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RC365 Holding plc
("RC365", the "Group" or the "Company")

RC365 secures US\$256,500 wealth management expansion contract
Approximately HK\$2.0 million in additional development fees alongside an existing recurring SaaS relationship

RC365 Holding plc (LSE: RCGH), the payment solutions and fintech group, is pleased to announce that it has secured, through a wholly owned subsidiary, an additional development contract worth US\$256,500 (approximately HK\$2.0 million) with an existing client of its Wealth Management System.

The contract with Blacksilver Trust (Hong Kong) Limited ("Blacksilver") follows its onboarding to the platform, announced on 28 September 2026, and expands the relationship through securities-firm connectivity, card-system integration and development of a mobile application experience.

The contract provides additional one-off development fees, separate from and in addition to the recurring monthly Software-as-a-Service ("SaaS") fees payable under the existing five-year strategic partnership. It demonstrates the Group's ability to secure further paid development work from an existing SaaS client.

Highlights

- **Additional contracted fees:** US\$256,500, equivalent to approximately HK\$2.0 million, for integration and development services.
- **Broader client functionality:** securities-firm API connectivity, integration of the client's existing card system and a mobile Wealth Management System experience.
- **Customer expansion within the RC ecosystem:** separately charged development services complement the existing recurring SaaS relationship.

Expanding the wealth management offering

The additional services are designed to extend the functionality of the Wealth Management System and support a more connected client experience:

- **Securities-firm API integration** will connect the system with external securities trading and execution APIs. Delivery is subject to the relevant third-party providers supplying specifications, credentials and API access.
- **Card management integration** will connect the client's existing card system with the Wealth Management System through a tailored card management module and core-system integration.
- **Mobile application development** will support a mobile version of the Wealth Management System, with work covering user flows, interface design, interactive prototypes and production handover assets.

Commercial model and RC ecosystem

The contract illustrates how the Group can expand the value of an existing customer relationship by providing integration and development services alongside its SaaS platform. The new contract does not itself introduce additional recurring subscription fees.

The Board believes that broader functionality and connectivity support its objective of bringing clients closer to a wider RC ecosystem. The strategy is to earn revenue from the technology and services the Group provides, while creating opportunities to serve other participants in the wealth management and trust services sector. Any further deployments or services would be subject to customer demand and separate commercial arrangements.

Under this development contract, the Group earns API implementation and system development fees. It does not receive fees linked to transaction volumes processed through Blacksilver.

Chief Executive Officer's commentary

Chi Kit (Michael) Law, Executive Director and Chief Executive Officer of RC365, commented:

"This contract puts our wealth management commercial model into practice: recurring platform fees complemented by separately charged integration and development services. An existing SaaS client has chosen to invest in additional functionality, creating further contracted fees for RC365."

"Securities connectivity, card integration and a mobile experience are designed to broaden how clients use the Wealth Management System. Our focus is on building deeper customer relationships and developing a more connected RC ecosystem, with opportunities to provide technology services to other participants in the sector."

This announcement contains forward-looking statements regarding delivery of the development services and the potential commercial development of the RC ecosystem. Such statements are based on the Board's current expectations and 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 project delivery, third-party dependencies, 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 a payment solutions and fintech company operating primarily in East and Southeast Asia. The Group provides payment gateway solutions, IT support and development services for payment and financial systems, digital remittance and payment services, foreign exchange and asset-linked credit card solutions. Its services support multinational merchants, SMEs and individuals.

For more information, visit: <https://www.rc365plc.com>