



SOMERLEY CAPITAL LIMITED

20/F., China Building, 29 Queen's Road Central, Hong Kong

Telephone: 2869 9090 Fax: 2526 2032 E-Mail: somerley@somerley.com.hk

The Directors
JF SmartInvest Holdings Ltd
16/F, Yintech Finance Center
88 Xumin East Road
Qingpu District
Shanghai, PRC

May 20, 2025

Dear Sirs,

JF SMARTINVEST HOLDINGS LTD

CONNECTED AND DISCLOSEABLE TRANSACTION
PROPOSED ACQUISITION OF YINTECH FINANCIAL

We, Somerley Capital Limited, refer to the circular issued by JF SmartInvest Holdings Ltd (the “**Company**”) dated May 20, 2025 (the “**Circular**”) in relation to the captioned matter. Capitalised terms used herein have the same meanings as those defined in the Circular, unless the context otherwise requires.

We hereby give and agree not to withdraw our consent to the issue of the Circular with the inclusion of our letter and references to our name, in the form and context in which they respectively appear.

We confirm that as at the Latest Practicable Date, we did not have any shareholding in any member of the Group or the right (whether legally enforceable or not) to subscribe for or to nominate persons to subscribe for securities in any member of the Group. We also confirm that, as at the Latest Practicable Date, we did not have any direct or indirect interest in any assets which have been, since the date to which the latest published audited financial statements of the Company were made up (i.e. December 31, 2024), acquired or disposed of by, or leased to, or were proposed to be acquired or disposed of by, or leased to, any member of the Group.

Yours faithfully,
for and on behalf of
SOMERLEY CAPITAL LIMITED

John Wong
Director