

THE INFORMATION CONTAINED WITHIN THIS ANNOUNCEMENT IS DEEMED BY THE COMPANY TO CONSTITUTE INSIDE INFORMATION AS STIPULATED UNDER THE MARKET ABUSE REGULATION (EU) NO. 596/2014, AS AMENDED WHICH, BY VIRTUE OF THE EUROPEAN UNION (WITHDRAWAL) ACT 2018, FORMS PART OF UK LAW. ON THE PUBLICATION OF THIS ANNOUNCEMENT VIA A REGULATORY INFORMATION SERVICE ("RIS"), THIS INSIDE INFORMATION IS NOW CONSIDERED TO BE IN THE PUBLIC DOMAIN.

RC365 Holding plc
("RC365", the "Company" or the "Group")

Subsidiary Contract Win: Merchant POS Agreement Signed with StarCruises International Limited

RC365 Holding plc (LSE: RCGH), an established payment solutions and fintech company (the "Company") is pleased to announce that its wholly-owned Hong Kong subsidiary, Regal Crown Technology Limited ("RCTECH"), has entered into a Merchant POS Agreement with StarCruises International Limited ("StarCruises" or the "Merchant").

Under the terms of the agreement, RCTECH will deploy its Merchant Owned Ecosystem POS ("MOE POS"), which forms part of the RC3.0 App ("RC3.0"), including digital asset (cryptocurrency) acceptance functionality, for use by StarCruises' customers.

Key highlights of the Agreement

- **Enterprise-Grade Transaction Capability** – RC3.0 will provide a secure, multi language interface capable of managing unlimited daily transaction volumes and values. The platform is designed to support high density, cross border payment environments typical of cruise operations, enabling seamless onboard payment acceptance for a global passenger base.
- **Digital Asset Acceptance & Revenue Diversification** – The deployment includes built in cryptocurrency acceptance functionality, enabling the Merchant to expand its payment options while positioning RC365 to benefit from transaction processing fees, conversion spreads, and value added fintech services.
- **Zero-Infrastructure, Asset-Light Scalability** – Operating entirely via the secure RC3.0 platform, the solution requires no physical hardware installation. This asset light model reduces implementation costs, accelerates onboarding timelines, and enhances operating leverage as transaction volumes scale.
- **Embedded KYT Compliance Framework** – RC3.0 integrates advanced Know Your Transaction (KYT) protocols, delivering real time, monitoring to mitigate financial crime risks, trace digital asset origins, and maintain institutional grade compliance standards.

Strategic Importance

The onboarding of StarCruises provides early commercial validation of RC3.0's enterprise readiness and scalability. Cruise environments represent concentrated, high volume transaction ecosystems with significant onboard spending across retail, dining, entertainment and leisure.

Commercial Terms

The Agreement has an initial term of one year commencing on 1 June 2026 and will automatically renew for successive one-year periods unless terminated in accordance with its terms. User Acceptance Testing (UAT) is underway, with go-live targeted for June 2026.

There are no minimum transaction commitments. Revenue to the Group will be generated on a percentage-based transaction processing fee applied to gross merchant sales processed via RC3.0, aligning recurring revenue potential directly with merchant transaction volumes.

Given the scalable architecture and asset-light deployment model of RC3.0, incremental transaction growth is expected to enhance the Group's operating leverage over time.

Commercial Revenue Model and Scalability

Revenue to the Group will be generated on a percentage-based transaction processing model applied to gross merchant sales processed through RC3.0, including digital asset transactions where applicable.

Cruise operations represent high-density, closed-loop spending environments with concentrated passenger activity across retail, dining, entertainment and leisure services. Based on publicly available passenger capacity and sailing schedules, the Board believes the agreement has the potential to generate scalable and recurring transaction-driven revenue as onboard utilisation increases.

Given the asset-light structure of RC3.0, incremental transaction volume is expected to contribute positively to operating leverage over time.

About StarCruises

StarCruises International Limited is a pioneering corporate entity in the Asian cruise industry, originally founded in 1993 under the Genting Group. Headquartered in Hong Kong, the brand was credited with transforming the Asia-Pacific region into a major international cruise market. Following corporate restructuring and a brief period of liquidation under its former parent company Genting Hong Kong, the legacy brand was revitalized and officially relaunched on March 26, 2025, under StarDream Cruises.

StarCruises operates cruise services in Asia and has announced multiple 2026 homeport deployments from Hong Kong (Star Voyager) and Singapore (Star Navigator), offering two, three and five night regional itineraries. Publicly available information indicates that Star Voyager has a passenger capacity of approximately 2,000 guests (maximum capacity approximately 2,395). StarCruises forms part of a regional cruise brand with operations focused on Asian markets, serving international passengers across leisure and tourism segments.

Commentary

Chi Kit Law, Executive Director and Chief Executive Officer of RC365, commented:

"We are delighted that our subsidiary, Regal Crown Technology, has secured this agreement with an international brand like StarCruises. This contract win underlines the continuing growth, scaling potential, and competitive health of our secure fintech and cross-border online payment gateway ecosystems across East Asia as we continue executing our regional expansion strategies."

-Ends-

Enquiries:**RC365 Holding plc**

Chi Kit LAW, Chief Executive Officer

T: +852 3157 1393

E: ir@rc365plc.com**Bowsprit Partners Limited (Financial Adviser)**

T: +44 (0) 203 833 4430

About RC365 Holding plc

About RC365 Holding plc RC365 Holding plc (LSE: RCGH) is an established payment solutions and fintech company. It operates primarily in East and Southeast Asia through its core subsidiaries of Regal Crown Technology and the recently acquired HC Capital. For over 10 years, the Company has delivered efficient and secure payment gateway solutions and IT support and development services for payment and financial systems, including ERP solutions. In 2021, it commenced providing digital remittance and payment services, which expanded to include foreign exchange and asset linked credit card solutions. These services are provided to multinational merchants, SMEs and individuals. RC365 intends to expand into the virtual banking market and geographically, including in the UK and wider Europe.

For more information, visit: <https://www.rc365plc.com>