

STRICTLY PRIVATE & CONFIDENTIAL

23 September 2025

OneConnect Financial Technology Co., Ltd.
21/24F, Ping An Finance Center
No. 5033 Yitian Road
Futian District, Shenzhen
Guangdong, PRC

Dear Sirs,

**(1) PROPOSAL FOR THE PRIVATISATION OF
ONECONNECT FINANCIAL TECHNOLOGY CO., LTD.
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We hereby consent and confirm that we have not withdrawn our consent to the joint issue by OneConnect Financial Technology Co., Ltd. and Bo Yu Limited of the scheme document (the “Scheme Document”) dated 23 September 2025 in respect of the captioned matter with the inclusion therein of our letter dated 23 September 2025 and the references to our name and our letter in the form and context in which they appear.

We further consent to this letter and documents as mentioned above being made available for public display as described in the section headed “10. DOCUMENTS AVAILABLE FOR INSPECTION” under the Appendix III to the Scheme Document.

Except as stated above, our said letters are not to be quoted or referred to, in whole or in part, nor shall our said letters or this consent letter be used for any other purpose, without our prior written consent.

Yours faithfully,
For and on behalf of
Gram Capital Limited



Graham Lam
Managing Director