

**FORM 51-102F3
MATERIAL CHANGE REPORT**

Item 1: Name and Address of Reporting Issuer

Intellabridge Technology Corporation. (the “Company”)
1055 W Georgia St, Vancouver, BC V6E 3P3

Item 2: Date of Material Change

November 7, 2024.

Item 3: News Release

A news release was issued and disseminated on November 7, 2024 and filed on SEDAR+ (www.sedarplus.ca).

Item 4: Summary of Material Changes

The Company announced a temporary pause in its Karma Card Program.

Item 5: Full Description of Material Change

Effective November 7, 2024, the Company has announced a temporary pause in the Karma Card Program. This decision follows actions by Qenta (formerly Apto Payments) to place its consumer card program on hold and Patriot Bank’s decision to discontinue its B2C Banking-as-a-Service (BaaS) product. These changes were made independent of any actions attributable to the Company.

In response, the Company is proactively pursuing infrastructure solutions that align with its commitment to service continuity and reliability. During this transition period, Karma Card customers may continue to use their cards through December 1, 2024, and the Company along with Qenta will provide full support to guide customers in managing accounts, final transactions, and other inquiries to ensure a seamless process.

The Company is also focused on offering a smooth transition to Karma Connect, an alternative that provides enhanced impact-tracking features and a streamlined user experience. This shift aims to optimize service offerings and maintain operational efficiency while continuing to support customers with high-quality, innovative solutions.

The Karma Card Program is temporarily paused as of November 7, 2024, with the Company dedicated to identifying the right partnerships to relaunch the program in a timely manner. This initiative reflects our continued focus on delivering an exceptional experience and ensuring dependable infrastructure that aligns with our goals and values.

Item 6: Reliance on subsection 7.1(2) or (3) of National Instrument 51-102

Not applicable.

Item 7: Omitted Information

None.

Item 8: Executive Officer

For further information, please contact: John Eagleton

CEO

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Item 9: Date of Report

November 18, 2024.

Forward-Looking Statements This material change report contains certain forward-looking information and forward-looking statements within the meaning of applicable securities legislation (collectively "forward-looking statements"). The use of any of the words "will", "plan", "due course", "possible", "anticipated" and similar expressions are intended to identify forward-looking statements. These statements involve known and unknown risks, uncertainties and other factors that may cause actual results or events to differ materially from those anticipated in such forward looking statements. Such forward-looking statements should not be unduly relied upon. Actual results achieved may vary from the information provided herein as a result of numerous known and unknown risks and uncertainties and other factors. The Issuer believes the expectations reflected in those forward-looking statements are reasonable, but no assurance can be given that these expectations will prove to be correct. The Issuer does not undertake to update these forward-looking statements, except as required by law.