

2025 General Meeting - Victor Group Holdings Limited (ASX: VIG)

21st of July 2025

Introduction

Overview of Victor Group Holdings Ltd



- Leading SaaS, PaaS, IaaS and online education provider
- Commitment to innovation and expansion in the technology space

Mission: To enhance technological platforms across big data and financial sectors.



Overview of the Investment

Highlights:

- Acquisition of a 15% stake in iRich Finance Pty Ltd
- Investment consideration: 97,834,000 shares issued at AUD 0.06 per share
- iRich Finance: A fintech firm based in Australia
- Vendors: Independent of VIG
- Transaction subject to shareholder approval

Strategic Alignment:

- Expands VIG's business model from education-focused technology into the high-growth FinTech sector
- Leverages iRich's licensed infrastructure and proven technology to complement VIG's existing SaaS and data platforms
- Opens the door to integration opportunities in digital payments, tokenized assets, and next-gen financial services

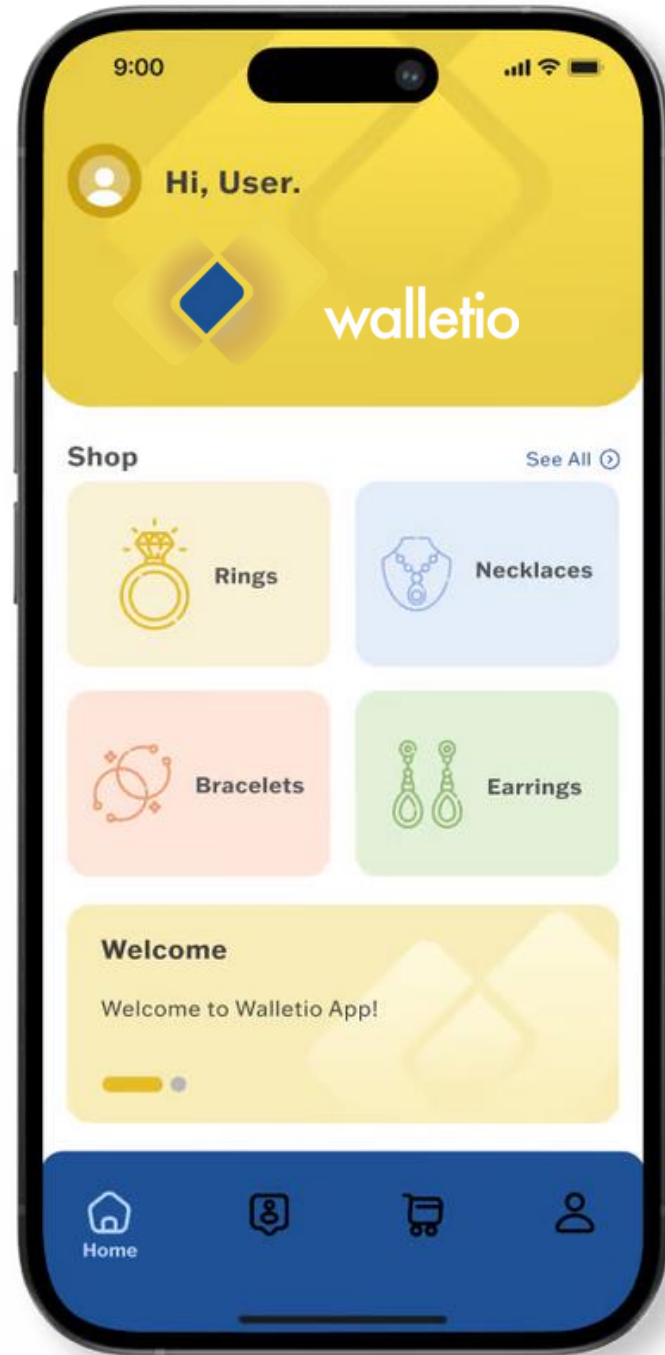
Market Opportunity:

- Establishes VIG's presence in Australia's robust and well-regulated financial services market
- Capitalizes on increasing demand for secure, compliant digital payment ecosystems, especially among SMEs
- Australia's FinTech sector is projected to exceed AUD \$4 billion in market value by 2027, with mobile wallet usage at POS exceeding 40% (source: Statista, RBA)
- Global tokenized market assets are projected to reach USD \$16 trillion by 2030, growing at a CAGR of 48% from 2022 to 2030, driven by rising institutional adoption, infrastructure maturity, and asset diversity (source: BCG & ADDX, 2022)
- Positions VIG to capture future growth in cross-border payment networks and asset digitization across the Asia-Pacific region

Rationale for the Investment

About iRich Finance

- iRich Finance is an Australian-based FinTech company focused on building next-generation financial ecosystems
- Registered with AUSTRAC and operating a licensed gold bullion trading business with infrastructure in both Hong Kong and Australia
- Product portfolio includes Walletio, a digital wallet platform integrating payment, rewards, and loyalty features
- Plans to integrate over 1,000 potential merchant touchpoints across Victoria and New South Wales into a closed-loop acceptance network
- Future development includes launching a fully compliant security token offering (STO) backed by gold assets, powered by blockchain technology, in collaboration with reputable partners across the Asia-Pacific region



Product and Reach

Wallezio Features:

- Wallezio is the company's flagship product – a mobile app designed to deliver seamless payment, rewards, and engagement experiences
- Available for download on major mobile app platforms, offering intuitive access across smartphone devices
- Planned integration with UnionPay prepaid cards is underway
- Potential card marketing program partnership with reputable local financial institutions is under discussion
- Closed-loop merchant acceptance network under staged rollout plan
- Tiered membership and point-based rewards framework in development
- Planned enablement of digital promotions and redemptions within the Wallezio ecosystem



Strategic Benefits for VIG

Education-Driven Entry into FinTech Innovation

- Extends VIG's software development services in financial technology sectors including payments, loyalty solutions and digital assets
- Positions VIG to evolve as a platform business supporting finance, and smart asset ecosystems
- Enhances VIG's capacity to evolve the retailing markets by providing a completed platform services and increase the user lifecycle engagement
- Offers long-term shareholder value through diversified digital offerings with responsible and regulatory-aligned expansion

Investment Rationale and Next Steps

Why iRich Finance:

- Licensed, operational FinTech infrastructure with clear retail and blockchain growth paths
- Offers long-term synergy with VIG's current business and digital strategy
- Enables tokenized assets, real-world value integration, and market relevance

Next Steps:

- Explore integration roadmaps with technology development in financial sectors
- Advance STO initiatives and regional FinTech partnerships
- Co-develop solutions aligned to regulatory and community needs

Conclusion

- Represents a thoughtful and mission-aligned expansion into FinTech
- Supports VIG's long-term ambition to serve digital communities across sectors
- Enhances platform value with compliant, market-ready financial services
- Drives strategic growth and future resilience through innovation



Contact Information

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Thank you for your attention