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RC365 Holding plc

(“RC365”, the “Company” or the “Group”)

Launch of Wealth Management System

RC365 Holding plc (“RC365”, the “Company” or the “Group”), a fintech solutions and payment services provider, is pleased to announce the launch of its Wealth Management System, a purpose-built Software-as-a-Service (“SaaS”) platform designed for trust companies and wealth management institutions, fully integrated within the RC ecosystem.

The Wealth Management System represents a strategic expansion of the Group’s product offering, extending the RC ecosystem into the high-growth wealth management and trust services sector. The platform has been developed as a turnkey SaaS solution that can be licensed to multiple trust companies and wealth management firms, creating a scalable, capital-efficient revenue model with the potential to generate meaningful recurring revenues over time. The Board believes this initiative could generate significant long-term value for the Group through three distinct and complementary revenue channels.

SaaS Licensing Model – Predictable Recurring Revenue:

The Wealth Management System Phase 1 has been developed with a total investment of approximately US\$150,000, encompassing platform architecture, core module development, testing, and deployment. The platform is now ready for commercial deployment and is intended to be licensed to trust companies and wealth management institutions on a monthly subscription basis at US\$5,000 per month per subscriber. The subscription fee is subject to adjustment based on the scope of services and modules deployed for each subscriber.

Based on an illustrative scenario in which the Group onboards 5 to 8 trust company subscribers within the first 12 months of commercial launch, the platform could generate under the assumptions described in this announcement annual recurring revenue of approximately US\$300,000 to US\$480,000 from subscriptions alone. At the mid-point of this range, the Group believes it could achieve full payback on the Phase 1 development investment within approximately 4 to 6 months of reaching target subscriber capacity. Beyond the breakeven point, each additional subscription contributes almost entirely to gross profit, as the marginal

cost of serving each new subscriber is estimated at less than 5% of the subscription fee, delivering potentially very attractive operating margins.

| Metric | Conservative | Optimistic |
|-----------------------------------|--------------|-------------|
| Monthly Fee per Subscriber | US\$5,000 | US\$5,000 |
| Illustrative Subscribers (Year 1) | 5 | 8 |
| Annual Recurring Revenue | US\$300,000 | US\$480,000 |
| Estimated Payback Period | ~6 months | ~4 months |

This scenario transforms the Phase 1 development cost of US\$150,000 into a perpetual revenue-generating asset. As the subscriber base grows beyond Year 1, to 15 to 20 subscribers by Year 3, the illustrative scenario indicates annual SaaS revenue could reach US\$900,000 to US\$1,200,000, representing a significant return on the original Phase 1 development investment.

Tailor-Made Customisation Services:

In addition to the standard SaaS subscription, the platform is designed to accommodate tailor-made customisation for individual trust company subscribers. Each subscriber may require bespoke configurations, additional modules, or integration with their existing systems. The Group offers these customisation services at a rate of US\$1,000 per man-day, providing a further revenue stream that scales with client complexity and demand. Based on an illustrative average of 5 to 10 man-days of customisation per subscriber during onboarding, and ongoing enhancement requests of approximately 2 to 5 man-days per subscriber per month, this channel could contribute an additional US\$120,000 to US\$480,000 per annum across the subscriber base.

Client Referral and Commission Income:

The Wealth Management System is purpose-built for trust companies, positioning the Group as a strategic intermediary between end-investors and licensed trust institutions. Through the platform, the Group is able to introduce and refer clients directly to trust companies that subscribe to the system, earning referral commissions on each successful client placement.

The Group will target a referral commission of 0.5% to 1.5% on assets placed by referred clients, payable by the receiving trust company. Based on an average client deposit of US\$50,000 and an assumption of 20 to 50 client referrals per month across all subscribing trust companies, this channel could generate commission income of approximately US\$60,000 to US\$450,000 per annum. As the platform scales and the number of subscribing trust companies increases, the referral volume could grow proportionally.

| Metric | Conservative | Optimistic |
|-----------------|--------------|------------|
| Commission Rate | 0.5% | 1.5% |

| | | |
|--------------------------|------------|-------------|
| Avg. Client Deposit | US\$50,000 | US\$50,000 |
| Monthly Referrals | 20 | 50 |
| Annual Commission Income | US\$60,000 | US\$450,000 |

The referral commission model has the potential to generate revenue without requiring the Group to hold client assets or assume fiduciary responsibility, maintaining a capital-light operating structure. As the number of trust company subscribers grows, the Group’s capacity to distribute clients across multiple institutions increases, creating a network effect where a larger platform attracts more trust companies, which in turn attracts more investors seeking diversified wealth management options.

RC Ecosystem Integration – Banking Virtual Account (“BVA”) Adoption:

A key strategic advantage of the Wealth Management System is its deep integration within the RC ecosystem. Trust companies that adopt the platform will require robust banking infrastructure to manage client fund flows, settlements, and payment operations. The system is architecturally designed to connect with the Group’s Banking Virtual Account (“BVA”) service, which is also offered as a SaaS product, creating a natural and compelling pathway for trust company subscribers to adopt BVA on a separate monthly subscription basis as their underlying banking and settlement layer.

The BVA service is offered as a separate SaaS subscription at US\$5,000 per month per trust company, providing a complete virtual banking infrastructure including account management, fund settlement, and payment processing capabilities. Assuming 5 to 8 trust companies subscribe to both the Wealth Management System and BVA in Year 1, the BVA SaaS revenue contribution is estimated at US\$300,000 to US\$480,000 per annum. This represents an entirely separate and additional recurring revenue stream generated purely as a result of the Wealth Management System driving BVA adoption.

| Metric | Conservative | Optimistic |
|--------------------------|--------------|-------------|
| BVA Monthly SaaS Fee | US\$5,000 | US\$5,000 |
| BVA Subscribers (Year 1) | 5 | 8 |
| Annual BVA SaaS Revenue | US\$300,000 | US\$480,000 |
| BVA Conversion Rate | 100% | 100% |

The Board believes this integration may create a powerful cross-selling dynamic: each trust company that subscribes to the Wealth Management System becomes a natural BVA SaaS subscriber, generating an entirely separate and additional recurring revenue stream for the Group. The Board believes this ecosystem lock-in effect will drive sustained BVA adoption growth, as trust companies benefit from the operational efficiency and cost savings of managing both their client-facing wealth platform and their banking infrastructure through a single integrated SaaS provider, rather than engaging multiple vendors.

Illustrative Combined Revenue Potential:

| Revenue Channel | Year 1 (Conservative) | Year 1 (Optimistic) |
|------------------------------------|-----------------------|---------------------|
| WMS SaaS Subscription Fees | US\$300,000 | US\$480,000 |
| Tailor-Made Customisation (Manday) | US\$120,000 | US\$480,000 |
| Client Referral Commissions | US\$60,000 | US\$450,000 |
| BVA SaaS Subscription Revenue | US\$300,000 | US\$480,000 |
| Total Annual Revenue | US\$780,000 | US\$1,890,000 |

Against a total development investment of approximately US\$150,000, the combined revenue potential across all three channels illustrates the potential economics of the platform, with full payback potentially achievable within the first year of operations under the mid-case scenario. The Board considers this to be a highly capital-efficient deployment that delivers both immediate recurring income and long-term strategic value to the RC ecosystem.

Market Opportunity:

The current fintech environment presents a compelling opportunity for SaaS-based wealth management solutions. Trust companies and wealth management firms across Asia-Pacific are increasingly seeking to digitise their operations to meet rising client expectations, regulatory requirements, and competitive pressures. Many smaller and mid-sized trust institutions lack the internal technology resources to develop proprietary digital platforms, creating strong demand for turnkey solutions that can be deployed rapidly and cost-effectively. The Group's Wealth Management System directly addresses this market gap, offering an enterprise-grade platform at a fraction of the cost of in-house development.

The initial launch phase will focus on onboarding early-adopter trust companies and refining the platform based on operational feedback prior to broader commercial rollout.

CHIEF EXECUTIVE OFFICER'S COMMENTARY

"The launch of our Wealth Management System as a SaaS product marks a significant evolution in the Group's business model. With a development investment of approximately US\$150,000, we have created a platform potentially capable of generating multi-million dollar annual revenue across SaaS subscriptions, client referral commissions, and BVA adoption. This is a clear demonstration of how the RC ecosystem creates compounding value – each new product strengthens the demand for our existing services, and our immediate focus is on successful commercial rollout and customer adoption."

— Chi Kit LAW, Executive Director and Chief Executive Officer

The Company will continue to monitor user adoption and system performance during the launch phase and will provide further updates in due course.

The financial information, assumptions and illustrative revenue scenarios contained in this announcement are provided solely to demonstrate the potential commercial model of the Wealth Management System. They are based on 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.

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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>