

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



Chuanglian Holdings Limited

創聯控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 2371)

SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO MEMORANDUM OF UNDERSTANDING

Reference is made to the announcement of Chuanglian Holdings Limited (the “**Company**”) dated 26 June 2026 in relation to entering into a memorandum of understanding (the “**MOU Announcement**”). Unless otherwise defined, capitalized terms used herein shall have the same meanings as those defined in the MOU Announcement.

The Company would like to provide the following supplemental information in respect of the MOU.

PRINCIPAL TERMS OF THE MOU

The MOU is entered into between the Partner and RuiLian to jointly develop compliant RWA solutions by integrating their respective strengths. The Partner will be responsible for delivering the full-stack technical infrastructure covering tokenization, card issuance and payment network integration, while RuiLian will take charge of regulated licensing deployment, communication with the regulators and client development. The two parties will follow a phased cooperation path, including initial exploratory discussions and submission of a business plan to the regulators for preliminary feedback. Subsequent negotiation of binding commercial arrangements between the two parties will take place only after securing a favourable regulatory feedback. The execution of formal definitive agreements is conditional on mutual alignment on cooperation frameworks, satisfactory cross-party legal, financial and regulatory due diligence, agreed joint venture shareholding and governance structures, as well as all necessary internal corporate approvals and regulators’ clearances.

BUSINESS SCOPE

The two parties plan to build a B2B digital asset management system built on RWA tokenization. A dedicated investment fund will be structured and launched. Corporate clients may deposit cash or digital assets and receive RWA tokens representing their fund shares. The Partner will build an API-based platform connected to institutional banks for instant settlement, and issue corporate payment cards so corporate clients can convert earnings from their RWA holdings to cover their supplier payments and daily business expenses. This service only accepts corporate professional investors and commercial trading entities as clients, while retail investors are not allowed. Strict business and fund source verification will be conducted to comply with relevant countries' capital management rules and regulations.

INFORMATION OF THE PARTNER

The Partner is a limited company incorporated in Hong Kong and is principally engaged in card issuing and payment technology solutions provision for over 10 years, who owns card issuing licenses granted by the two largest global payment network operators, as well as a money lender's license under the Money Lenders Ordinance (Cap. 163) in Hong Kong.

To the best of the Directors' knowledge, information and belief, having made all reasonable enquiries, the Partner and its shareholders (and their respective ultimate beneficial owners) are third parties independent of the Company and its connected persons (as defined under the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**")).

REASONS FOR ENTERING INTO THE MOU

The Board considered that the Group's core strategic direction to develop compliant RWA issuance and relevant regulated financial services in Hong Kong is beneficial to the Group. The Group makes use of RuiLian (its wholly-owned SFC Type 1, 4 and 9 licensed vehicle, with Type 9 license already expanded to cover virtual asset exposure) to advance RWA business development through strategic external cooperation. The MOU represents a milestone in this roadmap, combining RuiLian's licensing strengths with the Partner's card issuance and payment infrastructure to build end-to-end compliant RWA solutions for institutional and professional investors. The Board views this proposed cooperation as an extension and enhancement to the Group's existing financial services segment. This new development will operate as a separate initiative, whilst the Group's other core businesses remain stable and maintain steady development trajectories.

GENERAL

As at the date of this announcement, no specific agreement in relation to the proposed strategic cooperation as stated in the MOU has been entered into between the parties. As such, the proposed strategic cooperation as stated in the MOU may or may not be materialized. In the event that the Company enters into any specific agreement in relation to the proposed strategic cooperation, further announcement(s) will be made by the Company in accordance with the Listing Rules as and when appropriate.

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

By order of the Board
Chuanglian Holdings Limited
Gao Yongzhi
Chief Executive Officer and executive Director

Hong Kong, 4 August 2026

As at the date of this announcement, the Board comprises Mr. Gao Yongzhi, Mr. Li Jia and Mr. Zhang Jie as executive Directors; Mr. Leung Siu Kee, Mr. Wu Yalin and Ms. Wang Shuping as independent non-executive Directors.