STATEMENT OF SPECIAL TAX BENEFITS AVAILABLE TO MATERIAL SUBSIDIARY

Date: September 14, 2026

To,

The Board of Directors

Moneyview Limited (formerly known as Moneyview Private Limited and Whizdm Innovations Private Limited)
17/1, 1st and 2nd Floor, The Address Building
Outer Ring Road, Marathahalli, Kadubeesanahalli
Bangalore 560 103, Karnataka, India

The Board of Directors
Whizdm Finance Private Limited
17/1, 3rd Floor,
The Address Building
Outer Ring Road, Marathahalli, Kadubeesanahalli
Bengaluru 560 103,
Karnataka India

Re: Proposed initial public offering of equity shares of Moneyview Limited (the "Company" or the "Issuer" and such proposed initial public offering, the "Offer")

Re: Statement of possible special tax benefits available Whizdm Finance Private Limited, a material subsidiary of the Company (("WFPL" or "Material Subsidiary") prepared in accordance with the requirements under Schedule VI (Part A) (9)(L) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 as amended ("SEBI ICDR Regulations")

1. We, VPJ & Associates, Chartered Accountants ("**the Firm**") the statutory auditors of the Material Subsidiary, hereby confirm the enclosed statement ("**Statement**") in the **Annexure** prepared and issued by us, which provides the possible special tax benefits under Income-tax Act, 2025 ('**Act'**) presently in force in India viz. the Income-tax Act, 2025, ('**Act'**), the Income-tax Rules, 2026, ('**Rules'**), the Central Goods and Services Tax Act, 2017, the Integrated Goods and Services Tax Act, 2017, the Union Territory Goods and Services Tax Act, 2017, respective State Goods and Services Tax Act, 2017, The Customs Act, 1962, The Customs Tariff Act, 1975 and the Foreign Trade Policy, (collectively the "**Taxation Laws**"), including regulations, circulars and notifications issued thereon, as applicable to the assessment year 2027-28 relevant to the financial year 2026-27, available to the **Material Subsidiary** one of the material subsidiaries of the Issuer identified as per the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, as the case may be, fulfilling the conditions prescribed under the relevant provisions of the Act. Hence, the ability of the Material Subsidiary to derive the special tax benefits is dependent upon their fulfilling such conditions, which based on business imperatives the Material Subsidiary, face in the future, the Material Subsidiary may or may not choose to fulfil.

2. This statement of possible special tax benefits is required as per Schedule VI (Part A) (9)(L) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 as amended ('**SEBI ICDR Regulations**'). While the term 'special tax benefits' has not been defined under the SEBI ICDR Regulations, it is assumed that with respect to special tax benefits available to the Material Subsidiary, the same would include those benefits as enumerated in the Statement. Any benefits under the Taxation Laws other than

those specified in the statement are considered to be general tax benefits and therefore not covered within the ambit of this statement. Further, any benefits available under any other laws within or outside India, except for those specifically mentioned in the statement, have not been examined and covered by this statement.

3. Our views are based on the existing provisions of law and its interpretation, which are subject to change from time to time. We do not assume responsibility to update the views consequent to such changes.

4. The benefits discussed in the enclosed Statement cover the possible special tax benefits available to the Material Subsidiary and do not cover any general tax benefits available to them. We hereby report that the enclosed **Annexure** prepared by the Material Subsidiary, initialled by us for identification purpose, states the special tax benefits available to the Material Subsidiary, under direct and indirect taxes (together "**the Tax Laws**"), presently in force in India as on the September 14, 2026, which are defined in **Annexure**. These special tax benefits are dependent on the Material Subsidiary fulfilling the conditions prescribed under the relevant provisions of the Tax Laws. Hence, the ability of the Material Subsidiary to derive these special tax benefits is dependent upon their fulfilling such conditions, which is based on business imperatives the Material Subsidiary may face in the future and accordingly, the Material Subsidiary may or may not choose to fulfil.

5. The benefits stated in the enclosed Statement are not exhaustive and the preparation of the contents stated is the responsibility of the Material Subsidiary management. We are informed that this statement is only intended to provide general information to the investors and is neither designed nor intended to be a substitute for professional tax advice. In view of the distinct nature of the tax consequences and the changing tax laws, each investor is advised to consult their own tax consultant with respect to the specific tax implications arising out of their participation in the issue and we shall in no way be liable or responsible to any shareholder or subscriber for placing reliance upon the contents of this statement. Also, any tax information included in this written communication was not intended or written to be used, and it cannot be used by the Material Subsidiary or the investor, for the purpose of avoiding any penalties that may be imposed by any regulatory, governmental taxing authority or agency.

6. We do not express any opinion or provide any assurance whether:
   - The Material Subsidiary will continue to obtain these benefits in future.
   - The conditions prescribed for availing the benefits have been/would be met.
   - The revenue authorities/courts will concur with the views expressed herein.

7. The contents of the enclosed Statement are based on information, explanations and representations obtained from the Material Subsidiary and on the basis of our understanding of the business activities and operations of the Material Subsidiary. We have relied upon the information and documents of the Material Subsidiary being true, correct, and complete and have not audited or tested them. Our view, under no circumstances, is to be considered as an audit opinion under any regulation or law. No assurance is given that the revenue authorities/courts will concur with the views expressed herein. Our Firm or any of partners or affiliates, shall not be responsible for any loss, penalties, surcharges, interest or additional tax or any tax or non-tax, monetary or non-monetary, effects or liabilities (consequential, indirect, punitive or incidental) before any authority / otherwise within or outside India arising from the supply of incorrect or incomplete information of the Material Subsidiary.

8. We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India (the "**Guidance Note**"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

10. This Statement is addressed to Board of Directors of the Company, board of directors of the Material Subsidiary and book running lead managers appointed in connection with the Offer (the "**BRLMs**") and issued at specific request of the Company for submission to the BRLMs to assist them in conducting their due-diligence and

documenting their investigations of the affairs of the company in connection with the proposed Offer. This report may be delivered to SEBI, the stock exchanges, to the Registrar of Companies, Karnataka at Bengaluru or to any other regulatory and statutory authorities by the BRLMs only when called upon by SEBI or the stock exchanges in connection with any inspection, enquiry or investigation, as the case may be, to evidence BRLMs due diligence obligations pertaining to subject matter of this report or for any defence that the BRLMs may wish to advance in any claim or proceeding with SEBI or stock exchanges in connection with due diligence obligations of the BRLMs in the Offer pertaining to subject matter of this report. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

11. We confirm that this certificate can also be uploaded on the repository portal of the stock exchanges/ SEBI as required pursuant to the SEBI circular dated December 5, 2024, and the subsequent requirements of the Stock Exchanges/ SEBI, as applicable.
12. We confirm that we will immediately communicate any changes in writing in the above information to the BRLMs based on written intimation received from the management until the date when the Equity Shares allotted and transferred in the Offer commence trading on the relevant stock exchanges. In the absence of any such communication from the management, BRLMs and the legal counsels, each to the Issuer and the BRLMs, can assume that there is no change to the above information.
13. We also consent to the inclusion of this letter as a part of "*Material Contracts and Documents for Inspection*" in connection with this Offer, which will be available for public for inspection from date of the filing of the RHP until the Bid/ Offer Closing Date. We further consent to include our reports/ certificates/ letters, in full or in parts, in the Offer Documents or such other documents to be issued by the Company in relation to the Offer.
14. All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Offer Documents.

For **VPJ & Associates**
Chartered Accountants
ICAI Firm Registration Number: 015792s

VISHAL JAIN
Digitally signed by VISHAL JAIN
Date: 2026.09.14 16:48:45 +05'30'

per Vishal Jain
Partner
Membership Number: 235595
UDIN: 26235595TCUXYP8267
Place: Bengaluru
Date: September 14, 2026

ANNEXURE I: STATEMENT OF SPECIAL TAX BENEFITS AVAILABLE TO THE WHIZDM FINANCE PRIVATE LIMITED ("MATERIAL SUBSIDIARY") UNDER THE APPLICABLE LAWS IN INDIA

Outlined below are the special tax benefits available to the Material Subsidiary under the Income-tax Act, 2025 read with rules, circulars, and notifications thereunder ('**the Act**') as amended by the Finance Act 2026, i.e., applicable for the Tax Year 2026-27, as amended and presently in force in India (together, the "**Direct Tax Laws**").

A. SPECIAL DIRECT TAX BENEFITS AVAILABLE TO THE MATERIAL SUBSIDIARY

Lower corporate tax rate under section 200 of the Act

Under Section 200 of the Act (corresponding to the concessional corporate tax regime), notwithstanding anything contained elsewhere in the Act and subject to the provisions of Parts A, B, E and this Part (excluding Sections 199 and 201), a domestic company may, at its option, be liable to income-tax at the rate of 22% (excluding applicable surcharge and cess), in respect of its total income computed in the manner set out below. In such a case, the Company may not be allowed to claim any of the following deductions/exemptions/benefits:

i) Section 45(2) or Section 47(1)(b);

ii) Chapter VIII, other than those available under Sections 146 or 148;

iii) Sections 205(1)(a) to (g);

iv) No set off of any loss carried forward or depreciation from any earlier assessment year, if such loss or depreciation is attributable to any of the deductions referred above;

v) No set off of any loss or allowance for unabsorbed depreciation deemed so under section 116, if such loss or depreciation is attributable to any of the deductions referred above

The option to be governed by this concessional tax regime must be exercised on or before the due date for furnishing the return of income under Section 263(1), in the manner prescribed under the Act. Once exercised, the option shall apply to subsequent tax years. The option, once exercised, cannot be withdrawn for the same or any subsequent tax year.

Further, in case any company opts for **section 200** of the Act, provisions of Minimum Alternate Tax (MAT) under section 206 of the Act would not be applicable. Further, such Company will not be entitled to claim tax credit relating to MAT.

The Material Subsidiary has exercised the option under section 200 of the Income-tax Act, 2025 and, accordingly, its income is taxable at the concessional rate stated above, subject to ongoing compliance with the conditions prescribed therein.

Notes:

1. This Annexure covers only certain relevant direct tax law benefits and does not cover any indirect tax law benefits or benefit under any other law.
2. Several of these benefits are dependent on the Material Subsidiary fulfilling the conditions prescribed under the relevant tax laws.
3. In respect of non-residents, the tax rates and consequent taxation mentioned above will be further subject to any benefits available under the relevant Double Tax Avoidance Agreement(s), if any, between India and the country in which the non-resident has fiscal domicile.

For Whizdm Finance Private Limited

Saurav Goyal

Chief Financial Officer
Place: Bengaluru
Date: September 14, 2026

Whizdm Finance Private Limited * Bangalore

ANNEXURE II

STATEMENT OF SPECIAL TAX BENEFITS AVAILABLE TO THE WHIZDM FINANCE PRIVATE LIMITED ("MATERIAL SUBSIDIARY") UNDER THE INDIRECT TAX LAWS

Outlined below are the special tax benefits available to the Material Subsidiary under the Central Goods and Services Tax Act, 2017, the Integrated Goods and Services Tax Act, 2017 and relevant State Goods and Services Tax Act, 2017 read with rules, circulars, and notifications (hereinafter collectively referred to as "**GST Law**"), the Customs Act, 1962 ("**Customs Act**") and 'the Customs Tariff Act, 1975 ("**Tariff Act**") read with rules, circulars, and notifications (hereinafter collectively referred to as "**Customs Law**"), each as amended and applicable for the Financial Year 2026-27 and Foreign Trade (Development and Regulation) Act, 1992 and Foreign Trade Policy, 2023 (hereinafter referred to as "**FTP**"), each as amended and presently in force in India (hereinafter collectively referred as "**Indirect Tax Laws**").

I. Special indirect tax benefits available to the Material Subsidiary

There are no special indirect tax benefits available to the Material Subsidiary.

Notes:

1. During the period from April 1, 2026 till the date of this Annexure, the Material Subsidiary has:
   i. not claimed any exemption or benefits or incentives under the Indirect Tax Laws;
   ii. not exported any goods or services outside India;
   iii. not imported any goods or services from outside India;
   iv. not made any fresh investment in any state of the country and has not claimed any incentive under any State Incentive Policy.
2. This Annexure covers only Indirect Tax Laws benefits and does not cover any income tax law benefits or benefit under any other law.
3. These comments are based upon the provisions of the specified Indirect Tax Laws, and judicial interpretation thereof prevailing in India, as on the date of this Annexure.

For Whizdm Finance Private Limited

Saurav Goyal

Whizdm Finance Private Limited Bangalore

Chief Financial Officer
Place: Bengaluru
Date: September 14, 2026