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SWIFTLIFE HOLDINGS LIMITED

隨叫隨到生活控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8316)

PROFIT ALERT

This announcement is made by SwiftLife Holdings Limited (the "**Company**", together with its subsidiaries, the "**Group**") pursuant to Rule 17.10 of the Rules Governing the Listing of Securities on GEM (the "**GEM Listing Rules**") of The Stock Exchange of Hong Kong Limited (the "**Stock Exchange**") and the Inside Information Provisions (as defined under the GEM Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571, The Laws of Hong Kong).

The board (the "**Board**") of directors (the "**Directors**") of the Company wishes to inform the potential investors and shareholders of the Company (the "**Shareholder(s)**") that, based on the preliminary review of the unaudited condensed consolidated management accounts of the Group for the six months ended 30 September 2026 ("**6M2026**") and the information currently available to the Board, the Group is expected to record a net profit of not more than approximately HK$4.6 million for 6M2026 as compared to a net loss of approximately HK$14.4 million for the six months ended 30 September 2025 ("**6M2025**"). The Board considered that the change from net loss to net profit was primarily attributable to (i) an increase in gross profit of approximately HK$10.4 million, which was driven by the increased merchant acquisition activities and the extension of service offering(s) during 6M2026; (ii) a decrease in administrative expenses of approximately HK$4.7 million, which was driven by the absence of operating expenses relating to a deconsolidated former wholly-owned subsidiary of the Company recognised in 6M2025; (iii) a decrease in impairment loss recognised on financial assets of approximately HK$5.3 million; and (iv) a decrease in finance cost of approximately HK$0.6 million, which was driven by the full repayment of a loan from a former Shareholder. These were partially offset by an increase in income tax expense of approximately HK$2.0 million due to the higher taxable profit generated by the internet service segment during 6M2026.

The Company is still in the process of finalising the unaudited interim results of the Group for 6M2026. The information contained in this announcement is based on the preliminary assessment of the Board with reference to the unaudited condensed consolidated management accounts of the Group for 6M2026 and the information currently available, which have not been audited or reviewed by the auditor of the Company nor reviewed by the audit committee of the Board, and are subject to possible adjustments upon further review. The actual financial results of the Group for 6M2026 may be different from the information

disclosed in this announcement. Potential investors and the Shareholders are advised to read carefully the interim results announcement of the Group for 6M2026, which is expected to be published on 6 November 2026.

Potential investors and the Shareholders are advised to exercise caution when dealing in the securities of the Company.

By order of the Board
SwiftLife Holdings Limited
Cheng Jun
Chairman and Executive Director

Hong Kong, 2 November 2026

As at the date of this announcement, the Board comprises Mr. Cheng Jun and Mr. Yu Hua as executive Directors; and Mr. Chow Chun To, Ms. Lau Wai Hing and Professor Cheung Ka Yue as independent non-executive Directors.

This announcement, for which the Directors 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, 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 website of the Stock Exchange at www.hkexnews.hk on the "Latest Listed Company Information" page for at least 7 days from the date of its posting and will be published on the Company's website at www.swiftlife8316.com.