VCREDIT Holdings Limited
維 信 金 科 控 股 有 限 公 司
(registered by way of continuation in the Cayman Islands with limited liability)
(Stock Code: 2003)

**Form of proxy for use at the Extraordinary General Meeting
to be held on Thursday, 12 October 2023 at 11:00 a.m. and at any adjournment thereof**

(Please note you may also appoint a proxy via the designated website (https://spot-emeeting.tricor.hk))

I/We ^(Note 1) _____

of _____

being the registered holder(s) of ^(Note 2) _____ shares of HK$0.10 each (the "**Shares**") in the capital of VCREDIT Holdings Limited (the "**Company**"), hereby appoint ^(Note 3) _____

of email address ^(Note 11) _____

or failing him, _____

of email address ^(Note 11) _____

or failing him, the chairman of the meeting to act as my/our proxy to attend and vote for me/us at an extraordinary general meeting of the Company (the "**Meeting**") to be held by way of electronic means on Thursday, 12 October 2023 at 11:00 a.m. (and at any adjournment thereof) as indicated below or, if no such indication is given, as my/our proxy thinks fit.

ORDINARY RESOLUTION	FOR ^(Note 4)	AGAINST ^(Note 4)
To approve the payment of an interim dividend of HK15 cents per Share from the share premium account of the Company and to authorise any director of the Company to execute the payment of the interim dividend.		

*   *Please refer to the notice of the Meeting dated 21 September 2023 for full text of the resolution.*

Date: _____ 2023   Shareholder's signature ^(Note 5): _____

Notes:

1.   Full name(s) and address(es) to be inserted in **BLOCK CAPITALS**.

2.   Please insert the number of Shares registered in your name(s). If no number is inserted, this form of proxy will be deemed to relate to all Shares registered in your name(s).

3.   Please insert the name and address of the proxy desired. **IF NO NAME IS INSERTED, THE CHAIRMAN OF THE MEETING WILL ACT AS YOUR PROXY.**

4.   **IMPORTANT: IF YOU WISH TO VOTE FOR A RESOLUTION, PLEASE PLACE A "✓" IN THE RELEVANT BOX MARKED "FOR" BESIDE THE APPROPRIATE RESOLUTION. IF YOU WISH TO VOTE AGAINST A RESOLUTION, PLEASE PLACE A "✓" IN THE RELEVANT BOX MARKED "AGAINST" BESIDE THE APPROPRIATE RESOLUTION.** Failure to complete the boxes will entitle your proxy to cast his/her vote at his/her discretion. Your proxy will also be entitled to vote at his/her discretion on any resolution properly put to the Meeting other than those referred to in the notice convening the Meeting.

5.   This form of proxy must be signed by you or your attorney duly authorised in writing or, in the case of a corporation, this form of proxy must be executed under its common seal or under the hand of an officer or attorney duly authorised.

6.   If more than one of the joint holders is present at the Meeting in person or by proxy, that one of the joint holders so present whose name stands first in the register of members of the Company in respect of the relevant Shares shall alone be entitled to vote in respect thereof.

7.   Any member of the Company entitled to attend and vote at the Meeting is entitled to appoint a proxy or, if holding two or more Shares, more than one proxy to attend and vote instead of him. A proxy need not be a member of the Company but must be present in person at the Meeting to represent the member.

8.   To be valid, this form of proxy, together with any power of attorney or other authority (if any) under which it is signed, or a notarially certified copy of such power of attorney or authority, must be returned to the **branch share registrar of the Company in Hong Kong, Tricor Investor Services Limited, at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong or via the designated website (https://spot-emeeting.tricor.hk) by using the username and password provided on the notification letter sent by the Company** not less than 48 hours before the time appointed for holding the Meeting (or any adjournment thereof).

9.   Completion and return of this form of proxy will not preclude you from attending and voting in person at the Meeting (or any adjournment thereof) should you so wish.

10.   Any alterations made in this form of proxy should be initialled by the person who signs it.

11.   If your proxy (except when the chairman of the Meeting is appointed as proxy) wishes to attend the EGM, you must provide a valid email address of your proxy to the Company's share registrar, Tricor Investor Services Limited. If no email address is provided, your proxy cannot attend the EGM and vote online. The email address so provided will be used by the Company's share registrar, Tricor Investor Services Limited, for providing the login details for attending and voting at the EGM via Tricor e-Meeting System. If your proxy has not received the login details by email by Wednesday, 11 October 2023, you should contact the Company's share registrar, Tricor Investor Services Limited, by calling hotline at (852) 2975 0928 between 9:00 a.m. to 5:00 p.m. or by email to emeeting@hk.tricorglobal.com for the necessary arrangements.

PERSONAL INFORMATION COLLECTION STATEMENT

Your supply of your and your proxy's (or proxies') name(s) and address(es) and other personal data (if any) is on a voluntary basis for the purpose of processing your request for the appointment of a proxy (or proxies) and your voting instructions for the Meeting (the "**Purposes**"). We may transfer your and your proxy's (or proxies') name(s) and address(es) any other personal data (if any) to our agent, contractor, or third party service provider who provides administrative, computer and other services to us for use in connection with the Purposes and to such parties who are authorised by law to request the information or are otherwise relevant for the Purposes and need to receive the information. Your and your proxy's (or proxies') name(s) and address(es) and other personal data (if any) will be retained for such period as may be necessary to fulfil the Purposes. Request for access to and/or correction of the relevant personal data can be made in accordance with the provisions of the Personal Data (Privacy) Ordinance and any such request should be in writing by mail to the Company/Tricor Investor Services Limited at the above address.