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中達金融集團有限公司
Central Wealth Financial Group Limited
(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 572)

VOLUNTARY ANNOUNCEMENT MEMORANDUM OF UNDERSTANDING FOR MARKETING COLLABORATION OF FIKA PRODUCTS

The board (the “**Board**”) of directors of Central Wealth Financial Group Limited (to be renamed as “Future World Financial Holdings Limited”) (the “**Company**”, together with its subsidiaries as the “**Group**”) is pleased to announce that on 9 November 2016, Sky Faith International Investment Limited (“**Sky Faith**”), a direct wholly-owned subsidiary of the Company, entered into a memorandum of understanding (the “**MOU**”) with Pachanga Inc. dba FIKA, an independent third party (“**FIKA**”) and the Licensee (as defined in the announcement of the Company dated 23 September 2016) in relation to marketing and promotional efforts related to FIKA Products (as defined below) in Asia, which include direct marketing and sales activities, related support services and, potentially, the development of franchise opportunities for FIKA in Asia.

FIKA is a company founded in the United States of America in 2006 and has subsequently become one of the well-known coffee chains in New York. It involves in the development, production, sales and marketing of premium coffee, chocolates and other food products in the United States of America under the brand name “FIKA” (the “**FIKA Products**”). It also distributes FIKA Products in Asia through a China-based distributor (“**Distributor**”), which purchases FIKA Products directly from FIKA, maintains necessary inventory in China and distributes FIKA Products to customers.

Pursuant to the MOU, FIKA will appoint the Licensee and Sky Faith as the marketer of FIKA Products respectively. Sky Faith will (a) promote the sales of FIKA products through the online e-commerce websites operated by the Licensee (the “**Network**”) to its members and (b) develop additional digital marketplace platforms and distribution channels for FIKA Products including the undertaking of certain promotional activities and opening of showrooms. FIKA will authorise Sky Faith to develop franchise opportunities for FIKA in Asia. As a consideration for the various marketing and promotional activities undertaken by Sky Faith, FIKA shall cause the Distributor to pay Sky Faith a monthly commission calculated based on sales, net of discounts and sales allowances, generated directly through the Network or direct sales to Sky Faith’s customers.

The MOU shall commence on the date of the MOU and shall continue until such time as any party provides the other parties with no less than 60 days prior written notice of its desire to terminate the MOU provided that the termination by the Licensee does not terminate the MOU between FIKA and Sky Faith. The parties acknowledge and agree that the relationship created by the MOU shall be of a non-exclusive nature.

The Company is of the view that the cooperation with FIKA as contemplated under the MOU will create synergistic effect for the e-commerce platform of the Group and the terms of the MOU are fair and reasonable and in the interests of the Company and its shareholders as a whole.

By order of the Board
Central Wealth Financial Group Limited
Liu Steven Qiang
Executive Director and Chief Executive Officer

Hong Kong, 9 November 2016

As at the date of this announcement, the Board comprises (i) five executive Directors, namely Mr. Siu Yun Fat, Mr. Liu Steven Qiang, Ms. Cheng So Sheung, Mr. Lau Fai Lawrence and Mr. Yu Qingrui; and (ii) four independent non-executive Directors, namely Mr. Cheng Yong Yau, Mr. Siu Siu Ling, Robert, Mr. Tam Tak Wah and Mr. Michael John Viotto.