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MOBILE MONEY TRANSFER COLLABORATION WITH BKASH

MOBILITYONE LIMITED

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MobilityOne Limited
("MobilityOne", the "Company" or the "Group")

Mobile Money Transfer Collaboration with bKash Limited

MobilityOne (AIM: MBO), the e-commerce infrastructure payment solutions and platform provider, announces that its wholly owned subsidiary in Malaysia, OneTransfer Remittance Sdn Bhd ("OTR"), has agreed with bKash Limited ("bKash"), a leading mobile financial services provider in Bangladesh operating under a license issued by the Bangladesh Bank, the central bank of Bangladesh, to formally commence a mobile money transfer collaboration by 15 February 2026 (the "Collaboration").

The Collaboration, amongst other matters, was originally outlined in the Company's notification on 26 September 2025 as expected to go live in the next few months.

Based on the terms of the Collaboration, OTR will be entitled to a share of the fees generated through remittance transactions that will be disbursed into bKash account holders as well as income from foreign exchange transactions. OTR will be able to directly disburse funds into bKash e-wallet accounts for any remittance transactions facilitated in OTR's branches and through OTR's mobile application. This arrangement allows for real time disbursement into bKash e-wallet accounts. This new service offering, paired with MobilityOne's e-wallet services, MiPay, will enable wallet-to-wallet remittances for the Bangladesh corridor.

The Collaboration is in line with the Group's plans to digitalise OTR's range of services to enable faster and cost-efficient remittances to its users, particularly for foreign workers in Malaysia originating from Bangladesh, who are estimated to account for 37% of the foreign worker population in Malaysia. In this regard, according to data from Malaysia's Ministry of Human Resources, as of mid-2025, there were approximately 900,000 Bangladeshi permit holders registered in Malaysia, therefore supporting the strategy to digitalise OTR's range of services.

Based on data published by the Central Bank of Malaysia, there has been a significant increase in e-remittance adoption in Malaysia, with over 40% of outward remittances completed digitally in 2024. It is with digital innovations and cross border collaborations such as this, that OTR plans to increase its market share in remittances by converting more customers from traditional cash-based remittances to e-remittance by providing faster and cost-efficient services.

Whilst the Group is confident on the future prospects of the Collaboration, the Board currently expects any resultant revenues or earnings contribution to the Group in the next 12 months to be relatively modest.

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About bKash

Launched in 2011, bKash, a joint venture of BRAC Bank, US-based Money in Motion LLC, International Finance

Corporation of the World Bank Group, Gates Foundation, Ant International, and SoftBank, operates as a payment service provider offering a broad range of digital financial services under the regulation of Bangladesh Bank, the central bank of Bangladesh.

bKash is Bangladesh's leading mobile financial service provider, enabling millions to send/receive money, pay bills, and access loans via mobile, revolutionising financial inclusion for rural and urban populations through a simple, secure, and affordable platform since its 2011 launch, evolving into a digital lifestyle platform with significant global backing.

The service is known for its scale and impact, playing a pioneering role in financial inclusion within Bangladesh, serving over 82 million verified customers and handling millions of transactions daily. bKash consistently features as a major global player in the mobile money industry, particularly within emerging markets.

In essence, bKash serves as a critical digital bridge, bringing formal financial tools to the masses in Bangladesh, making it a cornerstone of the nation's digital transformation.

About OTR

OTR is the Company's wholly-owned subsidiary in Malaysia and provides international remittance services in Malaysia. It currently holds a remittance business license issued by the central bank of Malaysia and has 6 outlets in Malaysia. It currently offers physical outlets and a mobile application that enables e-remittances.

For more information, refer to our website at www.onetransfer.com.my

About the Group

MobilityOne is one of the leading virtual distributors of mobile prepaid reload and bill payment services in Malaysia. With connections to various service providers across industries such as banking, telecommunications, utilities, government agencies, and transportation, the Group operates through multiple distribution channels including mobile wallets, e-commerce sites, EDC terminals, automated teller machines, kiosks, and internet & mobile banking. Holding licenses in regulated spaces including acquiring, e-money, remittance and lending, the Group offers a range of services to the market, including wallet, internet, and terminal-based payment services, white label e-money, remittance, lending, and custom fintech ecosystems for communities. The Group's flexible, scalable technology platform enables cash, debit card, and credit card transactions from multiple devices while providing robust control and monitoring of product and service distribution.

For more information, refer to our website at www.mobilityone.com.my

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