

SNAP CREDIT

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June 30, 2026

To Whom It May Concern

RE: Reference Letter — Magic Pocket

This letter serves to confirm that SNAP CREDIT has partnered with Beijing Magic Pocket Technology Co.,Ltd, as its technology provider powering the Company's micro-credit lending solution. The partnership has been in effect since [April 1, 2026] and continues to date.

Under this arrangement, Beijing Magic Pocket Technology Co.,Ltd provides the end-to-end digital infrastructure supporting our micro-credit operations, including loan origination, automated credit scoring, disbursement, repayment collection, and portfolio reconciliation. The engagement operates on a revenue-share model, whereby Magic Pocket receives an agreed percentage of income generated through the micro-credit product in lieu of upfront licensing fees.

Since the platform's deployment, Beijing Magic Pocket Technology Co.,Ltd has demonstrated strong technical reliability, responsive support, and a collaborative approach to product enhancement. We have found Magic Pocket to be a dependable and professional partner in delivering digital micro-credit services to our customer base.

We are pleased to provide this reference and are available to answer any further questions regarding our engagement with Magic Pocket.

Sincerely,



Director, SNAP CREDIT
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