

STRICTLY PRIVATE & CONFIDENTIAL

17 November 2025

Country Garden Holdings Company Limited
Suite 1702, 17/F, Dina House
Ruttonjee Centre
11 Duddell Street
Central, Hong Kong

Dear Sir / Madam,

**(I) SHAREHOLDER LOANS CAPITALISATION;
(II) PROPOSED DISPOSAL;
AND
(III) CONTINUING CONNECTED TRANSACTIONS**

We hereby consent and confirm that we have not withdrawn our consent to the issue by Country Garden Holdings Company Limited of the circular (the “Circular”) dated 17 November 2025 in respect of the captioned matter with the inclusion therein of our letter dated 17 November 2025 and the references to our name and our letter in the form and context in which they appear.

We further consent to this letter being made available for public inspection as described in the section headed “9. DOCUMENTS ON DISPLAY” in Appendix I to the Circular.

Except as stated above, our said letter is not to be quoted or referred to, in whole or in part, nor shall our said letter or this consent letter be used for any other purpose, without our prior written consent.

Yours faithfully,
For and on behalf of
Gram Capital Limited



Graham Lam
Managing Director