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JF SmartInvest Holdings Ltd
九方智投控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 9636)

CONNECTED TRANSACTION
GRANT OF RESTRICTED SHARE UNITS TO A CONNECTED PERSON

The board (the "**Board**") of directors (the "**Directors**") of JF SmartInvest Holdings Ltd (the "**Company**", together with its subsidiaries, the "**Group**") announces that on November 9, 2026, the Company granted certain restricted share units ("**RSUs**") to multiple employees of the Group at nil consideration pursuant to the share incentive scheme approved and adopted by the Board on September 27, 2024 (the "**2024 Share Incentive Scheme**"), among which a total of 400,000 RSUs, representing approximately 0.09% of the issued shares of the Company (the "**Shares**") as at the date of this announcement (excluding treasury Shares), were granted to Ms. WANG Xia (王霞) ("**Ms. Wang**"), an employee of the Group and the spouse of Mr. CHEN Jigeng, a Director of the Company, and thus a connected person of the Company (the "**Grant**").

The Grant as set out above shall be satisfied by existing Shares held by the professional trustee appointed by the Company upon vesting. For the avoidance of doubt, no new Shares will be issued and allotted upon vesting and settlement of the RSUs granted to Ms. Wang.

REASONS AND BENEFITS OF THE GRANT

The Grant forms part of the Company's remuneration policy, the purpose of which is to closely align the interests and benefits of the Company and its employees in order to reward them for their services and contribution to the success of the Group, and to provide incentives to them to further contribute to the Group. The Grant aims to provide sufficient incentive to motivate Ms. Wang to participate in the day-to-day management of the business and operations of the Group and the development and execution of strategies and to recognize her contribution to the growth of the Company.

OPINION FROM THE BOARD

The Directors (including the independent non-executive Directors) are of the view that the Grant are conducted in the ordinary and usual business of the Company and are on normal commercial terms, fair and reasonable and in the interests of the Company and the shareholders of the Company (the "**Shareholders**") as a whole.

Mr. CHEN Jigeng has abstained from voting on the relevant Board resolutions approving the Grant. To the best knowledge, information and belief of the Directors, after having made all reasonable enquiries, save as disclosed above, no other Director has material interest in the Grant and will be required to abstain from voting on the relevant resolutions of the Board approving the Grant.

INFORMATION ABOUT THE COMPANY

As a next-generation stock investing assistant, the Company provides equity investment tools, securities investment advisory, investor education and other services for individual investors with product offerings such as Stock Navigator (股道領航), Super Investor (超級投資家), Decision Master (決策大師), Enjoy-Stock Pad (AI股票機), Jiuyao Stocks (九爻股) and Star-tier Services (星級服務).

Implementing the Group's "technology + investment research" dual-driver strategy, and leveraging artificial intelligence and big data technologies, the Company has developed AI products such as FinSphere Agent, achieved industry-leading innovative practices and scenario applications, and stayed committed to becoming a lifelong partner in investment and wealth management for the customers.

LISTING RULES IMPLICATIONS

As Ms. Wang is a connected person of the Company, the Grant constitutes a connected transaction of the Company under Chapter 14A of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**"). Based on the the closing price of HK$24.34 per Share as quoted on the Stock Exchange of Hong Kong Limited ("**Stock Exchange**") on the date of the Grant and the number of RSUs granted to Ms. Wang (with the market value of the Grant totaling approximately HK$9,736,000), the highest applicable percentage ratio is more than 0.1% but less than 5%. Therefore, the Grant is subject to reporting, announcement and annual review requirements but exempt from the requirement of independent Shareholders' approval under Chapter 14A of the Listing Rules.

By order of the Board
JF SmartInvest Holdings Ltd
CHEN Wenbin
Chairman of the Board

Hong Kong, China, November 9, 2026

As at the date of this announcement, the executive Directors are Mr. CHEN Wenbin, Mr. CHEN Jigeng and Mr. ZHANG Peihong, the non-executive Directors are Mr. YAN Ming and Ms. CHEN NINGFENG and the independent non-executive Directors are Dr. ZHAO Guoqing, Mr. FAN Yonghong and Mr. TIAN Shu.