



中國富強金融集團
CHINA FORTUNE
FINANCIAL GROUP

(香港聯合交易所股份代號290)
(HKEx Stock Code 290)

富強金融資本有限公司
FORTUNE FINANCIAL CAPITAL LIMITED
(中國富強金融集團有限公司成員)
(Member of China Fortune Financial Group Limited)

PRIVATE AND CONFIDENTIAL

1 March 2017

HNA EcoTech Pioneer Acquisition
3F Building 8,
Yonghe Hangxing Science Park,
Dongcheng District,
Beijing 100013,
People's Republic of China

Attn: The Board of Directors

Dear Sirs,

Re: Mandatory unconditional cash offer by Fortune (HK) Securities Limited on behalf of HNA EcoTech Pioneer Acquisition to acquire all the issued shares of Advanced Card Systems Holdings Limited (other than those already owned or agreed to be acquired by HNA EcoTech Pioneer Acquisition and parties acting in concert with it)

We refer to the composite offer and response document jointly issued by Advanced Card Systems Holdings Limited and HNA EcoTech Pioneer Acquisition dated 1 March 2017 (the “**Composite Document**”). Unless otherwise defined, terms used herein shall have the same meaning as those defined in the Composite Document.

We, Fortune Financial Capital Limited, hereby give our consent and confirm that we have not withdrawn our consent to the issue of the Composite Document with the inclusion of the text of our advice and references to our name, in the form and context in which they appear. We also consent to this letter being made available for public inspection as described in Appendix V to the Composite Document.

Yours faithfully,
For and on behalf of
Fortune Financial Capital Limited

Alan Chung
Managing Director