Confidential

PROPOSED MERGER OF MOBILEMONEY LTD AND MOBILEMONEY FINTECH LTD – DIRECTORS CERTIFICATE PURSUANT TO SECTION 243(2) OF THE COMPANIES ACT, 2019 (ACT 992) (the **COMPANIES ACT**)

1. The board of directors (**Board**) of MobileMoney Fintech LTD (the **Company**) has by resolutions dated ......28 October 2025...... resolved (by resolving the matters referred to in section 243(1) of the Companies Act) to undertake a merger between the Company and MobileMoney LTD (**MML**) under which the Company would absorb MML.

2. We the undersigned, being members of the Board having voted in favour of the Board resolutions referred to above, certify that the conditions set out in section 243(1) of Companies Act have been satisfied. Our opinion is based on the following:

   (a) in our opinion, the merger is a necessary step to satisfy the local equity participation requirement applicable to dedicated electronic-money issuers; and

   (b) we have reviewed the financial conditions of both the Company and MML and we are satisfied that the Company will be solvent immediately after the merger becomes effective.

DATED THE ...28.... DAY OF ....October............ 2025

Signed by:

....	....	....
Stephen Robert Blewett	**Shaibu Haruna**	**Victoria Bright**
Director	Director	Director