

51-102F3
MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

FendX Technologies Inc. (the “Company”)
2010 Winston Park Drive, 2nd Floor
Oakville, ON L6H 5R7

Item 2 Date of Material Change

April 16, 2025

Item 3 News Release

The news release dated April 16, 2025 were disseminated through Newsfile Corp. on April 16, 2025.

Item 4 Summary of Material Change

On April 16, 2025, the Company announced that it has closed a share for debt transaction previously announced on April 7, 2025, pursuant to which it issued 400,000 common shares at a price of \$0.17 per share to settle \$68,000 of debt with an arms-length creditor.

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

On April 16, 2025, the Company issued 400,000 common shares at a price of \$0.17 per share to settle \$68,000 of debt with an arms-length creditor. The shares issued pursuant to the share for debt transaction are subject to a hold period expiring four months and one day from the date of issuance, in accordance with applicable securities laws.

5.2 Disclosure for Restructuring Transactions

N/A

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

N/A

Item 7 Omitted Information

None

Item 8 Executive Officer

Carolyn Myers, CEO, 1-800-344-9868

Item 9 Date of Report

April 17, 2025