INCREDIBLE HOLDINGS LTD.
(Company Registration Number: 199906220H)
(Incorporated in the Republic of Singapore)

DISSOLUTION OF BILLION CREDIT FINANCIAL COMPANY LIMITED

INTRODUCTION

The Board of Directors (the "**Board**") of Incredible Holdings Ltd. (the "**Company**", and together with its subsidiaries, the "**Group**") wishes to update shareholders of the dissolution of Billion Credit Financial Company Limited ("**Billion Credit**"), a wholly-owned subsidiary of the Group incorporated in Hong Kong.

On 30 April 2026, Billion Credit was included in Gazette Notice ("**GN2435**") by the Registrar of Companies ("**Registrar**"), which the Company understands was due to Billion Credit being inactive for an extended period and having met the criteria for administrative striking off pursuant to the Hong Kong Companies Ordinance, Section 745(2)(b). Billion Credit had ceased operations, maintained no ongoing business activities, and did not have active management, resulting in its inclusion in GN2435. Under the applicable laws of Hong Kong, the Registrar may strike off Billion Credit from the Companies Register after 3 months from the date of GN2435, being 30 July 2026, unless cause is shown to the contrary.

The Company understands that the striking off of Billion Credit proceeded as scheduled on 30 July 2026 and the Company is awaiting formal confirmation documents from the Registrar.

As disclosed in the Group's 3Q2026 results announcement, Billion Credit held two properties which were pledged as collateral for a HK$7.6 million loan taken out from a lender. The pledge was originally arranged to support the working capital requirements of Billion Credit's loan financing business, and the properties served as security for the funding used in its lending operations.

Following the dissolution of Billion Credit, and in accordance with the existing securitisation and mortgage arrangements, the legal title to the two pledged properties will be transferred to the lender.

Apart from the two pledged properties, Billion Credit did not hold any other material assets or additional assets requiring arrangements following the dissolution.

The Company does not expect any further material implications to the Group arising from the dissolution of Billion Credit or from the transfer of the pledged properties to the lender, other than the administrative completion of the striking-off process.

The Board will update shareholders promptly should there be any further material developments.

BY ORDER OF THE BOARD
Incredible Holdings Ltd.

Leung Kwok Kuen Jacob
Independent Non-Executive Chairman

20 August 2026

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*This announcement has been reviewed by the Company's sponsor, Novus Corporate Finance Pte. Ltd. (the "**Sponsor**"). It has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**Exchange**") and the Exchange assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made or reports contained in this announcement.*

The contact person for the Sponsor is Ms. Lin Huiying, Head of Continuing Sponsorship, at 7 Temasek Boulevard, #04-02 Suntec Tower 1, Singapore 038987, telephone (65) 6950 2188.