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**Asset Chain Limited**  
**財富鏈有限公司**

*(Incorporated in Bermuda with limited liability)*

**(Stock Code: 616)**

**VOLUNTARY ANNOUNCEMENT**  
**ENTERING INTO MEMORANDUM OF COOPERATION**

This announcement is made on a voluntary basis by Asset Chain Limited (the “**Company**”, together with its subsidiaries, the “**Group**”) to provide the shareholders (the “**Shareholders**”) and potential investors of the Company with the latest information in relation to the business development of the Group.

The board (the “**Board**”) of directors (the “**Director(s)**”) of the Company is pleased to announce that, the Company, Shenzhen Jiezhou Technology Company Limited\* (深圳芥舟科技有限公司) (“**Jiezhou**”) and Gortune International Investment Holding Limited (“**Gortune**”) entered into a memorandum of cooperation (the “**Memorandum**”), pursuant to which the parties to the Memorandum (each a “**Party**”, and collectively the “**Parties**”) agreed to establish strategic cooperation and jointly explore business opportunities in relation to the Group’s loan financing business by virtue of the Group’s relevant professional experience and Jiezhou’s capabilities in technology research and development, system construction, data processing, and artificial intelligence (“**AI**”) risk control modeling in the field of cross-border supply chain.

**MEMORANDUM**

The principal terms of the Memorandum are summarized as follows:

**Parties**

- (i) the Company;
- (ii) Jiezhou; and
- (iii) Gortune

## **Major contents of cooperation**

1. Providing loan financing services to loan borrower introduced by Jiezhou (such as cross-border e-commerce enterprises and foreign trade suppliers etc.) with funding needs arising from cross-border sales of goods/services.
2. After the review performed by AI risk control model and issuing risk assessment result by Jiezhou's technical system, loan financing services would be provided by the Company and/or Gortune at its discretion to the loan borrower introduced by Jiezhou.
3. AI risk control model refers to an algorithmic model trained by Jiezhou based on historical transaction data, buyer credit data, logistics data and industry risk indicators, which is used to assess the authenticity of potential loan borrower's accounts receivable, solvency and financial position.

## **INFORMATION ON THE PARTIES**

Jiezhou is a company established in the People's Republic of China, which is specialized in integrating data from the entire chain of transactions, payments, customs and logistics, and using AI model for risk assessment to provide a reliable basis for making loan decisions. By cross-validating data from multiple sources and combining it with AI risk control model, it is believed that the model can accurately assess the credit rating and risk level of a company. One of the major shareholders of Jiezhou is a subsidiary of Ant Group Co., Ltd.

Gortune is a company incorporated in British Virgin Islands, which focuses on investments related to technological innovation and green development, such as new energy, life sciences, agricultural modernization and high-end manufacturing.

To the best knowledge, information and belief of the Directors having made all reasonable enquiries, Jiezhou and Gortune are third parties independent of the Company and its connected persons (as defined in the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited) as at the date of this announcement.

## **REASONS FOR AND BENEFITS OF ENTERING INTO THE MEMORANDUM**

The Board is of the view that the Parties will leverage their respective competitive advantages to establish a mutually beneficial cooperative partnership. By combining the Group's professional experience in loan financing with Jiezhou's expertise in information technology, the Board believes that the cooperation will be conducive to the future development of the Group's loan financing business and is in the interests of the Company and its Shareholders as a whole.

## GENERAL INFORMATION

The Memorandum is a document of intent and the provisions of which are not legally binding. The Board would like to emphasize that as at the date of this announcement, the Company has not entered into any legally binding agreement in relation to cooperation with Jiezhou and Gortune. **Shareholders and potential investors of the Company should note that the cooperation with Jiezhou and Gortune may or may not proceed, and are advised to exercise caution when dealing in the shares of the Company.**

By order of the Board  
**Asset Chain Limited**  
**Lai Law Kau**  
*Chairman and Chief Executive Officer*

Hong Kong, 20 April 2026

*As at the date hereof, the Board comprises Mr. Lai Law Kau, Ms. Lui Yuk Chu and Mr. Kwong Jimmy Cheung Tim as executive Directors; and Mr. Kan Ka Hon, Mr. Lau Sin Ming and Mr. Wu Koon Yin Welly as independent non-executive Directors.*

*In the case of any inconsistency, the English version of this announcement shall prevail over the Chinese version.*

\* *For identification purposes only*