

THIS THIRD ADDENDUM to CONSULTANCY AGREEMENT, the FIRST ADDENDUM and the SECOND ADDENDUM is made on 1st January 2022.

BETWEEN

- (1) **ZUU Digital Financial Services Limited** (“ZUU”), a company incorporated in Hong Kong and whose registered office is at Flat 1309, 13/F, Capital Centre, 151 Gloucester Road, Wan Chai, Hong Kong, a licensed corporation regulated by the Insurance Authority (“IA”); and
- (2) **Tam Kam Lun** (HKID Z619068(6)) of Flat A, 23rd Floor, Claymore Lodge, No.33 Village Road, Happy Valley, Hong Kong (hereinafter called the “Consultant”) of the other part.

WHEREAS ZUU and the Consultant has entered into Consultancy Agreement and the First Addendum both dated 1st July 2019 (the “Commencement Date”) and the Second Addendum dated 12th March 2021.

IT IS HEREBY AGREED as follows:

1. ZUU would pay the Consultant a fixed monthly allowance of HK\$40,000 per month effective from 1st January 2022.
2. ZUU would reserve the right to revise the amount of the fixed allowance from time to time with 14 days prior written notice to the Consultant.

IN WITNESS WHEREOF this Agreement has been signed on the day and year first before written

Signed by

)

)

on behalf of

)

ZUU Digital Financial Services Limited

)

Signed by

)

Tam Kam Lun

)

DC/ac