

Morgan Stanley

Morgan Stanley Asia
Limited
摩根士丹利亞洲有限公司

Level 46
International Commerce Centre
1 Austin Road West
Kowloon, Hong Kong
香港九龍柯士甸道西一號
環球貿易廣場四十六樓
tel 電話 (852) 2848 5200
fax 傳真 (852) 2239 7805

Bo Yu Limited

Kingston Chambers, PO Box 173
Road Town, Tortola
British Virgin Islands

OneConnect Financial Technology Co., Ltd.

PO Box 309, Uglan House
Grand Cayman, KY1-1104
Cayman Islands

September 23, 2025

Dear Sirs,

RE: (1) PROPOSAL FOR THE PRIVATISATION OF ONECONNECT FINANCIAL TECHNOLOGY CO., LTD. BY THE OFFEROR BY WAY OF A SCHEME OF ARRANGEMENT UNDER SECTION 86 OF THE COMPANIES ACT AND (2) PROPOSED WITHDRAWAL OF LISTING OF ONECONNECT FINANCIAL TECHNOLOGY CO., LTD.

We refer to the scheme document jointly issued by Bo Yu Limited and OneConnect Financial Technology Co., Ltd. dated September 23, 2025 in relation to, among other things, the captioned matters (the “**Scheme Document**”). Capitalised terms used in this letter shall have the same meanings as those defined in the Scheme Document, unless the context requires otherwise.

We, Morgan Stanley Asia Limited, as the financial adviser to the Offeror in connection with the Proposal, hereby confirm that we have given and have not withdrawn our written consent to the issue of the Scheme Document with the inclusion therein of our opinions, and the references to our name, opinions, logo and qualifications in the form and context in which they respectively appear in the Scheme Document.

We hereby further consent to, and confirm that we have not withdrawn our consent to, this letter being made available for public inspection as described in the

section headed “10. Documents Available for Inspection” in Appendix III to the Scheme Document.

Yours faithfully,
for and on behalf of
MORGAN STANLEY ASIA LIMITED

A handwritten signature in black ink, appearing to read 'Ric Wong', with a stylized flourish at the end.

Name: Richard Wong
Position: Managing Director