy Surplus Limited
OMC Chambers
Wickhams Cay 1, Road Town, Tortola
British Virgin Islands

Dear Sirs,

Company: VCREDIT Holdings Limited (the “Company”)
Subject: Engagement as Independent Financial Adviser to the Independent Board Committee in respect of the 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)) (the “Offer”)

We refer to the composite document issued by the Company (together with its subsidiaries, the “Group”) and the Offeror dated 10 January 2025 (the “Composite Document”) relating to the above captioned matters. Capitalised terms used in this letter shall have the same meanings as those defined in the Composite Document, unless the context requires otherwise.

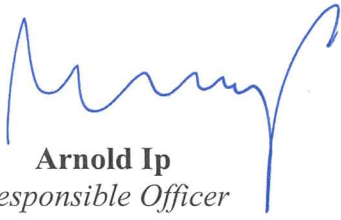
We hereby give our consent and confirm that we have not withdrawn our written consent to the issue of the Composite Document with the inclusion of our letter dated 10 January 2025 as set out in the Composite Document and references to our name, logo, qualification and/or opinion in the form and context in which they respectively appears in the Composite Document.

We confirm that as at the Latest Practicable Date, we:

- (a) were not beneficially interested in the share capital of any member of the Group, and did not have any right (whether legally enforceable or not) to subscribe for or to nominate persons to subscribe for securities in any member of the Group; and
- (b) did not have any direct or indirect interest in any assets which had been, since 31 December 2023 (being the date to which the latest published audited accounts of the Group were made up), acquired or disposed of by, or leased to, or were proposed to be acquired or disposed of by, or leased to, any member of the Group.

We further consent to this letter being made available for public inspection as described in the section headed “Documents on Display” in Appendix III to the Composite Document.

Yours faithfully,
For and behalf of
Altus Capital Limited



Arnold Ip
Responsible Officer



Charlotte Khoo
Responsible Officer