SDAI LIMITED
(Company Registration No. 201107179D)
(Incorporated in Republic of Singapore on 25 March 2011)

ENTRY INTO FUNDING AGREEMENT

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1. INTRODUCTION

The board of directors (the "**Directors**") of SDAI Limited (the "**Company**", and together with its subsidiaries, the "**Group**") wishes to announce that the Company has, on 17 June 2026, entered into a funding agreement (the "**Funding Agreement**") with Mr Tan Kooi Jin (the "**Lender**").

Pursuant to the Funding Agreement, the Lender has agreed to extend to the Company a loan facility (the "**Loan Facility**"), in the aggregate principal amount of up to S$600,000, subject to the terms and conditions as set out in the Funding Agreement.

2. SALIENT TERMS OF THE FUNDING AGREEMENT

The salient terms of the Funding Agreement are as follows:

Loan Facility and disbursement	The aggregate principal amount of the Loan Facility extended by the Lender to the Company is up to S$600,000. The maximum amount of each drawdown of the Loan Facility ("**Tranche**") shall not exceed S$300,000. The Lender shall disburse each Tranche within five (5) business days upon receipt of certain documentations as required pursuant to the Funding Agreement. The Company shall draw down the entire Loan Facility within six (6) months from the date of Funding Agreement, failing which the undrawn portion of the Loan Facility shall automatically lapse unless otherwise agreed in writing by the Lender.
Repayment	Each Tranche and the interest thereon shall be payable by the Company to the Lender in full before or on the date falling six (6)

	calendar months from the disbursement date of each respective Tranche ("**Tranche Maturity Date**"). The Company shall be entitled to (at its sole and absolute discretion) repay each Tranche of the Loan Facility and interest thereon in full at any time prior to the expiry of the Tranche Maturity Date upon giving at least seven (7) days' notice to the Lender prior to the repayment of the Loan Facility.
Interest	The Loan Facility shall bear simple interest at the rate of 15 per cent per annum on the amount of each Tranche of the Loan Facility disbursed until its full payment by the Company to the Lender. The interest on the amount of each Tranche of the Loan Facility disbursed shall accrue on a daily basis and shall be calculated on the basis of the actual number of days elapsed and on a year comprising three hundred and sixty-five (365) days.
Purpose of the Loan	The Loan Facility shall be used by the Company from time to time solely as prepayment/payment for the purchase of AKG from the supplier.
Event of Default	Upon the occurrence of default or (a) failure to repay any Tranche and accrued interest thereon on its respective Tranche Maturity Date, or (b) breach of any term of the Funding Agreement which is not remedied within ten (10) business days of the written notice, or (c) any representation or warranty being untrue or misleading, or (d) the Company is unable to pay its debts as they fall due, or any insolvency, judicial management, or winding-up proceedings are commenced, or (e) occurrence of a Material Adverse Change (as defined in the Funding Agreement) or (f) occurrence of a Material Adverse Effect (as defined in the Funding Agreement); or (g) if the Company shall make a general assignment for the benefit of creditors or consent to the appointment of a receiver, liquidator, custodian, or similar official of all or substantially all of its properties (including all assets, investments and other properties, whether real or otherwise), or any such official is placed in control of such properties ("**Event of Default**"), and where such Event of Default is capable of remedy and has not been remedied for thirty (30) days after the occurrence of such Event of Default, the Lender may, at his discretion, request in writing to the Company to repay the Loan Facility and the interest thereon, and the Company shall make such repayment of all outstanding amounts under the Funding Agreement within 30 days after receipt of such written request.

3. INFORMATION ON THE LENDER

Shareholders of the Company should note that information relating to the Lender in this paragraph and elsewhere in this announcement has been provided by the Lender. The Company and the Directors have not independently verified the accuracy and correctness of such information herein.

Details of the Lender are as follows:

The Lender is a private investor and is not carrying on moneylending business. As at the date of this announcement, the Lender (i) is an existing shareholder of the Company holding 814,700 Shares, or 0.19% of the Company's existing issued and paid-up capital, (ii) indirectly holds a minority shareholding in OOWAY Technology Pte. Ltd., an associated company of the Group, (iii) is an acquaintance of Mdm Hao Dongting (the Executive Chairperson of the Company) and (iv) had previously extended a loan amounting to S$600,000 to the Company pursuant to a redeemable loan agreement entered into with the Company on 6 August 2025.

Save as disclosed above and to the best of the knowledge of the Company's Directors, the Lender does not have any other connections (including business relationships) with the Group, the Company, its directors and substantial shareholders of the Company or any of their immediate family members.

There is no introducer fee, arranger fee or other commission payable to any party in connection with the Funding Agreement. The Lender is an existing contact within the business network of the Company's management team.

4. RATIONALE FOR THE LOAN FACILITY

In view of the current financial situation of the Company, the Company has entered into the Funding Agreement to improve the Group's cash flows and the proceeds from the Loan Facility shall be used by the Company solely as prepayment/payment for the purchase of AKG products. The entry into the Funding Agreement forms part of the Group's strategy to support the Group's commercialisation of longevity and anti-ageing products including, *inter alia*, AKG-based products.

5. INTERESTS OF DIRECTORS AND CONTROLLING SHAREHOLDERS

None of the Directors or controlling shareholders of the Company and their respective associates has any interest, direct or indirect, in the Loan and/or the Funding Agreement (other than through their respective shareholdings, if any and/or their directorships in the Company, if applicable).

The Company will make further announcement(s) in relation to the Funding Agreement, as and when appropriate.

Notwithstanding that the Shares in the Company have been suspended from trading on the SGX-ST since 12 July 2021, shareholders and potential investors of the Company are advised to read this announcement and any further announcements by the Company carefully. Shareholders and potential investors of the Company are advised to refrain from taking any action in respect of their securities in the Company which may be prejudicial to their interests and to exercise caution when dealing in the securities of the Company. In the event of any doubt, shareholders and potential investors of the Company should consult their stockbrokers, bank managers, solicitors, accountants or other professional advisers.

By Order of the Board of
SDAI Limited

Mdm Hao Dongting
Executive Chairperson
17 June 2026

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*This announcement has been reviewed by the Company's sponsor, ZICO Capital Pte. Ltd. (the "**Sponsor**").*

*This announcement has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**SGX-ST**") and the SGX-ST 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 Yang Zhenni, ZICO Capital Pte. Ltd. at 77 Robinson Road, #06-03 Robinson 77, Singapore 068896, telephone: (65) 6636 4201.