

FORM 51-102F3

MATERIAL CHANGE REPORT

Item 1. Name and Address of Company

Mobio Technologies Inc. (the “Company” or “Mobio”)
Suite 204-1080 Mainland Street, Vancouver, BC V6B 2T4

Item 2. Date of Material Change

March 6, 2026

Item 3. News Release

A news release announcing the material change was disseminated over The Newswire’s distribution network on March 6, 2026 and copies were filed on the Company’s profile at www.sedarplus.ca.

Item 4. Summary of Material Change

In its news release dated March 6, 2026, Mobio announced internal loan to subsidiary Karve IT Ltd. and repayment of loans to Phoenix Ventures Inc.

Item 5. 5.1 - Full Description of Material Change

In its news release dated March 6, 2026, Mobio Technologies Inc. announced the receipt of an internal promissory note from its subsidiary, Karve IT Ltd. (“Karve”). Mobio provided funding to Karve for the purpose of repaying outstanding loans owed by Karve to Phoenix Ventures Inc. (“Phoenix”).

The total amount repaid by Karve to Phoenix, and represented in the promissory note issued to Mobio, is \$216,289.82 CAD. The promissory note from Karve to Mobio is repayable on demand and bears interest at 14% per annum. Previously, the loans from Phoenix to Karve, which have now been fully repaid, were also repayable on demand and carried an interest rate of 12% per annum.

These transactions received approval from the respective independent directors of both Mobio and Karve. Laurie Baggio, director and CEO of Mobio, abstained from voting due to a declared conflict of interest.

Item 5.2 Disclosure for Restructuring Transactions

Not applicable.

Item 6. Reliance on subsection 7.1(2) or (3) of National Instrument 51-102

Not applicable.

Item 7. Omitted Information

The undersigned is aware of no information of a material nature that has been omitted.

Item 8. Executive Officer

Mr. Laurie Baggio, Chief Executive Officer of the issuer, is knowledgeable about the material change and this report. He can be contacted at (604) 805-7498.

Item 9. Date of Report

Dated March 13th, 2026 at Vancouver, British Columbia