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**仍志集團控股有限公司**  
**WISDOMCOME GROUP HOLDINGS LIMITED**

*(Continued into Bermuda with limited liability)*

(Stock code: 8079)

**PROFIT WARNING**

This announcement is made by Wisdomcome Group Holdings Limited (the “**Company**” together with its subsidiaries, the “**Group**”) pursuant to the provisions of inside information under Part XIVA of the Securities and Futures Ordinance (Cap. 571) and Rule 17.10 of the Rules Governing the Listing of Securities on the GEM of The Stock Exchange of Hong Kong Limited (the “**GEM Listing Rules**”).

The Board of Directors (the “**Board**”) of the Company would like to provide further information to the shareholders of the Company and the potential investors that the Group is expected to record a loss attributable to shareholders of the Company of approximately of HK\$9.6 million for the three months ended 30 June 2023 as compared to the corresponding period a loss of approximately HK\$4.0 million in 2022. The revenue for the three months ended 30 June 2023 was approximately HK\$11.5 million, representing a decrease of approximately 47.7% when compared with the same period last year. Such results were mainly attributable to (a)(i) the increase in market interest rate caused the decrease in demand of borrowing; and (ii) continue to adopt prudent and cautious approaches in the loan assessment and approval process for the segment of money lending business; and (b)(i) there are many new competitors with similar business model in the market, resulting in severe competitions; and (ii) reduced the market share in the wholesales business for the segment of retail and wholesale business.

The information contained in this announcement is only a preliminary assessment by the Board based on the Company’s management accounts and the information provided by the management. The above information may be subjected to further adjustment based on further updated information, and following review by the Company’s audit committee. Shareholders of the Company and potential investors are advised to read carefully the results announcement of the Company for the three months ended 30 June 2023 which will be published on 14 August 2023. Shareholders of the Company and the potential investors are advised to exercise caution when dealing in the shares of the Company.

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By order of the Board  
**Wisdomcome Group Holdings Limited**  
**Chan Yan Tak**  
Chairman

Hong Kong, 10 August 2023

*As at the date of this announcement, the board of directors of the Company comprises Mr. Chan Yan Tak, Mr. Lim Ming Shing, Tony, Ms. Siu Yeuk Hung, Clara and Mr. Law Ka Kei as executive directors; Mr. Lee King Fui, Mr. Joseph Rodrick Law, Mr. To Kwan and Ms. Ho Sau Ping Pia as independent non-executive directors.*

*This announcement, for which the directors of the Company collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The directors of the Company having made all reasonable enquiries, confirm that, to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.*

*This announcement will remain on the “Latest Listed Company Information” page of the website of the GEM at [www.hkgem.com](http://www.hkgem.com) for at least seven days from the date of its posting and on the Company’s website at [www.ecrepay.com](http://www.ecrepay.com).*