

FinTech Chan Limited

President's Address AGM 2022

Many thanks to shareholders for attending the FTC 2022 Annual General Meeting.

Firstly, I would like to thank all my colleagues at FTC for their continued significant contribution to the balance between strictly following the national/regional pandemic prevention policy and vigorously promoting the company's business development.

During the past 10 years, the trend of industrial digital transformation and information interconnection has led the progress and upgrading of various industries in China and globally. FTC's role, since its establishment, has been adhering to the needs of the payments industry. This has led to FTC's outstanding research and development of its unique T-Linx Bank Intelligent Middleware System. With continuous investment in innovative R&D and the critical adoption of products by the majority of banks, T-Linx has gradually achieved an industry benchmark status.

Reflecting on 2021-2022 and in response to various pandemic difficulties, FTC not only won the trust and adoption of more banks, but the upgrade iteration of T-Linx has not been impeded. Following the original bank-level entry of T-Linx business, T-Linx's powerful multi-level and multi-organisation payment service management capabilities has led to the creation of new T-Linx enterprise-level middleware to serve non-financial enterprises. The bank-level and enterprise-level T-Linx middleware will become the two-wheel-driven development strategy of FTC's future business, forming a digital interconnection bridge between banks and their enterprise clients.

With the further development of digital transformation in China, T-Linx comprehensively serving more diversified payment scenarios will continue. FTC is developing the T-Linx "joint product" application platform in an orderly manner. Through close cooperation with super-large enterprises, such as Tencent Cloud, in the payment scenarios of various industries (including but not limited to e-commerce, retail, education, government affairs, transportation, cultural tourism, real estate, live broadcast, etc.), T-Linx will increase and expand the number and types of applications, and integrate various payment methods to achieve intelligent digital management. This will improve the service capabilities of the overall T-Linx middleware + application platform, and meet the needs of various industries and customers from payment to in-depth services of software and hardware.

I am very honoured to lead the FTC team in contributing to the growth of T-Linx in China and ultimately worldwide.

Thank you very much.

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