

Date: 11 January 2018

Dear Sir/Madam,

Re: Opensparkz Pty Ltd and MasterCard Start Path

Established in 2004, EFT Solutions is a leading ePayment solution provider. We provide EFT-MobiCloud POS terminal and peripheral device sourcing and EFT MobiCloud system support services in Hong Kong (www.eftsolutions.com). We are proud to announce that EFT Solutions has successfully listed on the Growth Enterprise Market of Hong Kong Stock Exchange in December 2016 (stock code 8062). Approximately 23% of the funding proceeds have been allocated to strategic acquisitions.

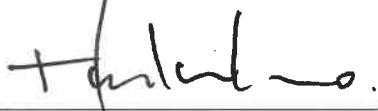
Other than being a solutions provider, we have a strong and independent affiliate, EFT Payments. It's wholly self-owned by our CEO and is a leading digital wallet payment services provider in Hong Kong. Being dedicated as one of the key partners of Alipay, we have installed nearly all of their 10,000 retail payment terminals in Hong Kong, as well as further devices in mainland China. (www.eftpay.com.hk)

We hereby announce the successful investment in OpenSparkz in November 2017 to provide 100% of their seed round requirement of 1 million Australian dollars. Along with the growth of digital payment industry, it's definitely a golden opportunity to seize the customer loyalty sector in Asia regarding the industry. The reason why we invested in Opensparkz is their strong management team. The team has the expertise in both customer loyalty and payment services. We were also impressed with how OpenSparkz utilise their technology to deliver seamless, real-time, low friction experiences for both consumers and merchants.

We look forward to actively supporting OpenSparkz to commercialise its technology and we strongly endorse their application for the MasterCard Start Path program.

Yours sincerely,

For and on behalf of
EFT Solutions Holdings Limited



LO Chun Kit Andrew
Founder, Chairman & Chief Executive Officer