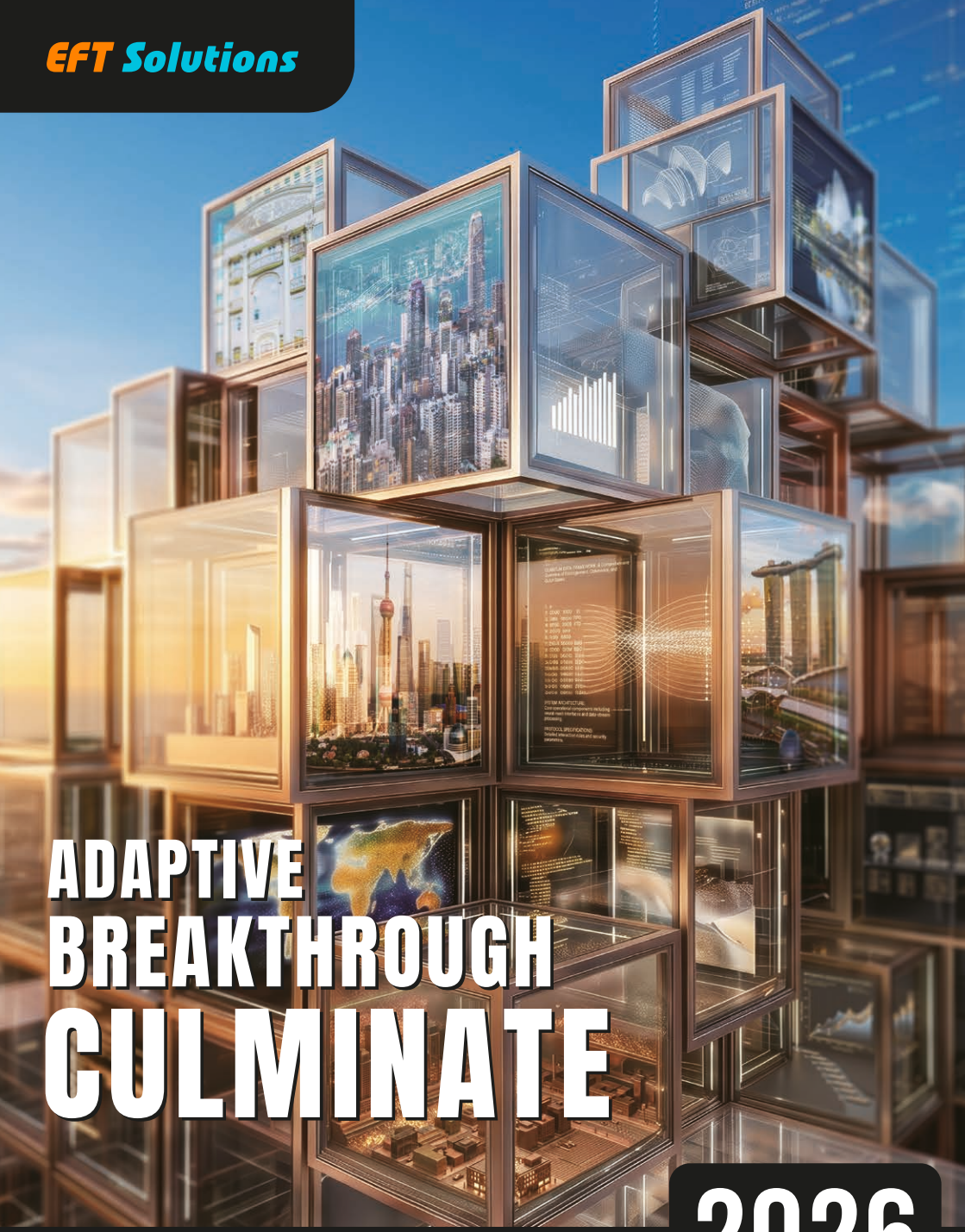
EFT Solutions



ADAPTIVE BREAKTHROUGH CULMINATE

EFT Solutions Holdings Limited

(incorporated in the Cayman Islands with limited liability)

HKEx Stock Code : 8062

2026 INTERIM REPORT

CHARACTERISTICS OF GEM OF THE STOCK EXCHANGE OF HONG KONG LIMITED (THE "STOCK EXCHANGE")

GEM has been positioned as a market designed to accommodate small and mid-sized companies to which a higher investment risk may be attached than other companies listed on the Stock Exchange. Prospective investors should be aware of the potential risks of investing in such companies and should make the decision to invest only after due and careful consideration.

Given that the companies listed on GEM are generally small and mid-sized companies, there is a risk that securities traded on GEM may be more susceptible to high market volatility than securities traded on the Main Board of the Stock Exchange and no assurance is given that there will be a liquid market in the securities traded on GEM.

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*This report, for which the directors (the "**Directors**") of EFT Solutions Holdings Limited (the "**Company**"), and together with its subsidiaries, (the "**Group**", "**we**" or "**our**") collectively and individually accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM of the Stock Exchange (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 report 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 report misleading.*

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CORPORATE INFORMATION

BOARD OF DIRECTORS

Executive Director
Mr. Lo Chun Kit Andrew
(Chairman and Chief Executive Officer)

Non-executive Directors
Ms. Lam Ching Man
Mr. Lui Hin Weng Samuel

Independent Non-executive Directors
Mr. Chow Ka Wo Alex
Mr. Wong Ping Yiu
Ms. Cheng Wai Sin

COMPLIANCE OFFICER

Mr. Lo Chun Kit Andrew

COMPANY SECRETARY

Mr. Li Man Ho

AUTHORISED REPRESENTATIVES

Mr. Lo Chun Kit Andrew
Mr. Li Man Ho

AUDIT COMMITTEE

Mr. Chow Ka Wo Alex *(Chairman)*
Mr. Wong Ping Yiu
Ms. Cheng Wai Sin

REMUNERATION COMMITTEE

Mr. Wong Ping Yiu *(Chairman)*
Mr. Lo Chun Kit Andrew
Ms. Cheng Wai Sin

NOMINATION COMMITTEE

Mr. Lo Chun Kit Andrew *(Chairman)*
Mr. Wong Ping Yiu
Ms. Cheng Wai Sin

AUDITOR

KPMG
Certified Public Accountant
Public Interest Entity Auditor
registered in accordance with
the Accounting and Financial
Reporting Council Ordinance
8th floor, Prince's Building
10 Chater Road
Central, Hong Kong

PRINCIPAL BANK

Hang Seng Bank Limited
9/F, 83 Des Voeux Road Central
Hong Kong

Corporate Information

REGISTERED OFFICE

Windward 3
Regatta Office Park, P.O. Box 1350
Grand Cayman KY1-1108
Cayman Islands

HEADQUARTERS AND PRINCIPAL PLACE OF BUSINESS IN HONG KONG

Workshops B1 & B3
11/F, Yip Fung Industrial Building
28–36 Kwai Fung Crescent
Kwai Chung, New Territories
Hong Kong

PRINCIPAL SHARE REGISTRAR AND TRANSFER OFFICE

Ocorian Trust (Cayman) Limited
Windward 3
Regatta Office Park, P.O. Box 1350
Grand Cayman KY1-1108
Cayman Islands

HONG KONG BRANCH SHARE REGISTRAR AND TRANSFER OFFICE

TRICOR INVESTOR SERVICES LIMITED
17/F, Far East Finance Centre
16 Harcourt Road
Hong Kong

STOCK CODE

08062

COMPANY WEBSITE

www.eftsolutions.com

FINANCIAL HIGHLIGHTS

The board of Directors (the "**Board**") of the Company is pleased to announce the unaudited condensed consolidated interim results of the Group for the six months ended 30 September 2026 (the "**Reporting Period**"), together with the comparative figures for the corresponding period, as follows:

	For the six months ended 30 September		
	2026	2025	
	HK$'000	HK$'000	
	(Unaudited)	(Unaudited)	+/(–)
Revenue	**37,830**	41,716	(9.3)%
Gross profit	**11,770**	14,019	(16.0)%
Operating profit	**1,774**	3,362	(47.2)%
Profit before tax	**3,177**	2,859	11.1%
Profit for the period	**2,569**	2,307	11.4%
Profit attributable to the owners of the Company	**2,706**	2,191	23.5%

	As at 30 September 2026	As at 31 March 2026	
	HK$'000	HK$'000	
	(Unaudited)	(Audited)	+/(–)
Total current assets	**110,892**	115,580	(4.1)%
Total assets	**139,250**	145,470	(4.3)%
Net current assets	**96,604**	102,133	(5.4)%
Total equity	**124,962**	131,975	(5.3)%

EARNINGS PER SHARE

	For the six months ended 30 September		
	2026	2025	
	HK cents	HK cents	
	(Unaudited)	(Unaudited)	+/(–)
Earnings per share			
– Basic and diluted	**0.56**	0.46	21.7%

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the six months ended 30 September 2026

	Notes	For the six months ended 30 September 2026 HK$'000 (Unaudited)	2025 HK$'000 (Unaudited)
Revenue	4	**37,830**	41,716
Cost of goods sold and services		**(26,060)**	(27,697)
Gross profit		**11,770**	14,019
Other income	6	**1,145**	1,185
Other losses	7	**(203)**	(82)
Selling and administrative expenses		**(10,938)**	(11,760)
Operating profit		**1,774**	3,362
Finance costs		**(4)**	(7)
Fair value change on financial assets at fair value through profit or loss		**1,893**	–
Share of loss of an associate		**(486)**	(496)
Profit before tax		**3,177**	2,859
Income tax expense	8	**(608)**	(552)
Profit for the period	9	**2,569**	2,307
Profit attributable to:			
– Owners of the Company		**2,706**	2,191
– Non-controlling interests		**(137)**	116
		2,569	2,307
Earnings per share			
– Basic and diluted (HK cents)	11	**0.56**	0.46

CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the six months ended 30 September 2026

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Profit for the period	**2,569**	2,307
Other comprehensive income, net of tax		
Items that may be subsequently reclassified to profit or loss:		
Exchange differences arising on translation of foreign operations	**18**	471
Total comprehensive income for the period	**2,587**	2,778
Total comprehensive income attributable to:		
Owners of the Company	**2,707**	2,601
Non-controlling interests	**(120)**	177
	2,587	2,778

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Notes	**As at 30 September 2026 HK$'000 (Unaudited)**	As at 31 March 2026 HK$'000 (Audited)
NON-CURRENT ASSETS			
Property, plant and equipment	12	**4,978**	6,176
Right-of-use assets		**5,883**	6,414
Intangible assets		**3,284**	2,404
Goodwill		**7,015**	7,015
Interest in an associate		**5,665**	6,192
Deposits and prepayment	13	**–**	32
Deferred tax assets		**1,533**	1,657
		28,358	29,890
CURRENT ASSETS			
Financial assets at fair value through profits or loss		**5,950**	2,029
Inventories		**5,969**	2,634
Trade and other receivables	13	**33,812**	24,811
Bank balances and cash		**64,843**	85,531
Tax recoverables		**318**	575
		110,892	115,580
CURRENT LIABILITIES			
Trade and other payables	14	**13,884**	13,164
Lease liabilities		**–**	283
Tax payables		**404**	–
		14,288	13,447
NET CURRENT ASSETS		**96,604**	102,133
TOTAL ASSETS LESS CURRENT LIABILITIES		**124,962**	132,023

Condensed Consolidated Statement of Financial Position

As at 30 September 2026

	Notes	**As at 30 September 2026 HK$'000 (Unaudited)**	As at 31 March 2026 HK$'000 (Audited)
NON-CURRENT LIABILITIES			
Lease liabilities		**–**	48
		–	48
NET ASSETS		**124,962**	131,975
CAPITAL AND RESERVES			
Share capital	15	**4,800**	4,800
Share premium and reserves		**119,229**	126,122
		124,029	130,922
Non-controlling interests		**933**	1,053
TOTAL EQUITY		**124,962**	131,975

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 September 2026

	Attributable to the owners of the Company						Non-controlling interests HK$'000	Total equity HK$'000
	Share capital HK$'000	Share premium HK$'000	Special reserve HK$'000 (Note a)	Exchange reserve HK$'000 (Note b)	Retained earnings HK$'000	Total HK$'000		
As at 1 April 2026 (Audited)	4,800	53,545	(10,228)	381	82,424	130,922	1,053	131,975
Comprehensive income								
Profit for the period	-	-	-	-	2,706	2,706	(137)	2,569
Other comprehensive income								
Exchange differences arising on translation of the financial statements of foreign subsidiaries	-	-	-	1	-	1	17	18
Total comprehensive income	-	-	-	1	2,706	2,707	(120)	2,587
Final dividend approved in respect of the previous financial year (Note 10)	-	-	-	-	(9,600)	(9,600)	-	(9,600)
As at 30 September 2026 (Unaudited)	4,800	53,545	(10,228)	382	75,530	124,029	933	124,962

Condensed Consolidated Statement of Changes in Equity

For the six months ended 30 September 2026

	Attributable to the owners of the Company						Non-controlling interests HK$'000	Total equity HK$'000
	Share capital HK$'000	Share premium HK$'000	Special reserve HK$'000 (Note a)	Exchange reserve HK$'000 (Note b)	Retained earnings HK$'000	Total HK$'000		
As at 1 April 2025 (Audited)	4,800	53,545	(10,228)	(97)	84,332	132,352	1,054	133,406
Comprehensive income								
Profit for the period	–	–	–	–	2,191	2,191	116	2,307
Other comprehensive income								
Exchange differences arising on translation of the financial statements of foreign subsidiaries	–	–	–	410	–	410	61	471
Total comprehensive income	–	–	–	410	2,191	2,601	177	2,778
Final dividend approved in respect of the previous financial year (Note 10)	–	–	–	–	(4,800)	(4,800)	–	(4,800)
As at 30 September 2025 (Unaudited)	4,800	53,545	(10,228)	313	81,723	130,153	1,231	131,384

Notes:

(a) Special reserve represents the difference between the entire issued shares of EFT Solutions Limited ("**EFT**") acquired by the Group amounting to HK$100 and the consideration for acquiring EFT by EFT Solutions International Limited ("**EFT Solutions International**"), a wholly-owned subsidiary of the Group, amounting to approximately HK$10,228,000 pursuant to the reorganisation, the details of which are set out in the prospectus of the Company dated 5 December 2016.

(b) Exchange differences relating to the translation of the net assets of the Group's operations outside Hong Kong from their functional currencies to the Group's presentation currency are recognised directly in other comprehensive income and accumulated in the exchange reserve. Exchange differences accumulated in the exchange reserve are reclassified to profit or loss on the disposal of the operations outside Hong Kong.

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

For the six months ended 30 September 2026

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
NET CASH (USED IN)/GENERATED FROM OPERATING ACTIVITIES	**(9,351)**	4,333
NET CASH GENERATED (USED IN)/GENERATED FROM INVESTING ACTIVITIES	**(1,466)**	636
NET CASH USED IN FINANCING ACTIVITIES	**(9,697)**	(4,901)
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	**(20,514)**	68
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**85,531**	84,800
EFFECT OF FOREIGN EXCHANGE RATE CHANGES, NET	**(174)**	229
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**64,843**	85,097
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Bank balances and cash	**64,843**	85,097

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the six months ended 30 September 2026

1. GENERAL

The Company was incorporated as an exempted company and registered in the Cayman Islands with limited liability under the Companies Law, Cap. 22 (Law 3 of 1961, as consolidated and revised) of the Cayman Islands on 26 May 2016. Its registered office is located at Ocorian Trust (Cayman) Limited, Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman KY1-1108, Cayman Islands. The address of its principal place of business is located at Workshops B1 & B3, 11th Floor, Yip Fung Industrial Building, 28–36 Kwai Fung Crescent, Kwai Chung, New Territories, Hong Kong.

The Company's shares (the "**Shares**") were listed on GEM of the Stock Exchange on 15 December 2016.

The Company is an investment holding company and its subsidiaries are principally engaged in sales of electronic fund transfer at point-of-sale ("**EFT-POS**") terminals and peripheral devices, provision of EFT-POS system support services, software solution services and embedded system solution services. The Company's parent and ultimate holding company is LCK Group Limited ("**LCK**"), a company incorporated in the British Virgin Islands (the "**BVI**"). Its ultimate controlling party is Mr. Lo Chun Kit Andrew ("**Mr. Lo**").

The presentation currency of the condensed consolidated financial statements is Hong Kong dollars ("**HK$**"), which is the same as the functional currency of the Group.

2. BASIS OF PRESENTATION

The condensed consolidated financial statements have been prepared in accordance with the applicable disclosure requirements of Chapter 18 of the GEM Listing Rules and Hong Kong Accounting Standard 34 (HKAS 34) "Interim Financial Reporting" issued by the Hong Kong Institute of Certified Public Accountants (the "**HKICPA**").

The amounts included in the condensed consolidated financial statements have been computed in accordance with Hong Kong Financial Reporting Standards ("**HKFRSs**") issued by the HKICPA.

The condensed consolidated financial statements should be read in conjunction with the consolidated financial statements of the Group incorporated in the annual report for the year ended 31 March 2026 (the "**2026 Annual Report**"). The accounting policies and methods of computation adopted are consistent with those followed in the preparation of the 2026 Annual Report.

The condensed consolidated financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

3. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS

During the Reporting Period, the Group has applied the Amendments to References to the Conceptual Framework in HKFRS Standards and the following amendments to HKFRSs issued by the HKICPA, for the first time, which are mandatorily effective for the annual period beginning on or after 1 April 2026 for the preparation of the Group's condensed consolidated financial statements:

Amendments to HKFRS 9 and HKFRS 7	Amendments to the Classification and Measurement of Financial Instruments

The application of the amendments to HKFRSs have no material impact on the Group's financial position and financial performance for the current and/or prior periods and/or on the disclosure set out in the Interim Financial Information.

4. REVENUE

An analysis of the Group's revenue is as follows:

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Sales of EFT-POS terminals and peripheral devices	**11,155**	11,324
Provision of system support and software solution services	**26,675**	30,392
	37,830	41,716

5. SEGMENT INFORMATION

Information reported to Mr. Lo, being the chief operating decision maker ("**CODM**"), for the purpose of resource allocation and assessment of segment performance, focuses on types of goods delivered or services provided.

Specifically, the Group has presented the following two reportable segments. No operating segments have been aggregated to form the following reportable segments.

Sale of hardware devices	–	Sales of EFT-POS terminals and peripheral devices
System support and software solution services	–	Provision of system support, software solution services, POS software solutions services and embedded system solution services

The accounting policies of the reportable and operating segments are the same as the Group's accounting policies.

5. SEGMENT INFORMATION *(continued)*

Segment information about these reportable segments and respective reconciliations of segment profit or loss are presented below:

For the six months ended 30 September 2026

	Sale of hardware devices HK$'000 (Unaudited)	System support and software solution services HK$'000 (Unaudited)	Consolidated HK$'000 (Unaudited)
Segment revenue – external customers	**11,155**	**26,675**	**37,830**
Segment results	**5,300**	**6,836**	**12,136**
Other income			**1,087**
Finance costs			**(4)**
Unallocated expenses			**(10,042)**
Profit before tax			**3,177**

5. SEGMENT INFORMATION *(continued)*

For the six months ended 30 September 2025

	Sale of hardware devices HK$'000 (Unaudited)	System support and software solution services HK$'000 (Unaudited)	Consolidated HK$'000 (Unaudited)
Segment revenue – external customers	11,324	30,392	41,716
Segment results	4,424	9,742	14,166
Other income			1,185
Unallocated expenses			(12,492)
Profit before tax			2,859

There is no inter-segment sales for both years.

Segment results represent the profit earned by each segment without allocation of certain other income, finance costs and other unallocated expenses including depreciation and amortisation expenses, and directors' remuneration that are not directly attributable to segments as disclosed in the above table. This is the measure reported to the CODM for the purposes of resource allocation and performance assessment.

5. SEGMENT INFORMATION *(continued)*

Segment assets and liabilities

The following is an analysis of the Group's assets and liabilities by reportable and operating segments:

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Segment assets		
Sale of hardware devices	**21,109**	13,864
System support and software solution services	**26,383**	23,902
Total segment assets	**47,492**	37,766
Unallocated assets	**91,758**	107,704
Consolidated assets	**139,250**	145,470
Segment liabilities		
Sale of hardware devices	**5,327**	3,747
System support and software solution services	**4,694**	4,275
Total segment liabilities	**10,021**	8,022
Unallocated liabilities	**4,267**	5,473
Consolidated liabilities	**14,288**	13,495

5. SEGMENT INFORMATION *(continued)*

Segment assets and liabilities *(continued)*

For the purposes of monitoring segment performances and allocating resources between segments:

- all assets are allocated to reportable segments other than property, plant and equipment, right-of-use assets, intangible assets, certain prepayment and deposits, tax recoverable, deferred tax assets, financial assets at fair value through profits or loss and other corporate assets that are not attributable to respective segment.

- all liabilities are allocated to reportable segments other than certain other payables, accrued expenses, lease liabilities and tax payables that are not attributable to respective segment.

Other segment information

As at 30 September 2026

	Sale of hardware devices HK$'000	System support and software solution services HK$'000	Unallocated HK$'000	Consolidated HK$'000
Amounts included in the measure of segment profit or loss or segment assets:				
Impairment loss of trade receivables, net of reversal	(284)	(202)	–	(486)
Written-off of obsolete inventories, net of reversal	(42)	–	–	(42)
Amortisation of intangible assets	–	178	–	178
Amounts regularly provided to the CODM but not included in the measure of segment profit or loss or segment assets:				
Depreciation of property, plant and equipment	–	–	1,212	1,212
Depreciation of right-of-use assets	–	–	244	244
Additions to non-current assets (Note)	–	–	1,033	1,033

5. SEGMENT INFORMATION *(continued)*

Other segment information *(continued)*

As at 30 September 2025

	Sale of hardware devices HK$'000	System support and software solution services HK$'000	Unallocated HK$'000	Consolidated HK$'000
Amounts included in the measure of segment profit or loss or segment assets:				
Impairment loss of trade receivables, net of reversal	168	(360)	–	(192)
Written-off of obsolete inventories, net of reversal	(11)	–	–	(11)
Amortisation of intangible assets	–	25	–	25
Amounts regularly provided to the CODM but not included in the measure of segment profit or loss or segment assets:				
Depreciation of property, plant and equipment	–	–	1,651	1,651
Depreciation of right-of-use assets	–	–	248	248
Additions to non-current assets (Note)	–	–	949	949

Note: Non-current assets include property, plant and equipment, right-of-use asset and intangible assets.

5. SEGMENT INFORMATION *(continued)*

Geographical information

Non-current assets by geographical location

An analysis of the Group's non-current assets by geographical location is as follows:

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Hong Kong (principal place of business)	**10,280**	11,501
Macau	**7,307**	7,419
Mongolia	**5,665**	6,192
Australia	**3,537**	2,664
Chinese Mainland	**36**	44
Taiwan	**–**	381
	26,825	28,201

Note: Non-current assets excluded deposit and prepayment and deferred tax assets.

Revenue by geographical location

An analysis of the Group's revenue from external customers by geographical location, determined based on the shipment destination for the sale of hardware devices and the location of services rendered for system support and software solution services are detailed below:

	For the six months ended 30 September	
	2026 HK$'000 (Unaudited)	2025 HK$'000 (Unaudited)
Hong Kong (principal place of business)	**29,202**	36,353
Mongolia	**4,216**	2,455
Macau	**3,820**	2,086
Australia	**281**	715
Others	**311**	107
	37,830	41,716

6. OTHER INCOME

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Income from delivery cost recharged to customers	**58**	–
Bank interest income	**599**	973
Reversal of impairment loss on trade receivables	**486**	192
Others	**2**	20
	1,145	1,185

7. OTHER LOSSES

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Net exchange losses	**160**	82
Others	**43**	–
	203	82

8. INCOME TAX EXPENSE

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Current tax:		
Hong Kong Profits Tax	**481**	491
Overseas income tax	**3**	17
Total current income tax	**484**	508
Deferred income tax	**124**	44
Total tax change for the period	**608**	552

The provision for Hong Kong Profits Tax for 2026 is calculated at 16.5% (2025: 16.5%) of the estimated assessable profits for the year, except for one subsidiary of the Group which is a qualifying corporation under the two-tiered Profits Tax rate regime.

For this subsidiary, the first HK$2 million of assessable profits are taxed at 8.25% and the remaining assessable profits are taxed at 16.5%. The provision for Hong Kong Profits Tax for this subsidiary was calculated at the same basis in 2025.

Taxes on overseas profits in Australia, Macau and Malaysia have been calculated at the prevailing tax rates of 25% (2025: 25%), 12% (2025: 12%) and 24% (2025: 24%) respectively based on existing legislation in respect thereof.

The Group is not subject to any income tax in the Cayman Islands and the BVI pursuant to the rules and regulations in those jurisdictions.

9. PROFIT FOR THE PERIOD

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Profit for the period has been arrived at after charging:		
Directors' remuneration		
– Directors' fees	**630**	584
– Salaries and allowances	**524**	524
– Retirement benefits scheme contribution	**9**	9
Other staff costs		
– Salaries and allowances	**13,212**	12,815
– Retirement benefits scheme contribution	**684**	657
Total employee benefits expenses (including directors' emoluments)	**15,059**	14,589
Cost of inventories recognised as expense	**6,270**	6,665
Depreciation of property, plant and equipment	**1,212**	1,651
Depreciation of the right-of-use assets	**244**	248
Amortisation of intangible assets	**178**	25
Expense relating to short-term leases	**1,479**	1,572

10. DIVIDEND

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Final dividend in respect of the previous year, approved and paid during the Reporting Period, of HK2.0 cents (2025: HK1.0 cent) per share	**9,600**	4,800

The Board does not recommend the payment of an interim dividend for the Reporting Period (2025: Nil).

11. EARNINGS PER SHARE

The calculation of basic and diluted earnings per share for both periods is based on the following data:

	For the six months ended 30 September	
	2026	2025
	HK$'000	HK$'000
	(Unaudited)	(Unaudited)
Earnings		
Earnings for the purpose of basic and diluted earnings per share	**2,706**	2,191
	'000	'000
	(Unaudited)	(Unaudited)
Number of Shares		
Weighted average number of ordinary shares for the purpose of basic and diluted earnings per share	**480,000**	480,000

12. PROPERTY, PLANT AND EQUIPMENT

During the six months ended 30 September 2026, the Group acquired property, plant and equipment of approximately HK$12,000 (six months ended 30 September 2025: HK$336,000) and there is no disposal and write-off of property, plant and equipment (six months ended 30 September 2025: nil).

13. TRADE AND OTHER RECEIVABLES

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Current assets		
Trade receivables from contract with customers	**29,491**	24,113
Less: allowance for credit losses	**(4,781)**	(5,157)
	24,710	18,956
Prepayments, other deposits and other receivables	**8,907**	5,660
Rental deposits paid to the Lo's family (Note a)	**195**	195
Total	**33,812**	24,811
Non-current assets		
Deposits and prepayment	**–**	32
Total	**–**	32

Note:

(a) The properties owned by (i) Mr. Lo and his spouse, Ms. Lam Ching Man ("**Ms. Lam**") (collectively referred to as the "**Lo's Family**"); and (ii) Affinity Corporation Limited, Fillen Limited, LCKB Company Limited are entities controlled by Mr. Lo. All of the properties rented are used as the office premises of the Group in Hong Kong.

13. TRADE AND OTHER RECEIVABLES *(continued)*

The Group allows credit periods of 30 days to 45 days to its trade customers from sales of EFT-POS terminals and peripheral devices, and provision of EFT-POS system support services and software solution services while a longer credit period is granted to key customers based on individual credit evaluation performed.

The following is an aged analysis of trade receivables net of allowance for credit losses presented based on the invoice date at the end of the Reporting Period:

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Within 30 days	**8,188**	6,715
31–60 days	**1,647**	7,657
61–90 days	**5,697**	923
91–180 days	**1,001**	1,738
181–365 days	**5,481**	805
Over 365 days	**2,696**	1,118
	24,710	18,956

Included in the Group's trade receivables balance are debtors as at 30 September 2026 with an aggregate carrying amount of approximately HK$16,522,000 (as at 31 March 2026: HK$12,241,000) which are past due at the reporting date and the Group provided for impairment loss of approximately HK$4,781,000 (as at 31 March 2026: HK$5,157,000), given there is no history of significant defaults from customer and insignificant impact from forward-looking estimates. The trade receivables are regularly reviewed by management to ensure relevant information about specific debtors is updated.

14. TRADE AND OTHER PAYABLES

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Current:		
Trade payables	**8,804**	3,810
Contract liabilities	**3,246**	4,143
Other payables and accrued expenses	**1,834**	5,211
	13,884	13,164

The average credit period on trade payables is 30 days. The aging analysis of the Group's trade payables below is presented based on the invoice date at the end of the Reporting Period.

	As at 30 September 2026 HK$'000 (Unaudited)	As at 31 March 2026 HK$'000 (Audited)
Within 30 days	**7,476**	2,560
31–60 days	**996**	194
61–90 days	**–**	–
Over 90 days	**332**	1,056
	8,804	3,810

15. SHARE CAPITAL

The movement in share capital of the Company are as follows:

	Number of shares '000	Amount HK$'000
Ordinary shares of HK$0.01 each		
Authorised:		
As at 31 March 2026 and 30 September 2026	780,000	7,800
Issued and fully paid:		
As at 31 March 2026 and 30 September 2026	480,000	4,800

16. RELATED PARTY TRANSACTIONS

Apart from details of the balances with related parties disclosed in the condensed consolidated statement of financial position and other details disclosed elsewhere in the condensed consolidated financial statements; during the six months ended 30 September 2025 and 2026, the Group entered into the following transactions and balances with related parties:

		For the six months ended 30 September	
		2026	2025
		HK$'000	HK$'000
Name of related party	**Nature of transactions/balances**	**(Unaudited)**	(Unaudited)
Affinity Corporation Limited (Note 1)	Rental expense paid	**362**	149
	Rental deposit	**127**	56
EFT Payments (Asia) Limited (Note 2)	Sales of EFT-POS terminals and peripheral devices (Note 3)	**–**	252
	Provision of EFT-POS system support services	**–**	1,322
	Referral fee paid	**–**	259
Fillen Limited (Note 1)	Rental expense paid	**300**	300
	Rental deposit	**100**	100
LCKB Company Limited (Note 1)	Rental expense paid	**162**	432
	Rental deposit	**64**	154
Mr. Lo	Rental expense paid	**409**	409
	Rental deposit	**141**	141
Ms. Lam (Note 4)	Rental expense paid	**159**	159
	Rental deposit	**54**	54

Notes:

1. Mr. Lo is the ultimate shareholder of Affinity Corporation Limited, LCKB Company Limited and Fillen Limited.

2. Mr. Lo is the ultimate shareholder of EFT Payments (Asia) Limited. Mr. Lo disposed of his entire equity interest in EFT Payments (Asia) Limited and resigned as director on 31 May 2025. As a result, EFT Payments (Asia) Limited ceased to be a related party from 31 May 2025.

3. The prices were made with reference to transactions prices of EFT-POS terminals products of comparable quality, quantity, specifications and delivery deadline and arrangements offered to at least 2 independent third parties in the ordinary and usual course of business.

4. Ms. Lam is a non-executive Director and the spouse of Mr. Lo.

MANAGEMENT DISCUSSION AND ANALYSIS

FINANCIAL REVIEW

Overview

The Group recorded profit for the Reporting Period of approximately HK$2.6 million which represented an increase of approximately 13.0% on a period-to-period basis. It was mainly due to the increase in fair value change on financial assets at fair value through profit or loss, partially net off by the decrease in gross profit.

Revenue

Revenue of approximately HK$41.7 million and HK$37.8 million were recognised for the six months ended 30 September 2025 and 2026, respectively, which represented a decrease of approximately 9.4%. This was mainly driven by the decrease in revenue of provision of EFT-POS system support services and revenue of software solution service.

For sales of EFT-POS terminals and peripheral devices, revenue of approximately HK$11.3 million and HK$11.1 million were recognised for the six months ended 30 September 2025 and 2026 respectively, which represented a decrease of approximately 1.8% mainly due to decrease in the number of EFT-POS terminals sold.

For provision of system support and software solution services, revenue of approximately HK$30.4 million and HK$26.7 million were recognised for the six months ended 30 September 2025 and 2026 respectively, which represented a decrease of approximately 12.2% mainly due to decrease in revenue of the provision of EFT-POS system support services and software solution projects in the Reporting Period.

Costs of Goods Sold and Services

Costs of goods sold and services primarily consisted of costs of inventories recognised as expense, cost of independent service providers, tools and consumables, salaries and benefits, freight and transportation, rent, local travelling and telephone and utilities expense. Costs of goods sold and services for the Reporting Period was approximately HK$26.1 million (for the six months ended 30 September 2025: HK$27.7 million), which represented a decrease of approximately 5.8% on a period-to-period basis due to the decrease of costs of software solutions projects and system support services.

Gross Profit and Gross Profit Margin

The overall gross profit for the Reporting Period was approximately HK$11.8 million (for the six months ended 30 September 2025: HK$14.0 million), which represented a decrease of about 15.7%. The overall gross profit margin for the Reporting Period was about 31.1% (for the six months ended 30 September 2025: 33.6%), which represented a decrease of about 7.4%. The reason for the decrease was mainly due to the Group recorded lower profit margin in system support and software solution services during the Reporting Period.

Other Income

Other income mainly represented delivery income charged back to customers, bank interest income, net exchange gain and reversal of impairment loss on trade receivable. Other income for the six months ended 30 September 2025 and 2026 was approximately HK$1.2 million and HK$1.1 million, respectively.

Staff Costs

Staff costs of approximately HK$15.1 million were recorded for the Reporting Period (for the six months ended 30 September 2025: HK$14.6 million). The staff costs were increased due to the replacement with more experienced staffs during the Reporting Period.

Other Administrative Expenses

Other administrative expenses (excluding staff costs) comprised mainly auditor's remuneration, depreciation of property, plant and equipment and right-of-use assets, amortisation of intangible assets, legal and professional fees and office expenses.

Other administrative expenses for the Reporting Period was approximately HK$6.8 million (for the six months ended 30 September 2025: HK$7.9 million), which represented a decrease of approximately 13.9% as a result of the decrease in depreciation of property, plant and equipment and legal and professional fee in Reporting Period.

Profit for the Period

The Group recorded profit of approximately HK$2.6 million for the Reporting Period (for the six months ended 30 September 2025: HK$2.3 million). This was mainly due to the increase in fair value change on financial assets at fair value through profit or loss, partially net off by the decrease in gross profit.

Financial Position, Liquidity and Financial Resources

The Group adopts a prudent cash and financial management policy. The Group has remained at a sound financial resource level. As at 30 September 2026, the Group had net current assets of approximately HK$96.6 million (as at 31 March 2026: approximately HK$102.1 million), including cash and bank balances of approximately HK$64.8 million (as at 31 March 2026: approximately HK$85.5 million).

As at 30 September 2026, the gearing ratio (calculated on the basis of total bank borrowings divided by the total equity as at the end of the period) of the Group was nil (as at 31 March 2026: Nil).

Pledge of Assets

As at 30 September 2026, the Group did not have any pledged assets (as at 31 March 2026: Nil).

Foreign Currency Risk

The Group's business activities are in Hong Kong and are principally denominated in Hong Kong dollars, Renminbi, Australian dollar and United States dollars. The Group currently does not have a foreign currency hedging policy. However, the Directors will continuously monitor the related foreign exchange exposure and will consider hedging significant foreign currency exposure should the need arise.

Capital Commitments and Contingent Liabilities

As at 30 September 2026, the Group did not have any significant capital commitment, capital expenditure and nor contingent liability.

Capital Structure

There has been no change in the Company's capital structure during the Reporting Period. The capital structure of the Group comprises of issued share capital and reserves. The Directors review the Group's capital structure regularly.

Segmental Information

Segmental information is presented for the Group as disclosed in Note 5 to the condensed consolidated financial statements.

Employees and Remuneration Policies

As at 30 September 2026, the Group employed 73 (as at 31 March 2026: 77) full time employees (including executive Directors). We determine the employees' remuneration based on factors such as qualification, duty, contributions and years of experience. In addition, the Group provides comprehensive training programs to its employees or sponsors the employees to attend various job-related training courses.

Event After the Reporting Period

Subsequent to the Reporting Period, the Company entered into the Master Leasing Framework Agreement with the Lessee, pursuant to which, the Group agreed to lease EFT-POS terminals to the Lessee subject to a maximum aggregate annual consideration payable of HK$20,000,000 during the period from 11 November 2026 to 10 November 2029. Details are set out in the Company's announcement dated 11 November 2026.

As at the date of this report, the parties have not entered into any definitive agreement in respect of the Master Leasing Framework Agreement. In the event that a definitive agreement is entered into, it may constitute a notifiable transaction of the Company under Chapter 19 of the GEM Listing Rules. Further announcement(s) will be made by the Company as and when appropriate in compliance with Chapter 19 of the GEM Listing Rules.

Save as disclosed in the said announcement or elsewhere in this report, the Group has no material events after reporting period.

Significant Investments, Material Acquisitions and Disposals of Subsidiaries and Capital Assets

The Group did not make any significant investments, material acquisitions and disposals of subsidiaries and capital assets during the six months ended 30 September 2026 and up to the date of this report.

Plans for Material Investments and Acquisitions

The Group did not have any plans for material investments and acquisitions as at 30 September 2026 and up to the date of this report.

Dividend

The Board does not recommend payment of dividend for the Reporting Period (for the six months ended 30 September 2025: Nil).

Management Discussion and Analysis

PRINCIPAL RISKS AND UNCERTAINTIES AND RISK MANAGEMENT

The Group is exposed to various risks in the operations of the Group's business and the Group believes that risk management is important to the Group's success. Key operational risks faced by the Group include, among others, changes in general market conditions and ability to continue to attract and retain highly qualified technical and managerial staff with the appropriate technical expertise and knowledge of the electronic payment and software solution industry. The provision of our services relies heavily on the technical know-how and skill-set of such employees and their continued employment with us is therefore crucial to our business operations. To cope with our business expansion, we conduct continuous recruitment for high calibre candidates from university graduates in computer science with a view to train them up with technical knowledge in electronic payment and software solution industry.

BUSINESS REVIEW AND OUTLOOK

The Group has continued to take a leading position as an innovative EFT-POS solution provider focusing on sales of EFT-POS terminals and peripheral devices, the provision of EFT-POS system support services, software solution services and embedded system solution services in Hong Kong and oversea.

We are confident in positioning ourselves as a major link between EFT-POS terminal manufacturers and acquirers (i.e. acquiring bank or payment processor that processes credit or debit card payments on behalf of a merchant) to provide total EFT-POS solutions, which includes sales of EFT-POS terminals and peripheral devices services, as well as the development of software that comply with electronic payment standards acceptance certification, installation and ongoing maintenance and repair services of EFT-POS terminals.

The Group will continue to provide customised project-based software solution services so as to further capture the ongoing growing opportunities and expand our local market share in the EFT-POS terminal market. We will also continue to provide sales of EFT-POS terminals and peripheral devices services to acquirers as well as merchants.

As overall revenue reflects a subtle shift, we see abundant opportunities for growth in providing EFT-POS terminals and peripheral devices, as well as EFT-POS system support and software solution services. The digital payment market is still evolving, with increasing demand for QR code payments, e-wallet payment system and unattended payment devices solution, positioning us well for future success.

The Group will strive its best effort to achieve business growth and contribute our expertise in Hong Kong on its endeavor to transform itself into a smart city. The Group aims to further expand our market shares and strengthen our market position in EFT-POS sales, system support and software solution industries by increasing its capabilities and offering diverse and high quality one-stop integrated services. Looking ahead, we will step up efforts to export our mature software, customized solutions, and core technologies to overseas markets.

DISCLOSURE OF INTERESTS AND OTHER INFORMATION

DIRECTORS' AND CHIEF EXECUTIVE'S INTERESTS AND SHORT POSITIONS IN THE SHARES, UNDERLYING SHARES OR DEBENTURES OF THE COMPANY AND ITS ASSOCIATED CORPORATIONS

As at 30 September 2026, the interests and short positions of the Directors and chief executive of the Company in the Shares and underlying shares or debentures of the Company and its associated corporations (within the meaning of Part XV of the Securities and Futures Ordinance (the "**SFO**")) which were notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests or short positions which they were taken or deemed to have under such provisions of the SFO), or which were recorded in the register required to be kept by the Company under Section 352 of the SFO, or which were, pursuant to Rules 5.46 to 5.67 of the GEM Listing Rules, notified to the Company and the Stock Exchange, were as follows:

Interests in the Shares of the Company

			Long position	
Name	**Capacity**	Note	**Total interests in ordinary Shares**	**Percentage of total number of issued Shares**
Mr. Lo Chun Kit Andrew ("**Mr. Lo**")	Interest in a controlled corporation	1	350,850,000	73.10%
	Beneficial owner	1	6,880,000	1.43%
Ms. Lam Ching Man ("**Ms. Lam**")	Interest of spouse	2	357,730,000	74.53%

Notes:

1. Mr. Lo is interested in the entire issued share capital of LCK and he is therefore deemed to be interested in the 350,850,000 Shares held by LCK by virtue of the SFO.

2. Ms. Lam is the spouse of Mr. Lo and she is therefore deemed to be interested in the Shares held by Mr. Lo by virtue of the SFO.

Disclosure of Interests and Other Information

Save as disclosed above, as at 30 September 2026, none of the Directors or chief executive of the Company has any interest or short position in the shares, underlying shares or debentures of the Company or any of its associated corporations which were notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests and short positions which he will be taken or deemed to have under the SFO), or was required, pursuant to Section 352 of the SFO, to be entered in the register referred to therein or which was required, pursuant to Rules 5.46 to 5.67 of the GEM Listing Rules, to be notified to the Company and the Stock Exchange.

SUBSTANTIAL SHAREHOLDERS' INTERESTS IN THE SHARES AND UNDERLYING SHARES OF THE COMPANY

As at 30 September 2026, to the knowledge of the Directors, Shareholders of the Company (other than the Directors or chief executive of the Company) who had interests or short positions in the shares, underlying shares or debentures of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO, or which were recorded in the register required to be kept by the Company under Section 336 of the SFO were as follows:

			Long position	
Name	**Capacity**	Note	**Number of ordinary Shares**	**Percentage of total number of issued Shares**
LCK	Beneficial owner	1	350,850,000	73.10%

Note:

1. The entire issued share capital of LCK is legally and beneficially owned by Mr. Lo who is deemed to be interested in the Shares held by LCK by virtue of the SFO.

Save as disclosed above, as at 30 September 2026, to the knowledge of the Directors, the Company has not been notified by any persons (other than the Directors or chief executive of the Company) who had interests or short positions in the shares, underlying shares or debentures of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO, or which were recorded in the register required to be kept by the Company under Section 336 of the SFO.

Disclosure of Interests and Other Information

RIGHTS TO ACQUIRE SHARES OR DEBENTURES

Saved as disclosed above, at no time during the Reporting Period and up to the date of this report, have the Directors and the chief executive of the Company and their respective close associates (as defined under the GEM Listing Rules) had any interest in, or had been granted, or exercised any rights to subscribe for shares or underlying shares of the Company and/or its associated corporations (within the meaning of the SFO).

Save as disclosed above of this report, at no time during the Reporting Period and up to the date of this report was the Company, any of its subsidiaries, its associated companies or its holding companies a party to any arrangements to enable the Directors or the chief executive of the Company to hold any interests or short positions in the shares or underlying shares in, or debentures of, the Company and/or its associated corporations (within the meaning of the SFO).

DIRECTORS' AND SUBSTANTIAL SHAREHOLDERS' INTEREST IN COMPETING BUSINESS

For the Reporting Period and up to the date of this report, none of the Directors, nor the substantial Shareholders of the Company nor their respective close associates (as defined under the GEM Listing Rules) had any interests (other than their interest in the Company or (prior to completion of the reorganisation) its subsidiaries) in any business which competed or may compete, either directly or indirectly, with the business of the Group or any other conflicts of interests with the Group.

DIRECTORS' INTEREST IN TRANSACTIONS, ARRANGEMENTS OR CONTRACTS OF SIGNIFICANCE

Saved as disclosed in Note 16 to the condensed consolidated financial statements in this report, there were no other transactions, arrangements or contracts of significance in relation to the Group's business to which the Company or any of its subsidiaries was a party and in which a Director had a material interest, whether directly or indirectly, subsisted at the end of or at any time during the period under review.

Disclosure of Interests and Other Information

CONTRACTS OF SIGNIFICANCE WITH CONTROLLING SHAREHOLDERS

Saved as disclosed in Note 16 to the condensed consolidated financial statements in this report, there had been no contract of significance between the Company or any of its subsidiaries and a controlling Shareholder (as defined in the GEM Listing Rules) or any of their close associates, nor any contract of significance for the provision of services to the Company or any of its subsidiaries by a controlling Shareholder or any of their close associates.

PURCHASE, SALE OR REDEMPTION OF THE COMPANY'S LISTED SECURITIES

During the Reporting Period and up to the date of this report, neither the Company nor any of its subsidiaries has purchased, sold or redeemed any of the Company's listed securities.

COMPLIANCE WITH CODE OF CONDUCT FOR DIRECTORS' SECURITIES TRANSACTIONS

The Company has adopted a code of conduct regarding securities transactions (the "**Model Code**") by the Directors on terms no less exacting than the required standard of dealings set out in Rules 5.48 to 5.67 of the GEM Listing Rules. The Company has confirmed that, having made specific enquiry of all the Directors, all Directors have complied with the Model Code for the Reporting Period.

Pursuant to Rule 5.66 of the GEM Listing Rules, the Directors have also requested any employee of the Company or director or employee of a subsidiary of the Company who, because of his/her office or employment in the Company or a subsidiary, is likely to possess inside information in relation to the securities of the Company, not to deal in securities of the Company when he/she would be prohibited from dealing by the Model Code as if he/she was a Director.

Disclosure of Interests and Other Information

COMPLIANCE WITH CORPORATE GOVERNANCE CODE

The Company is committed to maintaining a high standard of corporate governance in emphasising a quality board of directors, sound risk management and internal control, transparency and accountability with a view to safeguard the interests of all the Shareholders and the Company as a whole.

The Board continues to monitor and review the Company's corporate governance and makes necessary changes at appropriate time.

The Board has adopted the principles, the code provisions of the Corporate Governance Code (the "**CG Code**") and the recommended best practices contained in Appendix C1 to the GEM Listing Rules. In accordance with the requirements of the GEM Listing Rules, the Company has established an audit committee (the "**Audit Committee**"), a nomination committee (the "**Nomination Committee**") and a remuneration committee (the "**Remuneration Committee**") with specific written terms of reference. During the six months ended 30 September 2026 and up to the date of this report, the Company has complied with GEM Listing Rules except for the deviations as follows:

Code provision C.2.1 of the CG Code stipulates that the roles of chairman and chief executive should be separate and should not be performed by the same individual. Mr. Lo Chun Kit, Andrew ("**Mr. Lo**") is the chairman (the "**Chairman**") and the chief executive officer (the "**CEO**") of the Company. In view that Mr. Lo has been assuming day-to-day responsibilities in operating and managing the Group since 2008 and the rapid development of the Group, the Board believes that with the support of Mr. Lo's extensive experience and knowledge in the business of the Group, vesting the roles of both Chairman and CEO in Mr. Lo strengthens the solid and consistent leadership and thereby allows for efficient business planning and decision which is in the best interest to the Group. The Board considers that the deviation from code provision C.2.1 of the CG Code is appropriate in such circumstances.

Notwithstanding the above, the Board believes that the balance of power and authority is adequately ensured by the operation of the Board which comprises experienced and high-caliber individuals, with three of them being independent non-executive Directors.

Disclosure of Interests and Other Information

CHANGES IN DIRECTORS' INFORMATION

There was no change in the Board and the chief executive officer of our Company, and the information of Directors and chief executive officer during the Reporting Period and up to the date of this interim report.

AUDIT COMMITTEE AND REVIEW OF FINANCIAL STATEMENTS

The Audit Committee was established by the Board on 23 November 2016 with written terms of reference in compliance with the GEM Listing Rules. Members of the Audit Committee currently comprise Mr. Chow Ka Wo Alex (Chairman of the Audit Committee), Mr. Wong Ping Yiu and Ms. Cheng Wai Sin, all of them being independent non-executive Directors. The primary duties of the Audit Committee include, but are not limited to, (a) monitoring the integrity of the Company's financial statements, (b) reviewing the Company's financial controls, internal control and risk management systems, and (c) reviewing the Group's financial and accounting policies and practices.

The unaudited condensed consolidated financial statements have not been audited by the Company's auditors, but have been reviewed by the Company's Audit Committee.

Disclosure of Interests and Other Information

The Audit Committee has reviewed with the management the condensed consolidated financial statements of the Group for the Reporting Period, this interim report, the accounting principles and practices adopted by the Group, and other financial reporting matters. The Audit Committee is satisfied that such results complied with the applicable accounting standards, the requirements under the GEM Listing Rules and other applicable legal requirements, and that adequate disclosures have been made.

By order of the Board

EFT Solutions Holdings Limited
Lo Chun Kit Andrew
Chairman and CEO

27 November 2026

As at the date of this report, the Board comprises executive Director Mr. Lo Chun Kit Andrew; non-executive Directors Ms. Lam Ching Man and Mr. Lui Hin Weng Samuel; and independent non-executive Directors Mr. Chow Ka Wo Alex, Mr. Wong Ping Yiu and Ms. Cheng Wai Sin.

This report will remain on the Stock Exchange's website at www.hkexnews.hk on the "Latest Company Announcements" page for at least seven days from the date of its posting and be posted on the website of the Company at www.eftsolutions.com.