Crowe

國富浩華（香港）會計師事務所有限公司
Crowe (HK) CPA Limited

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PRIVATE AND CONFIDENTIAL

Our Ref: FCH0901/RAC/VS/ml/A15/CH0774/23

28 June 2023

Finet Group Limited
30/F., Fortis Tower
77-79 Gloucester Road
Wanchai
Hong Kong

Dear Sirs and Madams,

Finet Group Limited (the "Company") and its subsidiaries (collectively referred to as the "Group")

We, Crowe (HK) CPA Limited, acting as the reporting accountant to the Company, refer to the prospectus of the Company dated 28 June 2023 (the "Prospectus") in relation to the Rights Issue (as defined in the Prospectus). Unless otherwise stated, terms used herein shall have the same meanings as those defined in the Prospectus.

We hereby give our consent and confirm that we have given and have not withdrawn, our written consent to the issue of the Prospectus with the inclusion therein of our letter, report and/or the references to our name in the form and context in which they respectively appear.

We hereby irrevocably and unconditionally confirm that as at the Latest Practicable Date, we:

(a)   did not have any shareholding in any member of the Group or the right (whether legally enforceable or not) to subscribe for or to nominate persons to subscribe for securities in any member of the Group; and

(b)   did not have any direct or indirect interests in any assets which have been, since 31 March 2022 (being the date to which the latest published audited consolidated financial statements of the Group were made up), acquired or disposed of by or leased to, any member of the Group, or which are proposed to be acquired or disposed of by or leased to, any member of the Group.

We also hereby consent to a copy of this consent letter being made available for display as described in the paragraph headed "17. DOCUMENTS ON DISPLAY" in Appendix III to the Prospectus.

Yours faithfully
For and on behalf of
Crowe (HK) CPA Limited

Chiu Lung Sang
Partner