## FUTURE PLANS

See "Business — Strategies" for a detailed description of our future plans.

## USE OF [REDACTED]

Based on an [**REDACTED**] of HK$[**REDACTED**] per [**REDACTED**], we estimate that we will receive net [**REDACTED**] of approximately HK$[**REDACTED**] million (RMB[**REDACTED**] million) from the [**REDACTED**] after deducting the [**REDACTED**] commissions and other estimated expenses in connection with the [**REDACTED**] (assuming the [**REDACTED**] is not exercised).

We intend to use the net [**REDACTED**] we expect to receive from the [**REDACTED**] (assuming the [**REDACTED**] is not exercised) for the purposes and in the amounts set out below over a five-year period from 2027 to 2031.

- Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for enhancing our product competitiveness through technology innovation and product development. See "Business — Strategies" of this document.

  - o Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for iterative upgrade and in-depth application of our key technologies, to continuously strengthen our research, development and innovation capabilities, and to drive the in-depth integration of AI products with finance and tax scenarios. In particular, we plan to invest in the upgrade of our proprietary low-code R&D platform, development of AI knowledge base and intelligent R&D platform, cloud computing resources and big data analytics to improve overall R&D efficiency and codify our accumulated industry know-how and engineering insights. We also intend to implement technological upgrades for our intelligent order matching technology, automated invoice issuance engine and invoice recognition technology to enhance our intelligent invoice engine with multimodal recognition capabilities. By enhancing our AI and low-code capabilities, we believe these investments will help us capture market growth opportunities, differentiate our solutions from competitors and support premium pricing. These upgrades are expected to address customer pain points including difficult traceability, challenging integration, high error propensity and cumbersome declaration processes. We expect this allocation to support the revenue growth of our intelligent finance and tax management solutions and enable us to maintain or improve gross profit margin by reducing implementation costs through platform standardization.

  - o Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for upgrading and enhancing our product matrix to satisfy our customers' diverse needs throughout their entire business cycle. In particular, we plan to upgrade and enhance the functionalities of our existing offerings by introducing a new cross-border ERP system and implementing upgrades to our existing SmartCert FTA Digital Platform, Zumoo Enterprises Compliance Service Platform and Cross-border Enterprise Risk Analysis. For cross-border intelligent finance and tax management solutions, we plan to expand automation capabilities such as the scope of automatic tax calculation, build a more precise intelligent order-matching capability, initiation of reconciliation functions, rebates estimation and tax deduction management. For invoice document integrated management solutions, we intend to enlarge the transaction document coverage and support for diverse input formats to diversify their use application scenarios. For cross-border compliance and risk management, we will apply big data analytics technology to improve existing risk identification mechanisms. We also plan to expand our product matrix of data-driven analytics products by launching new products such as Integrated Tax and Customs Compliance Solution, Electronic Accounting Archives Management System and Ecosystem Synergy Product.

We expect to implement these initiatives in phases. We aim to complete product design and feasibility assessment by 2027, commence core development from 2027, and progressively launch upgraded versions and new products from 2028 to 2031. This expansion of our product matrix is driven by the following commercial rationale: (i) evolving regulatory requirements, such as the nationwide promotion of digital electronic invoices and electronic voucher accounting data standards, create urgent demand for integrated business-finance-taxation solutions; (ii) the rapid growth of cross-border e-commerce and increasing complexity of global trade rules require more sophisticated compliance and risk management tools; and (iii) our customers' increasingly complex operational needs demand full-lifecycle digital solutions from pre-transaction compliance to post-transaction archiving. To support these initiatives, we plan to recruit senior product and technical development personnel for our product and R&D team, with the aim of expanding our innovative R&D capabilities and enhancing our product competitiveness. We expect the expanded product matrix to increase our addressable market by covering additional business scenarios, strengthen cross-selling opportunities across our existing customer base, and enhance customer retention through an integrated ecosystem covering rules, compliance, risk management and execution.

- Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for implementing diversified sales strategies and product positioning to achieve market expansion. See "Business — Strategies" of this document. In particular:

  - Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for expanding our nationwide sales network to extend our user outreach. We intend to build and scale our sales network, using the Yangtze River Delta as our core hub while expanding into the Pearl River Delta and across other provinces with robust cross-border trade related industries, focusing primarily on Zhejiang, Jiangsu, Guangdong and Anhui provinces in China. To this end, we intend to establish approximately 14 new sales hubs by 2031. The Yangtze River Delta region, where we had achieved approximately 7.5% market penetration among more than 314,000 cross-border enterprises as of December 31, 2025 according to Frost and Sullivan, will remain our core hub. Each hub is expected to generate annual customer acquisitions upon reaching maturity after approximately two years of operation.

  - Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used towards funding our marketing and promotional activities. To broaden our market presence nationwide, we plan to regularly organize, sponsor and participate in national conferences and regional seminars with respect to cross-border enterprises intelligent finance and tax management solutions with the aim to increase visibility to our products and enhance our brand name. We intend to continuously expand our online sales channels with the aid of social media and search engine marketing. Specifically, we intend to conduct content-driven campaigns on social media platforms, regularly publishing valuable content such as product introductions, industry insights, technical articles, and customer case studies to attract user engagement and interaction. In addition, we plan to conduct training conferences to foster closer relationships with prospective customers. We expect to organize approximately one to three national conferences, 25 to 60 regional seminars and 30 to 50 training conferences annually from 2027 to 2031, with estimated costs per event ranging from HK$50,000 to HK$500,000 depending on the scale and format. The total annual expenditure on promotional activities is expected to range from HK$5.2

million to HK$15.9 million. We believe expanded promotional activities will build brand awareness in new markets and stimulate demand for newly launched products such as the Integrated Tax and Customs Compliance Solution.

  - o Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for recruiting sales personnel. We plan to recruit no more than 90 experienced sales and marketing personnel in total over the next five years (from 2027 to 2031) to be stationed at our core sales hubs, with corresponding annual salary expenditure ranging from approximately HK$2.6 million to HK$21.2 million. As of December 31, 2025, we had 80 sales and marketing personnel. We believe the expanded team will support our tiered sales approach for standardized products and SaaS services tailored to large enterprises and SMEs, as described in the "Business — Strategies" of this document. These sales and marketing personnel shall possess work experience in the relevant fields of brand marketing, business development, customer relationship management and public relations.

- Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for strategic investments and acquisitions. We will pursue potential investment and acquisition opportunities worldwide that demonstrate synergies with our existing businesses or facilitate our strategic horizontal expansion into new sectors. We will continue to integrate vertically upstream in the supply chain to strengthen our intelligent manufacturing capabilities and enhance our core business competitiveness. We will also focus on high-growth emerging sectors to further broaden our business ecosystem. As of the Latest Practicable Date, we have not identified any specific investment or acquisition targets. We expect to identify and evaluate potential targets through market research and financial advisor engagement during 2027-2031.

  - o Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million) will be used for investments in innovative projects in the overseas services sector, focusing on cross-border e-commerce services, digital marketing, cross-border logistics, enterprise SaaS/AI tools, with a view to acquiring small and medium-sized innovative companies with technological barriers, local resources and highly reusable data/algorithms. We expect these investments to (i) leverage target companies' existing customer relationships and local regulatory expertise for accelerated international market entry, (ii) integrate overseas service capabilities with our UniMind Cloud Platform to offer seamless domestic-to-international solutions, and (iii) reducing geographic concentration in the Chinese domestic market.

  - o Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million), will be used for investments in innovative projects in global customs compliance and supply chain management. These projects include global customers compliance technology, customs affairs digitalization, supply chain intelligent optimization, trade risk control and traceability, and ESG and sustainable compliance, focusing on AI and data-driven companies, vertical compliance companies, and cross-border network and technology platform companies. Through the investments, we expect to: (i) enhance our global trade compliance service capabilities and provide accurate customs compliance solutions covering WTO regulations, FTA agreements, and global import tax rules for customers engaged in international business, (ii) foster more efficient supply chain systems by integrating the acquired capabilities with our Smart Cert FTA Digital Platform and Zumoo Enterprises Compliance Service Platform, and (iii) enrich our ecosystem to meet the diversified needs of customers throughout their entire business cycle.

We will evaluate potential targets based on the following criteria established by our Board: (i) Business Focus: overseas services, global customs compliance, supply chain management, or finance-tax digitalization; (ii) Product Capabilities: proprietary products with independent IP, market influence, and recognition by well-known customers; (iii) Financial Performance: average annual revenue of no less than RMB5.0 million and average annual net profit of no less than RMB1.0 million in the three years prior to investment; (iv) Operational History: continuous operation for no less than 5 years; (v) Strategic Fit: alignment with our "Business-Finance-Taxation" ecosystem and ability to integrate with our UniMind Cloud Platform; and (vi) Management Quality: an experienced management team with proven track record. Our strategic investment strategy is consistent with our historical development and future objectives. Since 2012, we have expanded from single-product VAT software to comprehensive cross-border solutions through R&D and strategic capability enhancement, as evidenced by the launch of Agile Cloud in 2016, Zumoo Enterprises Compliance Service Platform in 2019, Smart Cert FTA Digital Platform in 2022, and the pilot of Smart Expense Product in 2025. These milestones demonstrate our consistent strategy of expanding our solution ecosystem through both organic R&D and strategic capability enhancement. Our strategy aims to transform from a China-centric provider to a global cross-border trade digital infrastructure provider. Investments in overseas services, global customs compliance, and supply chain management directly support this objective by extending our domestic expertise into global trade digitization.

- Approximately [**REDACTED**]% of the net [**REDACTED**], or HK$[**REDACTED**] million (RMB[**REDACTED**] million) will be used for replenishing working capital and general corporate purposes.

To the extent our net [**REDACTED**] from the [**REDACTED**] (including the net [**REDACTED**] from the exercise of the [**REDACTED**]) are less than expected, we will decrease the intended use of our net [**REDACTED**] for the above purposes on a pro rata basis.

If the [**REDACTED**] is exercised in full, we will receive additional [**REDACTED**] of approximately HK$[**REDACTED**] million. We intend to apply the additional net [**REDACTED**] to the above uses on a pro rata basis.

If any part of our development plan does not proceed as planned for reasons such as changes in government policies that would render the development of any of our projects not viable, or the occurrence of force majeure events, we will carefully evaluate the situation and may reallocate the net [**REDACTED**] from the [**REDACTED**].

To the extent that the net [**REDACTED**] of the [**REDACTED**] are not immediately used for the above purposes, we will only deposit those net [**REDACTED**] into short-term interest-bearing accounts with licensed commercial banks and/or other authorized financial institutions (as defined under the SFO or applicable laws and regulations in other jurisdictions). In such event, we will comply with the appropriate disclosure requirements under the Listing Rules.