華億金控集團
Sinofortune Financial Holdings
(Incorporated in the Cayman Islands with Limited Liability)

20 August 2026

To the Independent Shareholders:

Dear Sir or Madam,

**MANDATORY UNCONDITIONAL CASH OFFER
BY ASIAN CAPITAL LIMITED
FOR AND ON BEHALF OF MR. WANG
TO ACQUIRE ALL THE ISSUED SHARES OF
SINOFORTUNE FINANCIAL HOLDINGS LIMITED
(OTHER THAN THOSE ALREADY OWNED OR
AGREED TO BE ACQUIRED BY MR. WANG AND
PARTIES ACTING IN CONCERT WITH HIM (EXCLUDING MS. LAI))**

1. INTRODUCTION

We refer to the Composite Document dated 20 August 2026 issued jointly by the Offeror and the Company of which this letter forms part. Unless the context otherwise requires, terms defined in the Composite Document shall have the same meanings when used in this letter.

We have been appointed by the Board to form the Independent Board Committee to make recommendation to you as to whether, in our opinion, the Offer is fair and reasonable so far as Independent Shareholders are concerned and as to acceptance of the Offer.

Ignite Capital, with the approval of the Independent Board Committee, has been appointed as the Independent Financial Adviser to advise the Independent Board Committee in connection with the Offer and in particular as to whether the Offer is, or is not, fair and reasonable and as to acceptance and voting. Details of its advice and recommendation are set out in the "Letter from the Independent Financial Adviser" set out in the Composite Document.

We also wish to draw your attention to the "Letter from Asian Capital", the "Letter from the Board" and the additional information set out in the Composite Document, including the Appendices to the Composite Document and the accompanying Form of Acceptance.

2. RECOMMENDATION

Having taken into account the advice and recommendation of the Independent Financial Adviser, in particular the factors, reasons and recommendations as set out in the "Letter from the Independent Financial Adviser", we concur with the view of the Independent Financial Adviser and consider that the Offer is fair and reasonable so far as Independent Shareholders are concerned, and recommend Independent Shareholders to accept the Offer.

Notwithstanding our recommendation, Independent Shareholders are strongly advised that their decision to realise or hold their investment in the Company depends on their own individual circumstances and investment objectives. If in any doubt, Independent Shareholders should consult their own professional advisers for professional advice.

For and on behalf of the
Independent Board Committee of
Sinofortune Financial Holdings Limited

Professor Zhang Benzheng	**Mr. Li Jianxing**	**Professor Chen Shu Wen**	**Mr. Lee Kwun Kwan**
Independent non-executive Director	*Independent non-executive Director*	*Independent non-executive Director*	*Independent non-executive Director*