

KRESTON FINANCE LTD

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June 08, 2026

To Whom It May Concern

RE: Letter of Reference — Technology Partnership with Beijing Magic Pocket Technonogy Co.,Ltd

Kreston Finance Ltd is pleased to provide this letter of reference on behalf of Beijing Magic Pocket Technology Co.,Ltd, our technology partner of choice for the digital delivery of our micro-credit product since [January 27, 2026].

Magic Pocket's platform underpins the following components of our micro-credit operations:

- Digital loan origination and customer onboarding
- Automated credit scoring and risk assessment
- Disbursement processing and repayment collection
- Real-time portfolio reconciliation and reporting

This engagement is structured on a revenue-share basis: rather than charging a fixed licensing fee, Beijing Magic Pocket receives an agreed percentage of the income generated through the micro-credit product it powers. We consider this a fair and mutually aligned arrangement, as it ties Magic Pocket's compensation directly to the performance and growth of the product.

Throughout the partnership, Beijing Magic Pocket has consistently delivered reliable platform uptime, timely support, and a proactive approach to enhancing the product. We recommend Magic Pocket without reservation as a technology partner for digital lending initiatives.

Sincerely,



Rebecca Kemisola Alaro

Director, KRESTON FINANCE LTD

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