

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

ITEM 1. NAME AND ADDRESS OF COMPANY

Credissential Inc. (the "**Company**")
2004 Sherwood Drive
Sherwood Park, Alberta T8A 0Z1 Canada

ITEM 2. DATE OF MATERIAL CHANGE

April 16, 2025

ITEM 3. NEWS RELEASE

A news release announcing the material change was disseminated on April 16, 2025, through The Newswire distribution network and a copy filed on the Company's SEDAR+ profile at www.sedarplus.ca.

ITEM 4. SUMMARY OF MATERIAL CHANGE

On April 16, 2025, the Company announced the appointment of Mr. William Page to the board of directors, as an independent director. The Company also announced the resignation of Mr. Robert Birmingham from the board of directors.

ITEM 5.1 FULL DESCRIPTION OF MATERIAL CHANGE

Please see news release attached.

ITEM 5.2 DISCLOSURE FOR RESTRUCTURING TRANSACTION

Not applicable.

ITEM 6. RELIANCE ON SUBSECTION 7.1(2) OF NATIONAL INSTRUMENT 51-102

Not applicable.

ITEM 7. OMITTED INFORMATION

Not applicable.

ITEM 8. EXECUTIVE OFFICER

Contact: Colin Frost, Chief Executive Officer
Telephone: (587) 205-9188

ITEM 9. DATE OF REPORT

April 16, 2025

Credissential

NEWS RELEASE

CREDISSENTIAL ANNOUNCES DIRECTOR APPOINTMENT

Calgary, Alberta / April 16, 2025 – Credissential Inc. (“Credissential” or the “Company”) (CSE: WHIP) (OTC: IPTNF) (FSE: 9YZ), an integrated financial technology company, announces the appointment of Mr. William Page to the Company’s board of directors, effective immediately (the “Appointment”).

Mr. Page is an accomplished finance professional recognized for his expertise on the buy side. He has a robust background and specializes in financial modeling, market and investment research, and investment due diligence. His career highlights include a proven track record in credit underwriting and adept relationship management skills, which have been pivotal in fostering enduring partnerships. Mr. Page has passed all three Chartered Financial Analyst (CFA) exams.

Furthermore, the Company announces that Mr. Robert Birmingham has resigned as a director of the Company. The Company thanks Mr. Birmingham for his service to date and wish him the best of luck with his future endeavors.

In connection with the Appointment, the Company has granted Mr. Page 50,000 Restricted Share Units (“RSUs”) of the Company pursuant to its Omnibus Equity Incentive Plan adopted by the shareholders on February 23, 2024. The RSUs are subject to the standard four month and one day hold period.

About Credissential

Credissential is an AI powered financial services software developer, currently focused on the development and commercialization of its flagship products, Credissential, Dealerflow and Antenna.

For more information about Credissential and other products from Credissential, visit www.credissential.com.

ON BEHALF OF THE BOARD OF DIRECTORS

| | |
|-------------------------|--|
| Chief Executive Officer | Colin Frost |
| Head Office | 2004 Sherwood Drive Sherwood Park, AB T8A 0Z1 |
| Telephone | +1 (236) 513 4776 |
| Email | info@credissential.com |

The CSE and Information Service Provider have not reviewed and does not accept responsibility for the accuracy or adequacy of this release.

Forward-Looking Information

Certain information in this news release may constitute "forward-looking" information that involves known and unknown risks, uncertainties, future expectations and other factors which may cause the actual results, performance or achievements of the Company or industry results, to be materially different from any future results, performance or achievements expressed or implied by such forward looking information. When used in this news release, this information may include words such as "anticipate", "estimate", "may", "will", "expect", "believe", "plan" and other terminology. This information reflects current expectations regarding future events and operating performance and speaks only as of the date of this news release. Forward-looking statements are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all. Forward-looking statements are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all.

Except as required by law, we assume no obligation to update or revise forward-looking information to reflect new events or circumstances. Additional information is available in the Corporation's Management Discussion and Analysis, which can be found on SEDAR+ at www.sedarplus.ca.