



23rd March, 2022

WONG Sze Wai

Dear Miss. Wong,

Re: Letter of Consent(WONG Sze Wai (HKID No.Z721733(2))

In accordance with the Consultant Agreement dated 25th February, 2021 with you, we, ZUU Digital Financial Services ("ZUU") will give our consent to you to be licensed in Venture Smart Asia Limited ("VSAL") with CE no. BCO369 for the Regulated activities under Securities and Future Ordinance ("SFO").

You are required to ensure the matters as below:

1. Venture Smart Asia Limited acknowledged that you are a consultant under our consultant agreement and agreed to perform your work and provide your services as our consultant under our consultant agreement;
2. There is no conflict of interest in your work, services and business between VSAL and ZUU;
3. You cannot conduct any insurance/MPF business in VSAL;
4. You cannot conduct any regulated activities under SFO to the client as a role of consultant of ZUU;
5. To avoid any confusion, you are a consultant of ZUU at all time except conducting any regulated activities under SFO for VSAL.

Thank you for your kind attention.

Yours faithfully,

For and on behalf of ZUU Digital
Financial Services Limited


WONG Man Wai



C.C. Venture Smart Asia Limited

ZUU Digital Financial Services Limited
Rm 1309, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong
Insurance Authority Licence No. FB1554
MPF Registration No. IC000901