

Date: 24 December 2025

Zephyrus Capital Limited
Unit 60, 3/F., Yau Lee Center, No. 45 Hoi Yuen Road
Kwun Tong, Hong Kong

Mr. Tsang Chun Ho Anthony
Unit 3703–04, 37/F West Tower, Shun Tak Center
168–200 Connaught Road Central
Sheung Wan, Hong Kong

Dear Sirs,

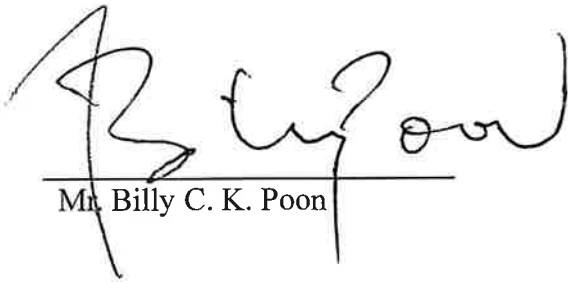
RE: CONDITIONAL MANDATORY GENERAL CASH OFFER BY QUAM SECURITIES LIMITED FOR AND ON BEHALF OF THE JOINT OFFERORS TO ACQUIRE ALL THE ISSUED SHARES OF CARRY WEALTH HOLDINGS LIMITED (OTHER THAN THOSE ALREADY OWNED AND/OR AGREED TO BE ACQUIRED BY THE JOINT OFFERORS AND PARTIES ACTING IN CONCERT WITH THEM)

I refer to the composite offer and response document issued by the Company and the Joint Offerors dated 24 December 2025 (the “**Composite Document**”) in relation to the captioned matter. Capitalised terms used herein shall have the same meanings as those defined in the Composite Document unless the content requires otherwise.

I hereby give my written consent to, and confirm that I have not withdrawn my written consent to, the issue of the Composite Document with the inclusion of my letter, opinion or advice and the references to my name and qualifications included therein in the form and context in which it appears.

I hereby further consent to this letter and the Counsel Opinion being made available for display as described in the Composite Document.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Billy C. K. Poon', written in a cursive style. The signature is positioned above a horizontal line.

Mr. Billy C. K. Poon