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

Referral Agreement Supporting BVA SaaS Commercialisation
Third BVA Commercial Relationship following the RC3.0 Soft Launch

RC365 Holding plc (LSE: RCGH), an established payment solutions and fintech company, is pleased to announce that its wholly owned Hong Kong subsidiary, Regal Crown Technology Limited ("RCTECH"), has entered into a referral agreement with Central Wealth Securities Investment Limited ("Central Wealth") for a five-year initial term, together with automatic five-year renewal periods (the "Agreement").

The Agreement represents the Group's third BVA commercial relationship since RC3.0 entered its soft-launch phase on 8 June 2026. Central Wealth will act as a referral and business-development partner, introducing prospective clients from its multi-industry network to RCTECH's RC3.0 Business Virtual Account ("BVA") services and related software-as-a-service ("SaaS") solutions.

Central Wealth's network includes participants from licensed industries, high-net-worth individuals and regional enterprises using its securities services. These contacts represent a potential client base for the Group's BVA services and potential subscribers to its SaaS solutions. The Board believes that the relationship provides further early commercial validation of RC3.0 and supports the Group's objective of developing a scalable revenue model combining SaaS subscriptions and usage-based income.

Strategic Partnership Highlights

- **Multi-Year Commercial Framework:** The five-year initial term, together with automatic five-year renewal periods, provides a long-term framework within which the parties can develop the referral channel and assess suitable BVA and SaaS opportunities. The Agreement does not guarantee any minimum level of referrals, customer conversions or revenue.

- **Enterprise Distribution and Client Acquisition:** Central Wealth will serve as a distribution and referral partner, introducing prospective enterprise clients from its multi-industry network to RCTECH's BVA solution powered by the RC3.0 platform. The Board believes that this channel can broaden the Group's addressable customer base across relevant corporate, financial-services and other licensed sectors.

- **BVA and Saas Expansion:** Referred clients may use the Group's BVA services or subscribe to related SaaS solutions according to their operational requirements. This supports a potential combination of recurring SaaS subscription fees and usage-based income as qualifying clients are successfully converted, onboarded and activated.

- **Institutional-Grade Risk Control and Compliance:** All referred clients will undergo RCTECH's enterprise onboarding process, including KYC, risk, compliance and technical assessments. RCTECH will retain full discretion over account approvals, ongoing monitoring, suspension and closure in accordance with its policies and applicable financial regulations.

About Central Wealth

Central Wealth Securities Investment Limited was founded in 2014 and is a member of Central Wealth Group Holdings Limited (HKEX: 0139), a company listed on the Main Board of The Stock Exchange of Hong Kong Limited. Central Wealth is an Exchange Participant of The Stock Exchange of Hong Kong Limited and a corporation licensed by the Hong Kong Securities and Futures Commission to conduct Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities.

Central Wealth principally provides securities brokerage, margin financing and equity and debt capital-markets services, including the underwriting and placement of securities and bonds, to individual and institutional clients. The Board believes that its established relationships across the securities and financial-services market provide a relevant distribution channel for RCTECH's BVA services and related SaaS solutions.

Overview of the Agreement

Under the Agreement, Central Wealth may introduce prospective enterprise clients to RCTECH for its BVA services. The BVA solution is intended to provide enterprise users with access to virtual-account functionality through RC3.0 under a SaaS-based commercial model. Each prospective client will remain subject to RCTECH's technical assessment, commercial agreement, standard onboarding, know-your-customer ("KYC"), compliance and risk assessment procedures. RCTECH retains sole discretion to accept or reject any referred client and may suspend or close a client's virtual account where required by its compliance policies or applicable financial regulations.

Through the referral channel, RCTECH intends to introduce its BVA services and SaaS solutions to suitable prospective clients within Central Wealth's network, including regulated or licensed industry participants, high-net-worth clients and regional enterprises with cross-border business, payment or account-management requirements.

The Agreement has an initial term of five years and will automatically renew for successive five-year terms unless either party gives written notice of non-renewal at least 30 days before the end of the then-current term.

Commercial Terms

RCTECH will pay Central Wealth a referral fee in respect of each referred client that successfully opens a virtual account and completes RCTECH's compliance checks. The parties will reconcile active referred clients and accrued referral fees monthly, with agreed amounts payable within 15 business days following confirmation.

The Agreement does not include any minimum referral volume, minimum revenue or committed transaction value. Revenue will depend on the successful conversion and onboarding of referred clients and their subsequent use of the Group's BVA services or subscription to its SaaS solutions. Accordingly, the financial contribution from the Agreement cannot be quantified at this stage. The Company will provide further updates where appropriate.

Strategic Rationale

The Board believes that the Agreement provides an additional enterprise sales and business-development channel for BVA and the Group's related SaaS solutions. Central Wealth's access to clients across multiple industries is expected to broaden RC365's potential customer pipeline in Hong Kong and the region. Together with the Group's other commercial relationships established following the RC3.0 soft launch, the Agreement is intended to support the progression of BVA from early commercial validation towards a scalable commercial model. The cooperation is not exclusive, and RCTECH will continue to apply its existing technical, compliance and risk controls to all prospective clients.

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

"This is our third BVA commercial relationship since the RC3.0 soft launch and provides access to Central Wealth's network across multiple industries. Its relationships with licensed industry participants, high-net-worth individuals and regional enterprises using its securities services create a relevant pipeline of potential users of our BVA services and subscribers to our SaaS solutions. This is another step towards developing recurring SaaS subscription and usage-based income from RC3.0, with revenue dependent on successful client conversion, onboarding and subsequent activity."

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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