



VCREDIT Holdings Limited

維信金科控股有限公司

(registered by way of continuation in the Cayman Islands with limited liability)

(以存續方式於開曼群島註冊成立的有限公司)

(Stock Code 股份代號：2003)

NOTIFICATION LETTER 通知信函

18 September 2026

Dear Registered Shareholder(s),

VCREDIT Holdings Limited (the “Company”)

- Notification of publication of Interim Report 2026 (the “Current Corporate Communication”)

The English and Chinese versions of the Current Corporate Communication are now available on the Company’s website at www.vcredit.com and the website of The Stock Exchange of Hong Kong Limited at www.hkexnews.hk respectively (the “Website Version”). The Company strongly recommends you to access the Website Version of the Current Corporate Communication and all future Corporate Communications ⁽¹⁾.

If for any reason you have difficulty in gaining access to the Website Version of the Current Corporate Communication and/or would like to receive the Current Corporate Communication and all future Corporate Communications in printed form, please download, complete and sign the accompanying Reply Form and return it to the Company’s branch share registrar in Hong Kong, Tricor Investor Services Limited (“Branch Share Registrar”) at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong by post using the provided mailing label (no stamp is needed if posted in Hong Kong) or by email to 2003-ecom@vistra.com. The Company will upon request promptly send the Current Corporate Communication and future Corporate Communications to you in printed form free of charge.

It is the responsibility of registered shareholders to provide a functional email address to receive the Website Version of Actionable Corporate Communications⁽²⁾. If you have not provided your email address to the Company or need to update your email address, the Company recommends you to provide your email address by downloading, completing and signing the accompanying Reply Form and returning it to the Branch Share Registrar at the above-mentioned address by post or by email to 2003-ecom@vistra.com. If the Company does not have your functional email address, then until such time as you provide your functional email address to the Branch Share Registrar, you will be unable to receive via email the Website Version of Actionable Corporate Communications in electronic form. As such, the Company would only be able to send you the Actionable Corporate Communications in printed form.

Should you have any queries relating to this notification letter, please call the Branch Share Registrar’s telephone hotline at (852) 2980 1333 from 9:00 a.m. to 6:00 p.m., Monday to Friday (excluding public holidays).

By the order of the Board
VCREDIT Holdings Limited
Ma Ting Hung
Chairman

Notes:

- (1) Corporate Communications include any document(s) issued or to be issued by the Company for the information or action of holders of any of its securities or the investing public, including but not limited to (a) the directors’ report and its annual accounts together with a copy of the auditors’ report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) the quarterly report, if any; (d) notice of meeting; (e) listing document; (f) circular; (g) proxy form; and (h) Actionable Corporate Communications.
- (2) Actionable Corporate Communications refer to any corporate communications that seek instructions from the shareholders on how they wish to exercise their rights or make elections as shareholders.

各位登記股東：

維信金科控股有限公司（「本公司」）

— 刊發 2026 年中期報告（「本次公司通訊」）的通知

本次公司通訊之中、英文版本已分別上載於本公司網站 www.vcredit.com 及香港聯合交易所有限公司之網站 www.hkexnews.hk（「網站版本」）。本公司建議閣下閱覽本次公司通訊及日後公司通訊⁽¹⁾的網站版本。

如閣下因任何理由無法閱覽本次公司通訊的網站版本及/或欲索取本次公司通訊及所有日後公司通訊的印刷本，請下載、填妥及簽署隨附之回條，並以郵寄標籤（如在香港投寄毋須貼上郵票）寄回本公司之香港股份過戶登記分處（「股份過戶登記分處」）卓佳證券登記有限公司，地址為香港夏慤道16號遠東金融中心17樓，或電郵至 2003-ecom@vistra.com。本公司會因應閣下之要求立即寄上本次公司通訊及日後公司通訊的印刷本，費用全免。

登記股東有責任提供有效的電郵地址以收取可供採取行動的公司通訊⁽²⁾的網站版本。如閣下尚未提供閣下之電郵地址予本公司，或需更新閣下之電郵地址，本公司建議閣下下載、填妥及簽署隨附之回條，並按上述地址以郵寄方式交回股份過戶登記分處或以電郵方式發送至 2003-ecom@vistra.com。如果本公司沒有收到閣下的有效電郵地址，閣下將無法透過電郵方式收取可供採取行動的公司通訊的網站版本。本公司只能以印刷本方式向閣下發送可供採取行動的公司通訊，直至股份過戶登記分處收到閣下有效的電郵地址為止。

倘閣下對本通知信函有任何查詢，請於星期一至星期五（公眾假期除外）上午9時至下午6時，致電股份過戶登記分處熱線 (852) 2980 1333。

承董事會命
維信金科控股有限公司
主席
馬廷雄

2026 年 9 月 18 日

附註：

- (1) 公司通訊包括本公司發佈或將予發佈以供其任何證券持有人或投資大眾參照或採取行動的任何文件，其中包括但不限於 (a) 董事會報告，公司年度賬目連同核數師報告以及（如適用）財務摘要報告；(b) 中期報告及（如適用）中期摘要報告；(c) 季度報告（如有）；(d) 會議通告；(e) 上市文件；(f) 通函；(g) 代表委任表格；及 (h) 可供採取行動的公司通訊。
- (2) 可供採取行動的公司通訊是指任何涉及要求股東指示其擬如何行使其有關股東權利的公司通訊。

REPLY FORM 回條

To **VCREDIT Holdings Limited**
(the “Company”) (Stock Code: 2003)
(registered by way of continuation in the Cayman Islands with limited liability)
c/o Tricor Investor Services Limited
17/F, Far East Finance Centre
16 Harcourt Road, Hong Kong

致：維信金科控股有限公司
（「本公司」）（股份代號：2003）
（以存續方式於開曼群島註冊成立的有限公司）
經卓佳證券登記有限公司
香港夏慤道16號
遠東金融中心17樓

Part A 甲部	I/We would like to receive the Current Corporate Communication ⁽⁷⁾ and all future Corporate Communications ⁽⁸⁾ in the manner as indicated below: 本人／我們現希望以下列方式收取本次公司通訊 ⁽⁷⁾ 及所有日後公司通訊 ⁽⁸⁾ 之印刷本：
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(Please mark “√” in **ONLY ONE** of the following boxes 請從下列選擇中，僅在其中一個空格內劃上「√」號)

- ☐ to receive a printed copy **in the English language only**; OR
僅收取一份**英文**印刷本；或
- ☐ to receive a printed copy **in the Chinese language only**; OR
僅收取一份**中文**印刷本；或
- ☐ to receive a printed copy **in both the English language and the Chinese language**.
僅收取**英文和中文**各一份印刷本。

Part B 乙部	I/We would like to receive all future Corporate Communications and Actionable Corporate Communications ⁽⁹⁾ in electronic form via the email address below: 本人／我們現欲通過以下電郵地址以電郵方式收取本公司所有日後的公司通訊及可供採取行動的公司通訊 ⁽⁹⁾ 的登載通知：
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[illegible]

(Please provide the email address in English Capital Letters)
(請以英文正楷填寫電郵地址)

Name(s) of Shareholder(s):
股東姓名:

Signature:
簽名:

(Please use English BLOCK LETTERS 請用英文正楷填寫)

Address:
地址:

(Please use English BLOCK LETTERS 請用英文正楷填寫)

Contact telephone number:
聯絡電話號碼:

Date:
日期:

Notes 附註：

1. Please complete and sign this form and return it by cutting and sticking the mailing label on an envelope to the Company's branch share registrar in Hong Kong, Tricor Investor Services Limited or via email to 2003-ecom@vistra.com.
請填妥及簽署本表格，然後剪下並貼上郵寄標籤貼於信封上，寄回本公司之香港股份過戶登記分處卓佳證券登記有限公司，或電郵至2003-ecom@vistra.com。
2. Please complete this form clearly. Any form with no indicated choice, with no signature or otherwise incorrectly completed shall be void. If your shares in the Company are held in joint names, the shareholder whose name stands first on the register of members of the Company in respect of the joint holding should sign on this form in order to be valid.
請清楚填寫本表格。回條上若未有作出選擇，沒有簽名或沒有正確地填寫，均屬無效。如屬聯名股東，則本回條須按本公司股東名冊上聯名持有本公司股份之戶口，由其姓名列於首位的股東簽署，方為有效。
3. The above instruction for part A will apply to all future Corporate Communications to be sent to you until you notify otherwise by reasonable notice in writing to the Company's branch share registrar in Hong Kong or until this instruction expires on 31 December 2026 (whichever is earlier). Further request in writing will be required if a shareholder prefers to continue receiving printed copies of future Corporate Communications.
上述甲部指示適用於本公司日後向閣下發出之所有公司通訊，直至閣下以合理時間書面通知本公司的香港股份過戶登記分處更改有關指示或直至本指示2026年12月31日到期（以較早者為準）。倘若股東希望繼續收到日後的公司通訊的印刷本，則需要做進一步書面請求。
4. If both English and Chinese versions of the Corporate Communications are combined into one document, a printed form of the Corporate Communications with both English and Chinese versions will be sent to the shareholder requesting for a printed form of any version(s) of the Corporate Communications.
若公司通訊的英文版本及中文版本合併為一份文件，則公司通訊的英文版本及中文版本的印刷版本將寄給要求索取任何一版本公司通訊印刷版本的股東。
5. It is the responsibility of the shareholder to provide an email address that is functional. If the Company does not possess the email address of a shareholder or the email address provided is not functional, such shareholder will be deemed, until such time when such shareholder has provided a valid and functional email address to the Company's branch share registrar in Hong Kong, to have elected to receive a notice of publication of the Corporate Communications by post.
股東有責任提供有效的電郵地址。倘若本公司並無股東的電郵地址或所提供的電郵地址無效，則該股東將被視為已選擇以郵寄方式接收公司通訊通知，直至該股東向香港股份過戶登記分處提供有效且可用的電郵地址為止。
6. For the avoidance of doubt, we do not accept any special instructions written on this form.
為免產生疑問，在本表格作出的任何額外手寫指示，公司將不予受理。
7. Current Corporate Communication include the Company's Interim Report 2026.
本次公司通訊包括本公司的2026年中期報告。
8. Corporate Communications include any document(s) issued or to be issued by the Company for the information or action of holders of any of its securities or the investing public, including but not limited to (a) the directors' report and its annual accounts together with a copy of the auditors' report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) the quarterly report, if any; (d) notice of meeting; (e) listing document; (f) circular; (g) proxy form; and (h) Actionable Corporate Communications.
公司通訊包括本公司發佈或將予發佈以供其任何證券持有人或投資大眾參照或採取行動的任何文件，其中包括但不限於(a)董事會報告，公司年度帳目連同核數師報告以及（如適用）財務摘要報告；(b)中期報告及（如適用）中期摘要報告；(c)季度報告（如有）；(d)會議通告；(e)上市文件；(f)通函；(g)代表委任表格；及(h)可供採取行動的公司通訊。
9. Actionable Corporate Communications refer to any corporate communications that seek instructions from the shareholders on how they wish to exercise their rights or make elections as shareholders.
可供採取行動的公司通訊是指任何涉及要求股東指示其擬如何行使其有關股東權利的公司通訊。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

"Personal Data" in this statement has the same meaning as "personal data" defined in the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong (the "PDPO"), which may include but not limited to your name, contact telephone number, email address and mailing address.

Your supply of Personal Data is on a voluntary basis for the purpose of receiving Corporate Communications in the manner chosen. Your Personal Data will be retained for such period as may be necessary for our verification and record purposes.

You have the right to request access to and/or to correct the respective Personal Data in accordance with the provisions of the PDPO. Any such request for access to and/or correction of the Personal Data should be in writing by either of the following means:

本聲明中所指的「個人資料」具有香港法例第486章《個人資料（私隱）條例》（「私隱條例」）中「個人資料」的涵義，包括但不限於，閣下的名稱，聯絡電話號碼，電郵地址和郵寄地址。

閣下是自願向本公司提供閣下個人資料，以便以下所選之方式接收企業通訊。閣下的個人資料將在適當期間保留作核實及記錄用途。

閣下有權根據《私隱條例》的條文要求查閱及／或修改閣下個人資料。任何該等要求均須以書面方式提出。

By mail to: Data Privacy Officer
Tricor Investor Services Limited
17/F, Far East Finance Centre
16 Harcourt Road, Hong Kong
By email to: is-enquiries@vistra.com

經郵寄： 個人資料私隱主任
卓佳證券登記有限公司
香港夏慤道16號
遠東金融中心17樓

經電郵： is-enquiries@vistra.com

Please cut the mailing label and stick it on an envelope to return this Reply Form to us.
No postage is necessary if posted in Hong Kong.

當閣下寄回本回條時，請將郵寄標籤剪貼於信封上。
如在本港投寄，閣下無需支付郵費或貼上郵票。

Mailing Label 郵寄標籤
Tricor Investor Services Limited
卓佳證券登記有限公司
Freepost No. 簡便回郵號碼: 10 GPO
Hong Kong 香港
VCREDIT Holdings Limited (2003)