



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 Non-registered Shareholder(s)⁽¹⁾,

**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.

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⁽²⁾ in printed form, please download, complete and sign the accompanying Request 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 to you in printed form free of charge.

Should you have any queries relating to this notification letter, please call the Branch Share Registrar’s telephone hotline at (852) 2980 1333 during business hours 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) Non-registered Shareholder means such person or company whose shares in the Company are held in The Central Clearing and Settlement System (CCASS) and who has notified the Company from time to time through Hong Kong Securities Clearing Company Limited that such person or company wishes to receive Corporate Communications.
- (2) 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; and (g) proxy form.

各位非登記股東⁽¹⁾：

**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⁽²⁾的印刷本，請下載、填妥及簽署隨附之申請表格，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的印刷本，費用全免。

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) 非登記股東指其於本公司股份存放於中央結算及交收系統（中央結算及交收系統）的有關人士或公司，而彼等已透過香港中央結算有限公司不時通知本公司，彼等擬收取公司通訊。
- (2) 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；及 (g) 代表委任表格。

REQUEST FORM 申請表格

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

REMINDER 提示

As a Non-registered Shareholder⁽¹⁾, if you wish to receive the Current Corporate Communication⁽²⁾ and all future Corporate Communications⁽³⁾ pursuant to the Listing Rules⁽⁴⁾, you should liaise with your bank(s), broker(s), custodian(s), nominee(s) or HKSCC Nominees Limited through which your shares in the Company are held (each, an “Intermediary”) and provide your email address to your Intermediary.

作為非登記股東⁽¹⁾，如有意根據《上市規則》⁽⁴⁾ 收取本次公司通訊⁽²⁾ 及所有日後公司通訊⁽³⁾，閣下應聯絡閣下持有股份的銀行、經紀、託管商、代理人或香港中央結算（代理人）有限公司（統稱「中介公司」），並向閣下的中介公司提供閣下的電郵地址。

I/We would like to receive the Current Corporate Communication and all future Corporate Communications in the manner as indicated below:

本人／我們現在希望以下列方式收取本次公司通訊及所有日後公司通訊：

(Please mark a “✓” 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)^{(5) (6)}

- ☐ to receive a printed copy **in the English language only**; OR
僅收取所有日後公司通訊的英文印刷本；或
- ☐ to receive a printed copy **in the Chinese language only**; OR
僅收取所有日後公司通訊的中文印刷本；或
- ☐ to receive a printed copy **in both the English language and the Chinese language**.
同時收取所有日後公司通訊的英文及中文印刷本。

Signature:

簽名：

Date:

日期：

Name:

姓名：

Contact telephone number:

聯絡電話號碼：

(Please use English BLOCK LETTERS 請以英文正楷填寫)

Postal Address:

郵寄地址：

(Please use English BLOCK LETTERS 請以英文正楷填寫)

Notes 附註：

- (1) Non-registered Shareholder means such person or company whose shares are held in The Central Clearing and Settlement System (CCASS) and who has notified the Company from time to time through Hong Kong Securities Clearing Company Limited that such person or company wishes to receive Corporate Communications of the Company.
非登記股東指其股份存放於中央結算及交收系統（中央結算及交收系統）的有關人士或公司，而彼等已透過香港中央結算有限公司不時通知本公司，彼等擬收取本公司之公司通訊。
- (2) Current Corporate Communication includes the Company's Interim Report 2026.
本次公司通訊包括本公司的2026 年中期報告。
- (3) 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; and (g) proxy form.
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；及 (g) 代表委任表格。
- (4) the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
香港聯合交易所有限公司證券上市規則
- (5) By completing and returning the Request Form to request for the printed copy of the Corporate Communications, you have expressly indicated that you prefer to receive all future Corporate Communications in printed form and in the language selected above.
當閣下填寫及寄回申請表格以索取公司通訊的印刷本後，即表示閣下確認擬收取日後刊發的所有公司通訊的印刷本及其語言版本。
- (6) The above instruction will apply to all future Corporate Communications to be sent to you until you notify us 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 the Non-registered Shareholder prefers to continue receiving printed copies of future Corporate Communications.
上述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處更改有關指示或直至本指示於2026年12月31日到期（以較早者為準）。如果非登記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。
- (7) For the avoidance of doubt, no additional instructions (other than those imprinted herein) written on this Request Form will be processed.
為免存疑，任何在本申請表格寫上的額外指示（本申請表格上所印列之指示除外）將不予處理。
- (8) 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 Non-registered 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非登記股東。

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，電子郵箱地址和郵寄地址。閣下是自願向本公司提供閣下個人資料，以便以閣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／或修改閣下的個人資料。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

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

By email to: is-enquiries@vistra.com

經電郵：is-enquiries@vistra.com

Please cut the mailing label and stick it on an envelope to return this Request Form to us.

No postage is necessary if posted in Hong Kong.

當閣下寄回本申請表格時，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
Freeport No. 簡便回郵號碼：10 GPO
Hong Kong 香港
VCREDIT Holdings Limited (2003)