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

Strategic Partnership Agreement with Nexara Capital

RC365 Holding plc (LSE: RCGH), an established payment solutions and fintech company, is pleased to announce that its subsidiary, RCPAY Limited ("RCPAY"), has entered into a strategic partnership agreement (the "Partnership Agreement") with Nexara Capital Limited ("Nexara"), a company incorporated in Hong Kong, (each a "Party" and together the "Parties").

The Partnership Agreement establishes a framework for cooperation in relation to the provision of multi-currency virtual banking account services, application programming interface ("API") integration and related financial technology services. The Parties intend to work together under a long-term strategic partnership to support Nexara's business development and international expansion.

The Partnership marks RCPAY's first client relationship with a Hong Kong financial services group whose subsidiaries are licensed by the Securities and Futures Commission ("SFC") to carry on Type 1 (Dealing in Securities), Type 4 (Advising on Securities) and Type 9 (Asset Management) regulated activities in Hong Kong.

Key Highlights of the Partnership

- **Multi-Currency Virtual Banking Solutions** - Subject to successful onboarding, compliance approval and mutual written agreement regarding the applicable service scope, RCPAY will facilitate the provision, allocation and operational support of multi-currency virtual accounts for Nexara. Nexara intends to apply RCPAY's RC3.0 Virtual Account solution in connection with its financial-services and wealth-management activities.

- **API Technical Integration** - RCPAY will provide standardised APIs, technical documentation and support as part of its Wealth Management Software-as-a-Service ("SaaS") offering to enable system integration between the Parties. The integration is intended to facilitate automated data synchronisation, virtual account allocation and transaction updates, and to establish API connectivity to securities-trading infrastructure within the Nexara group, subject to applicable regulatory requirements and separate commercial arrangements.

- **Compliance and Regulatory Framework** - The Partnership incorporates comprehensive provisions relating to anti-money laundering, sanctions compliance, KYC/KYB procedures, transaction monitoring and regulatory cooperation. Both Parties have agreed to work together to maintain robust compliance standards throughout the relationship.

- **B2B2C Ecosystem Development** - The Partnership is aligned with the Group's RC3.0 business-to-business-to-consumer ("B2B2C") strategy, which is intended to enable corporate clients and merchants to develop their own customer ecosystems by combining virtual accounts, payment functionality, SaaS technology and access to third-party financial services through integrated APIs. The Board believes that the Partnership provides a practical example of how RC3.0 may support a business client in developing an integrated ecosystem through which services can be delivered to its underlying customers.

- **Framework for Future Services** - The Partnership Agreement establishes the commercial framework under which additional service schedules, settlement arrangements, fee schedules, API specifications, service levels and operational procedures may be agreed between the Parties from time to time.

Strategic Importance

The Board believes the Partnership represents a further step in expanding the Group's virtual account and payment infrastructure and strengthens the range of payment solutions available through RCPAY.

In particular, the Partnership:

- represents the intended adoption of the RC3.0 Virtual Account solution within the wealth-management sector, extending its potential application beyond e-commerce merchants;
- is expected to enhance the Group's Wealth Management SaaS proposition by establishing the technical framework for a system-ready API connection to securities-trading infrastructure;
- supports the Group's strategy of providing integrated virtual-account, payment and financial-technology solutions to regulated financial-services businesses; and
- demonstrates the potential of the RC3.0 B2B2C model to assist corporate clients in developing their own integrated ecosystems for delivering services to their underlying customers.

The Board believes the Partnership will support the continued expansion of the Group's payment-services offering and virtual-account capabilities and provide opportunities to expand the Group's presence in Hong Kong and the wider Asian fintech and wealth-management markets.

Commercial Terms

The Partnership Agreement became effective on 22 July 2026.

The Agreement establishes the strategic framework governing the relationship between the Parties. The detailed scope of services, supported jurisdictions, currencies, settlement arrangements, fee schedules, API specifications and operational procedures will be agreed separately in writing before the relevant services become operational.

The Agreement has an initial term of one year and will automatically renew for successive one-year periods unless either Party gives at least 60 days' notice of non-renewal or the Agreement is otherwise terminated in accordance with its terms.

The Board expects individual service implementations under the Partnership to provide future commercial opportunities for the Group.

About Nexara Capital

Nexara Capital Limited is part of the Nexara Capital Group, a Hong Kong-based financial services group. Through its licensed subsidiaries, the Group provides securities dealing, investment advisory, asset management and custody services in Hong Kong, and has expanded its offering to include virtual asset services. Under the Partnership Agreement, Nexara intends to utilise RCPAY's multi-currency virtual account services and API infrastructure to support its business operations and international development.

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

"We are delighted to establish this strategic partnership with Nexara. The Agreement provides a strong framework for future collaboration in virtual account services and payment technology and further strengthens RCPAY's capabilities as we continue expanding our payment infrastructure across Asia. We look forward to working closely with Nexara as individual services are rolled out under the Partnership."

-Ends-

Enquires:

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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