

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

October 7, 2024

Item 3 News Release

The news release dated October 7, 2024 was disseminated through Newsfile Corp. on October 7, 2024.

Item 4 Summary of Material Change

Effective October 7, 2024, the Company entered into an extension agreement (the “**Extension Agreement**”) dated October 7, 2024 for the extension of the investor relations services agreement with MIC Market Information & Content Publishing GmbH (“**MIC**”) previously announced on March 28, 2024. The extension period will be for a further six-month period to April 1, 2025. The maximum monthly fee payable to MIC will be up to 65,000 EUR (approx. Cdn\$96,800), with each monthly amount and services subject to prior written approval by the Company. The services include analytics, content creation and publishing, digital and social media marketing and other related investor communication services. MIC and its principals are arm’s length to the Company. MIC’s contact information is as follows: Gerhart-Hauptmann-Str. 49B,51379 Leverkusen, NRW, Germany, attention: Christina Hammer, contact@micpublishing.de, telephone: +49 2171 7766628. The Company has the option to renew the agreement after the six-month term, and any renewal will be at the discretion of the Company.

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

On October 7, 2024, the Company entered into the Extension Agreement with MIC for the extension of the investor relations services agreement with MIC. The extension period will be for a further six-month period to April 1, 2025. The maximum monthly fee payable to MIC will be up to 65,000 EUR (approx. Cdn\$96,800), with each monthly amount and services subject to prior written approval by the Company. The services include analytics, content creation and publishing, digital and social media marketing and other related investor communication services. MIC and its principals are arm’s length to the Company. MIC’s contact information is as follows: Gerhart-Hauptmann-Str. 49B,51379 Leverkusen, NRW, Germany, attention: Christina Hammer,

contact@micpublishing.de, telephone: +49 2171 7766628. The Company has the option to renew the agreement after the six-month term, and any renewal will be at the discretion of the Company.

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

October 25, 2024