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This presentation is approved for release by the board of Victor Group Holdings Limited

Purpose of the presentation and Overview of the investment in LIT

During which Resolution 1 was approved—This presentation (the Presentation content) is provided by Victor Group Holdings Limited (referred to as VIG or the Company) to offer further clarity to all VIG Shareholders following the 2024 General Meeting.



Key Details:

- VIG Acquisition of a 25% stake in LIT Technology Pty Ltd (LIT) for A\$2,000,000.
- Payment through 80,000,000 shares at A\$0.025 per share
- Vendors are individual shareholders, independent of VIG
- Transaction subject to General Meeting shareholder approval, which was completed on 16th of September 2024

Overview of the LIT Business

*Bridging Traditional
and Digital Finance by
Empowering Small Medium Enterprises
and Consumers across Vietnam*

LIT - Market Opportunity in Vietnam



- **Digital Payment Market (2023):** USD24 billion
- **Projected Growth (2027):** USD42.5 billion
- **Annual Growth Rate:** 16% (Statista)
- **Retail Market (2023):** USD246 billion
- **Projected Growth (2027):** USD410 billion

Vietnam's growing middle class, expanding digital economy, and the rapid adoption of e-wallets present significant growth opportunities for LIT Technology to capture.

LIT - Strategic Partnerships

LIT Technology's Key Partnerships



Shouqianba:

One of China's largest merchant finance platforms, empowering LIT to integrate seamless digital finance solutions for SMEs and mSMEs in Vietnam.



VNPTEPay:

Strategic partnership allowing LIT to provide integrated e-wallet and digital payment solutions, enhancing transaction efficiency for over 300,000 users within the first year.

Partnership Impact:

LIT's partnerships facilitate access to scalable technology, promoting rapid adoption and establishing LIT as a market leader in digital financial solutions in Vietnam.

LIT - Products and Revenue Streams

Key Services:

1. Merchant Financial Solutions:

Integrated payment options, including QR code payments, e-wallets, and mobile top-up services, to enable digital transformation for Vietnamese merchants.

2. Micro-Lending for SMEs:

Tailored solutions to support underserved SMEs and mSMEs contributing to financial inclusion while driving revenue diversification.

3. Buy Now, Pay Later (BNPL):

Capitalizing on the 45.2% CAGR in Vietnam, LIT's BNPL service is poised to drive significant revenue growth by offering deferred payments to consumers and merchants.

Revenue Potential:

BNPL Market in Vietnam is anticipated to be USD4.7 billion by 2028 (Research and Markets).

Micro-lending offers cross-selling opportunities across LIT's ecosystem, fostering long-term customer retention and revenue growth.

LIT - Competitive Advantage and Market Positioning



- **Defensive Moat:**
Strategic partnerships with major fintech platforms give LIT a competitive edge.
- Integrated Financial Solutions offer a one-stop platform, addressing both consumer and merchant needs.
- Local expertise and strong presence in Vietnam, as well as across Southeast Asia ensure that LIT is well-positioned to scale rapidly in a high-growth market.
- **Market Leadership:**
LIT's focus on empowering SMEs through digital financial tools positions it as a critical player in Vietnam's fintech sector, with long-term scalability potential.

LIT's Corporate Social Responsibility (CSR) & ESG



Promoting Financial Inclusion in Vietnam

LIT is committed to empowering underserved SMEs by offering accessible financial tools and fostering a sustainable and inclusive digital economy in Vietnam.

Our ESG Strategy:

By driving digital transformation, LIT contributes to the economic development of local communities while ensuring responsible business practices that align with global ESG standards.

Contact Information

Contact details for further queries:

Mr. Brady Wu, Managing Director/CEO

wu_brandy@sinovictor.com