

JF SmartInvest Holding Ltd
Unit 2001,
20th Floor of Golden Centre,
No. 188 Des Voeux Road Central,
Hong Kong

May 20, 2025

Dear Sirs,

Consent to the Issue of the Circular of JF SmartInvest Holding Ltd (the “Company”) in connection with the Acquisition (as defined below)

We, AVISTA Valuation Advisory Limited, refer to the circular of the Company dated 20 May 2025 (the “**Circular**”) in relation to, among other things, the acquisition of the entire equity interest of Yintech Financial Holdings Company Limited and the Core Information Systems (the “**Acquisition**”). Capitalized terms used in this letter shall have the same meaning as those defined in the Circular, unless the context requires otherwise.

We hereby give, and confirm that we have not withdrawn, our consent to the issue of the Circular by the Company, with the inclusion therein of extracts from or references to our report in the Circular, and all references to our name and our opinions in the form and context in which they respectively appear in the Circular.

We confirm that, as at the Latest Practicable Date, we did not have any beneficial shareholding in the share capital of any member of the Group or any right (whether legally enforceable or not) to subscribe for or nominate persons to subscribe for securities in any member of the Group.

We also consent to copies of this letter and our report being made available for public inspection as described in the section headed “9. Documents on Display” in Appendix VI (*General Information*) of the Circular.

Yours faithfully,
For and on behalf of
AVISTA Valuation Advisory Limited



Vincent C B Pang
CFA, FCPA(HK), FCPA (Aus.), MRICS
Managing Partner