

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 "Group" or the "Company")

Target International Trustee Onboarded to Wealth Management System

RC365 Holding plc (LSE: RCGH), an established payment solutions and fintech company, is pleased to announce that Target International Trustee Limited ("TITL") has been onboarded to the Group's Wealth Management System, a purpose-built Software-as-a-Service ("SaaS") platform designed for trust companies and wealth management institutions and integrated within the RC ecosystem.

TITL becomes the second subscriber to the Wealth Management System, following the onboarding of Blacksilver Trust (Hong Kong) Limited ("Blacksilver") announced on 28 September 2026.

The onboarding forms part of a five-year strategic partnership agreement (the "Agreement") between the Group's wholly owned subsidiary, Regal Crown Technology Limited ("RC Tech"), and TITL. Under the Agreement, RC Tech will also provide TITL with business virtual account services and upgrade TITL's existing trust management system.

The Wealth Management System is designed to provide an integrated operating environment for client administration, account management, workflow processes, reporting and related technology support. As previously announced on 6 July 2026, the platform is intended to generate recurring monthly SaaS revenues for the Group, together with potential additional income from tailor-made customisation services, client referral commissions and adoption of other RC ecosystem services, including the Group's Banking Virtual Account ("BVA") service.

The Agreement

Under the Agreement, RC Tech will provide TITL with:

- **Business virtual accounts:** the review, application, opening, day-to-day management and maintenance of multi-currency business virtual accounts, including transaction record generation;
- **Trust management system upgrade:** the upgrade of TITL's existing trust management system, integrating custom-developed architecture to improve operational effectiveness and efficiency;
- **Fintech integration:** fintech components to streamline transaction workflows, automated reporting and asset management processes, delivered through the Wealth Management System; and
- **API access:** standardised APIs and supporting technical documentation for the operation, monitoring and management of the business virtual accounts and the upgraded trust management system.

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

TITL will subscribe to two SaaS services under the Agreement: the Group's BVA service and the Wealth Management System, each at a monthly fee of US\$5,000. Together these represent recurring SaaS fees of US\$10,000 per month.

About TITL

TITL is a trust company registered under section 78(1) of the Trustee Ordinance (Cap. 29) of Hong Kong and holds a Trust or Company Service Provider licence (no. TC006646) issued by the Hong Kong Companies Registry. Founded in 2013 by legal professionals specialising in trust and tax law, TITL provides family trust, corporate trust and custodian services and works with private banks, insurers, accounting firms, law firms and asset managers.

Commercial Deployment

TITL has been onboarded as part of the initial commercial rollout phase. The onboarding process includes platform access, configuration, operational support and, where required, integration with TITL's existing systems and internal workflows.

The onboarding of a second trust company demonstrates that the Wealth Management System can be deployed across multiple clients on a subscription basis, as intended. The Group expects feedback from both Blacksilver and TITL to inform further refinement of the platform ahead of broader commercial rollout to additional wealth management institutions and trust companies.

Chief Executive Officer's Commentary

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

"We are pleased to welcome TITL as the second subscriber to our Wealth Management System. Onboarding a second trust company shortly after Blacksilver shows the platform can be deployed across multiple clients, which is what it was designed to do."

"TITL has subscribed to both our Wealth Management System and our BVA service, which is a further example of how the RC ecosystem can provide integrated technology solutions to professional clients while creating recurring revenue opportunities for the Group."

"We look forward to working closely with TITL during the implementation phase and to continuing the broader commercial rollout of the Wealth Management System."

The Company will continue to monitor user adoption, platform performance and commercial development during the rollout phase and will provide further updates in due course.

This announcement contains forward-looking statements and illustrative statements regarding the potential commercial development of the Wealth Management System. Such statements are based on the Board's current expectations and internal planning assumptions and should not be regarded as profit forecasts, profit estimates, earnings guidance or projections of future financial performance. Actual results may differ materially depending on customer adoption, commercial execution, market conditions and other factors beyond the Company's control.

-Ends-

Enquiries:

RC365 Holding plc

Chi Kit LAW, Chief Executive Officer

T: +852 2251 1621

E: ir@rc365plc.com

Bowsprit Partners Limited (Financial Adviser & Corporate Broker)

T: +44 (0) 203 833 4430

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>