

2025 HSG Highlights

***HI SUN FINTECH
GLOBAL LIMITED***



Message From CEO



Dear All,

Time flies, and 2025 has come to a close. Over the past year, the global fintech market continued to present new opportunities amidst fluctuations, with digital and intelligent transformation deepening further. We are honored to have journeyed alongside you. Thanks to the trust and support of our clients and partners, the company achieved steady growth despite challenges. We not only maintained continuous expansion in existing markets such as Southeast Asia but also successfully entered several emerging markets, further broadening our service footprint. On behalf of the entire team, I extend our heartfelt gratitude to everyone.



Forging Ahead, Creating the Future Together: A 2025 Company Review and Outlook

Looking back on 2025, we remained steadfastly focused on our core principle of being "client-centric," diligently advancing three key strategies:

1. Deepening Localization to Enhance Regional Service Capabilities

We recognize that successful financial services hinge on a profound understanding of local markets and industries. To respond to your needs more promptly and precisely, we significantly intensified our localization efforts. This year, we established or strengthened local technical and service teams in Malaysia, Thailand, Laos, Cambodia, Myanmar, and Bangladesh. These on-the-ground teams are vital bridges, fostering close collaboration and enabling us to offer end-to-end localized services—from requirement and solution implementation to operational support—making cross-regional cooperation more efficient.

2. Driving Product Innovation and Embracing the Wave of Intelligent Technology

In the face of rapidly evolving market and regulatory demands, we continue to regard product excellence as our cornerstone. We have persistently iterated and optimized our core solutions to ensure their compliance, security, and leading-edge performance. Concurrently, we actively embraced artificial intelligence, integrating AI capabilities into both our product development and your application scenarios. This has not only significantly boosted our R&D efficiency but has also delivered greater efficiency and convenience to you through features like intelligent risk control and process automation.

3. Offering More Diversified Service Models to Empower Your Flexible Growth

To meet the diverse business needs and IT strategies of our clients, we continuously refined our service delivery framework. We can now flexibly provide various models tailored to your specific context, including On-premise deployment, On-cloud hosting, and SaaS. We aim to support your digital transformation journey better through this adaptable, "client-driven" approach.

Every achievement is made possible by your choice, trust, and invaluable partnership. Your needs guide our direction; your success embodies our value. Here, we once again express our sincerest gratitude to all our clients and partners.

We wish you a thriving and successful New Year!



— HSG CEO

EVENTS & MARKETING



Partner Ecosystem

1.HSG actively participated in premier global industry summits, empowering ecosystem collaboration through innovative solutions

From Alibaba Cloud Apsara Conference to Huawei Connect Summit, from Intelligent Finance Summit to HiiFS Sub-Saharan Africa Summit and Armenia Financial Summit, HSG engaged global partners through booth exhibitions, solution launches, and case study sharing. HSG is committed to building a comprehensive partner network and delivering one-stop solutions to our customers, co-creating a digital future together.

2.HSG deeply Rooted in the banking Industry, Listening to Our Customers and Envisioning Future Trends

From Banker Meet (Bank 5.0) in Bangladesh to Hong Kong FinTech Week, HSG has always stayed attuned to the pulse of the industry, engaging at the forefront of the market, communicating face-to-face with our customers, listening to their genuine needs, and grasping emerging trends. At the same time, HSG actively collaborates with top universities to advance the deep integration of industry, academia, and research, accelerating the journey of innovative technologies from the laboratory to the market to create greater value for our customers.



Client Success

3.HSG Partners with No.1 Bank Bangladesh: A milestone in Global Fintech Expansion

In February 2025, HSG entered a deep partnership with No.1 Bank Bangladesh to provide an end-to-end digital banking solution. This collaboration marks a significant breakthrough in HSG's global fintech expansion and the further growth of its global presence.

4.HSG Powers Modernization for a Leading Hong Kong Bank's Macao Operations

HSG is proud to support Hong Kong's oldest global financial institutions in modernizing its Macao operations. Leveraging deep industry expertise, HSG continues our commitment in driving innovation for established FSI across regions, delivering cutting-edge core banking solutions that enhance efficiency and digital capabilities.

5.HSG Powers U.S. Digital Bank with End-to-End Crypto & Stablecoin Solutions

HSG has delivered an end-to-end digital banking solution to a leading U.S. digital bank, spanning digital banking, stablecoins, and cryptocurrencies to address key payment flow challenges. This marks another breakthrough for HSG in global fintech and injects fresh momentum into America's digital banking sector.



6.HSG Powers Lao-China Bank's Digital Leap: From Legacy to Omni-Channel Core

In August 2025, HSG successfully launched a new-generation core system cluster for Lao-China Bank. The integrated digital platform replaces the legacy system and covers core banking, electronic channels, payment & settlement, and risk management, supporting the bank in becoming become the first in Laos to transition from counter-centric to fully digital omni-channel operations.

7.HSG Partners with Central Asian Bank to Drive Hong Kong Fintech Innovation

In August 2025, HSG partnered with a Central Asian bank to develop its first overseas branch technology solution in Hong Kong, covering end-to-end total core banking and client facing corporate banking technology. HSG brings strategic guidance shaped by global best practices and proven experience in complex banking transformation, aligning P.R.C. Belt and Road Initiatives, reinforcing Hong Kong's role as a global fintech bridge driving digital innovation and cross-border banking excellence.

8.HSG Powers Ryt Bank's Digital Core: A New Benchmark in Overseas Fintech Transformation

In February 2025, HSG successfully launched the digital banking core system for Ryt Bank. Integrating local scenarios with cutting-edge technology, the full-stack digital platform enhances the bank's competitiveness and upgrades its services. With reliable performance and excellent user experience, this project sets a benchmark for HSG in empowering overseas financial digital transformation.

9.HSG Partners with Chief Bank in Cambodia: Powering Digital Infrastructure Upgrades

HSG has formed a strategic technology partnership with Cambodia's Chief Bank as its digital transformation partner, strengthening HSG's presence in Southeast Asia. The collaboration will drive the upgrade of the bank's digital infrastructure to enhance service efficiency and user experience.



MAJOR PROJECT ACHIEVEMENTS

■ Breaking Bottlenecks, Driving Dual Growth

A top corporate bank in an emerging market is shifting from its corporate-banking roots to a two-wheel drive strategy, combining corporate and retail banking. Yet it faces a challenging ecosystem: low smartphone use, a cash-driven society, underbanked populations, and early-stage digital infrastructure.

With a large, dense population offering huge digital potential, the bank now looks to China's digital banking playbook—using technology to break through inclusive finance barriers and digitally reshape its business model.

■ Core Need: Replicating China's Digital Finance Success

01

Building an all-scenario digital financial channel covering "individuals - merchants - banks" to break the limitations of physical branches and improve the accessibility of financial services;

02

Constructing a digital capability platform to support the large-scale development of business, realizing end-to-end upgrading from channel operations, middle-office support to data-driven;

03

Learning from China's mature practices in the field of digital inclusive finance, rapidly completes its digital transformation from a traditional bank to a digital bank.

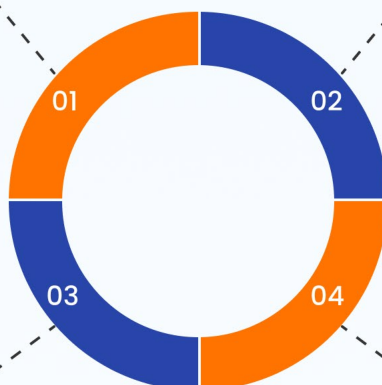
■ Digital Empowerment: HSG's Full-Stack Implementation Framework

Channel Access Layer

Building three digital channels to enable seamless financial access

Data Value Layer

Tools for clarity: AML, imaging, dashboards & reports.



Middle-Service Layer

A digital hub integrating lending, risk control, and compliance.

Data Platform Layer

Powering precision marketing and customer insight.

■ Our Edge: Full-Stack Capability Paired with Deep Implementation Know-how



Integrated Efficiency:

Our proven, full-stack system slashes costs and accelerates rollout.



Beyond Technology:

28 years of embedded experience and forward-looking methodology.



Future-Proof Infrastructure:

Ensuring stable scaling and agile response to evolving needs.

■ Setting a New Benchmark for Digital Inclusive Finance

Through the three-dimensional empowerment of "product + experience + technology", this project helps the Bank breaking the barriers of traditional financial services and build an all-scenario digital financial ecology covering individuals and merchants. It not only promotes the bank to realize the strategic transformation of "corporate + retail", and also improves the accessibility and inclusiveness of local financial services through digital means. It provides a replicable and promotable practical model for the digital transformation of banks in emerging market countries, and establishes an industry benchmark for digital inclusive finance transformation.



HONG KONG

■ Overcoming Global IT Heterogeneity for an Integrated Future

Transforming from fragmented to unified :

A leading Hong Kong bank with worldwide branches faced mounting costs and rigidity due to fragmented core systems across regions. To secure its future, it embarked on an “All in One Bank” strategy—starting with a pilot branch replacement to unify technology, operations, and business globally.

■ Core Needs: Laying the Cornerstone for an Integrated Bank

A Three-Phase Blueprint:

Build	A unified core platform to replace fragmented systems.
Scale	Standardized modules & specs for global rollout.
Secure	Managed pilot risk with proven implementation experience.

■ HSG Solution: Powering the Path from Pilot to Group-Wide Integration

- Strategically Aligned
A full-stack unified foundation for pilot success and global scaling.
- The Architecture of Unity
A consolidated platform foundation for standardized operations.
- A Unified API Foundation
Enabling standardized access and governance across all channels.
- Empowering Decisions
A unified data layer for smarter strategies and service.

■ Our Foundational Advantage: Full-Stack Capabilities for Integrated Success

SaaS Banking Solution

■ Smart Entry, Smart Solution: SaaS Overcomes IT Hurdles in Hong Kong

Strategic Ambition Meets Practical Constraints

A major Central Asian state-owned bank aimed to expand into Hong Kong but faced a core dilemma: its legacy IT system couldn't support a swift, compliant launch. The new branch confronted three key challenges—uncertain scale (making heavy investment risky), a need to focus on business growth over IT, and strict regulatory demands. The clear solution was a SaaS model, enabling light-asset startup, low-risk operation, and sharp business focus.

■ Three Facts for Success: End-to-End SaaS for Speed & Compliance

Three Core Values of SaaS Empowerment:

01 A Light & Compliant Foundation

Full-stack support from channels to data.

02 Cost Control & Future Proofing

Cost-efficient, elastic scaling.


03 "Hands-Off" Operations

Professional O&M and security services, freeing focus for pure business growth.

KYRGYZSTAN


■ The Full-Cycle SaaS Solution: Empowering Every Banking Function

From Demand to Delivery: We address three core needs with a tailored SaaS suite for instant launch.




01 Channel Front-End

Stable & Convenient Corporate Banking Services



02 Middle Services

Core Banking, AML & Imaging – The Compliant Foundation



03 Data Services

Enabling Visible Operations & Automated Compliance

■ Dual Engine for Growth: SaaS Advantages Powered by HSG Expertise

Why HSG? The deep integration of SaaS and our expertise creates multidimensional value.



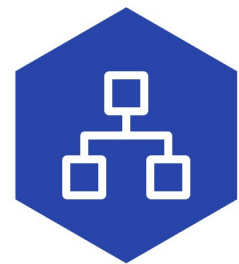
Precision Match

Custom SaaS services that align with your "lightweight launch, business focus" goals from day one.



Full-Hosted Ops & Security

We manage the system so you can focus 100% on business growth.



Dual-Advantage Architecture

Cloud-native design for smart scaling—saving costs at launch, supporting growth at scale.

■ The Strategy Accelerator: SaaS-Powered Expansion for Global Growth

Through HSG's customized banking SaaS solution, the bank successfully completed the IT system construction and business launch of the Hong Kong branch in a lightweight and low-risk manner. The SaaS model not only helped the bank minimize the IT investment risks caused by uncertain initial business volume, but also freed up resource for IT construction, allowing it to focus on core business development; HSG's professional capabilities and elastic architecture not only ensured the compliance and stability of the system, but also reserved sufficient space for future business growth, laying a solid foundation for the client to deepen its presence in the Hong Kong market and expand international business.





SOLUTION & PRODUCT UPGRADES

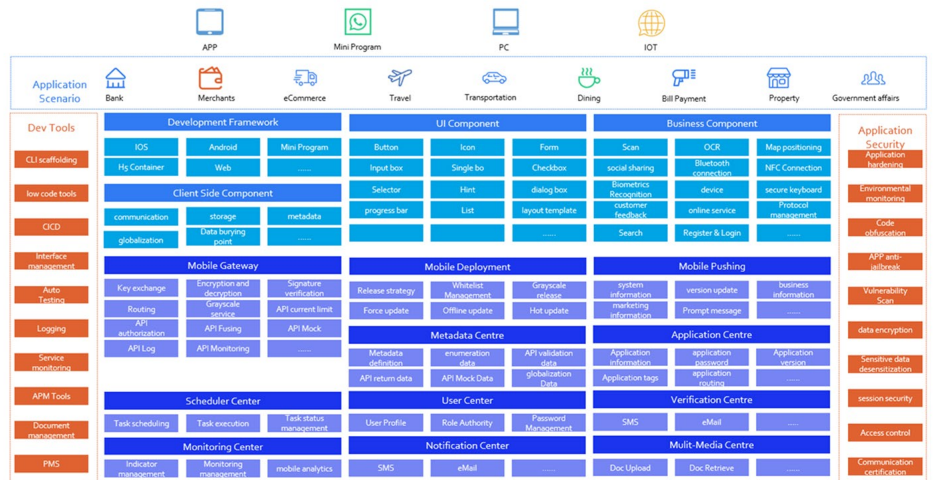


■ Core Positioning: The Value Nexus for Digital Banks

Mobile finance is the core of digital banking, enabled by channels like apps that offer 24/7, personalized service. HSG's full-stack "dual-platform + full product matrix" solution, powered by its Ferrari Mobile Platform, Blue Whale Middle services, and OnePay System, helps banks rapidly launch services from mobile banking to e-wallets and seize digital advantage.

■ Dual-Platform Core Support: The Agile & Efficient Tech Foundation

Ferrari Platform: A Full-Cycle Mobile App Development & Operations Platform



End-to-End Standardized System

An integrated framework unifies development, security, O&M, and operations for efficient, closed-loop management.

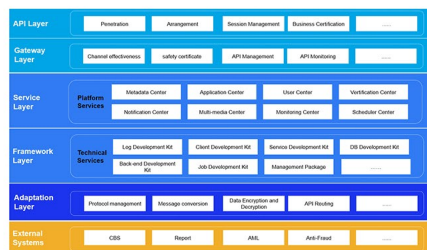
Boosts Development Efficiency

Integrates key modules like gateways and analytics with flexible client capabilities, reducing complexity and accelerating R&D.

End-to-End Security

A multi-layered protection system safeguards the entire client-to-server journey—from app and data to communication and environment—against potential threats.

■ Blue Whale Platform: The Business-Driven, Standardized Middle Office



Clear, Layered Architecture

A standardized five-tier design (API, Gateway, Service, Framework, Adaptation) ensures security, scalability, and streamlined development.

Lowers Technical Barrier

The standardized middleware framework cuts development costs, accelerates delivery, and sharpens banks' market response.

■ Full Product Suite: Serving All Clients in Diverse Payment Ecosystems

e-Wallet: An Ecological and High-Security Personal Digital Wallet

Seamless Ecosystem Fi

Enables rapid access to diverse sectors like finance, tourism, and cross-border payments via open APIs.

Full-scenario function coverage

Integrating core payments with membership, points, and lifestyle services to enrich user scenarios.

Extension of credit services

Seamlessly integrates with HSG's credit module to offer "pay-later" and cash loans, extending the wallet's value

Full-Stack Security & Risk Control

Integrated modules (eKYC, fraud detection, AML, soft tokens) ensure comprehensive, controllable risk for users and the system.

Personalized UI with Rapid Launch

Offers user-friendly design, allowing quick template customization (colors, logos) and deep personalization for brand differentiation.



■ Integrates credit for loans and pay-later services.

Universal Channel Integration

Supports global payments out-of-the-box—from Visa/Mastercard to Alipay/WeChat Pay and local methods like PromptPay—with no extra development.

Refined Clearing & Management

Supports complex multi-tier clearing (e.g., acquirer-merchant-ISP) and provides dual-end portal/APP tools for real-time oversight and operations.

Full-Scenario Coverage:

Supporting everything from traditional POS to QR code payments for any merchant need.

Scalable & Cost-Effective

Built on open platforms and cutting-edge tech, it elastically scales with your business growth while optimizing operating costs.

Full-process Risk Control

It has built-in AML and risk control modules, helping acquirers accurately control financial risks.



■ Super APP: The Intelligent Evolution of Mobile Banking

■ 01

Comprehensive Financial Hub:

Integrates core banking, investing, lending, and insurance for true one-stop service.

■ 02

Smart Personalization:

Offers tailored wealth products and financial advice by learning user behavior, boosting engagement.

■ 03

Global Cross-Border Services:

Empowering international remittance, forex, and global financial operations.

■ 04

Cross-Ecosystem Fusion:

Deep partnerships with e-commerce, social media, and online services expand banking into new scenarios.

■ 05

Top-tier Security:

Employs advanced encryption and biometrics to fully safeguard user funds and data.

■ Corporate Internet Banking: Efficient Digital Finance for Businesses

01 Refined Fund Management:

Real-time tracking of balances and history for precise control and optimized allocation.

03 Professional Financial Management:

Delivers detailed statements and analytical tools for data-driven corporate decisions.

05 Granular Security Authorization:

Assign precise permissions to strengthen internal financial controls.

07 Intuitive & User-Friendly:

The streamlined interface and process lower the barrier to use and simplify corporate finance management.

02 Streamlined Payments:

Accelerate internal and external processes with full-scenario support for supplier, salary, and tax payments.

04 Convenient Credit & Financing:

Supports online applications for fast access to development capital.

06 Global Business Support

Enables cross-border trade and FX transactions for international expansion.

08 Borderless, Anytime Operations:

Delivering 24/7 financial support across regions for global enterprises.

■ Core Value: Business Powered by Tech, Growth Driven by Experience

Powered by the Ferrari and Blue Whale platforms, HSG delivers an end-to-end, agile, and secure solution. It enables banks to launch mobile services rapidly while cutting costs and boosting innovation. By delivering personalized, secure, and full-scenario experiences, we help banks meet diverse customer needs, deepen relationships, expand ecosystems, and accelerate digital transformation to enhance core competitiveness.





HSG Core Banking Suite is a comprehensive, end-to-end solution built to global standards. It empowers all types of banks—traditional, digital, or new—to accelerate digital transformation, modernize operations, and optimize costs through continuous, business-driven innovation.

■ Empowering Digital Transformation, End-to-End

- Transforming Legacy Banks

We modernize outdated core systems by breaking down monolithic architectures and data silos. This shift from process-driven to data-driven operations boosts agility, cuts costs, and rebuilds digital-era competitiveness.

- Powering Agility

We enable digital banks to launch products fast through modular, parameterized core systems and open APIs. This helps them rapidly respond to market shifts, iterate business models, and build lasting competitive edge.

- One-Stop Service for New Banks

Our out-of-the-box solutions cover core modules (accounts, payments, credit, treasury) with standardized implementation. This drastically shortens launch cycles, enabling rapid market entry while reducing upfront costs.

■ Continuous Innovation, Building Core Competitiveness

Business Innovation

We evolve with market trends, integrating new scenarios like cross-border, green, and inclusive finance. We also empower banks to customize offerings, meeting diverse customer needs and expanding business horizons.



Technological Iteration

We power digital banking with continuous upgrades of core systems through cloud-native, AI, big data, and blockchain technologies, boosting performance, security, and intelligence.



Regulation and Compliance

Adheres to global standards with a flexible compliance module, enabling rapid response to regulatory changes. It ensures real-time monitoring and control to mitigate risk and safeguard business legitimacy.

■ Core Banking Suite – 2025 Upgrade

In 2025, the Core Banking Suite continues to be updated to meet business, technical, and local regulatory requirements. This will not only meet the business expansion needs of existing customers but also enrich the functionality of the Core Banking Suite, making the system more stable and secure.

New Product & Function

- Crypto Wallet & Blockchain Transfer
- Capital Management System (LAO)
- SWIFT & RTGS MX Upgrade
- VISA Direct
- Border Trade
- E-Folder
- Unit Trust Management
- Data Platform
- Fast Payment Upgrade

Technical

- Hybrid cloud deployment and HA
- Automatic scaling of cloud resources
- On premises to Cloud migration
- Postgre SQL support
- VISA Direct

■ Core Banking Suite – Architecture 2025



Color Legend ● Upgrade ● New ● HBS Other Product ● 3rd Party

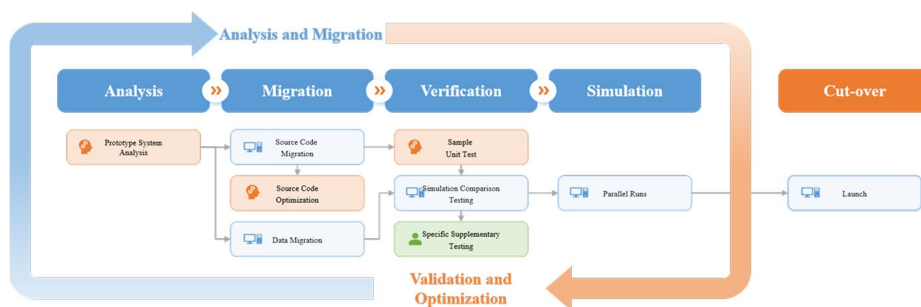


Legacy Offloading 2.0

The Mainframe offloading methodology is a framework developed by HSG based on the evolution of its core banking products—from mainframe/AS400 to open platforms, and now to cloud-native architecture. This solution enables full inheritance of client application assets, facilitating digital transformation with minimal risk and lowest cost. Since its launch in 2020, nearly five years of continuous refinement in Hong Kong, Macau, Thailand, Latin America and other markets—through benchmark projects including the full AS400 system offloading for Thailand's No.1 microfinance company, IDMS application migration validation for a Hong Kong telecom operator, and core banking mainframe migration validation for a Hong Kong bank—has culminated in the mature, seamless Mainframe offloading 1.0 framework.



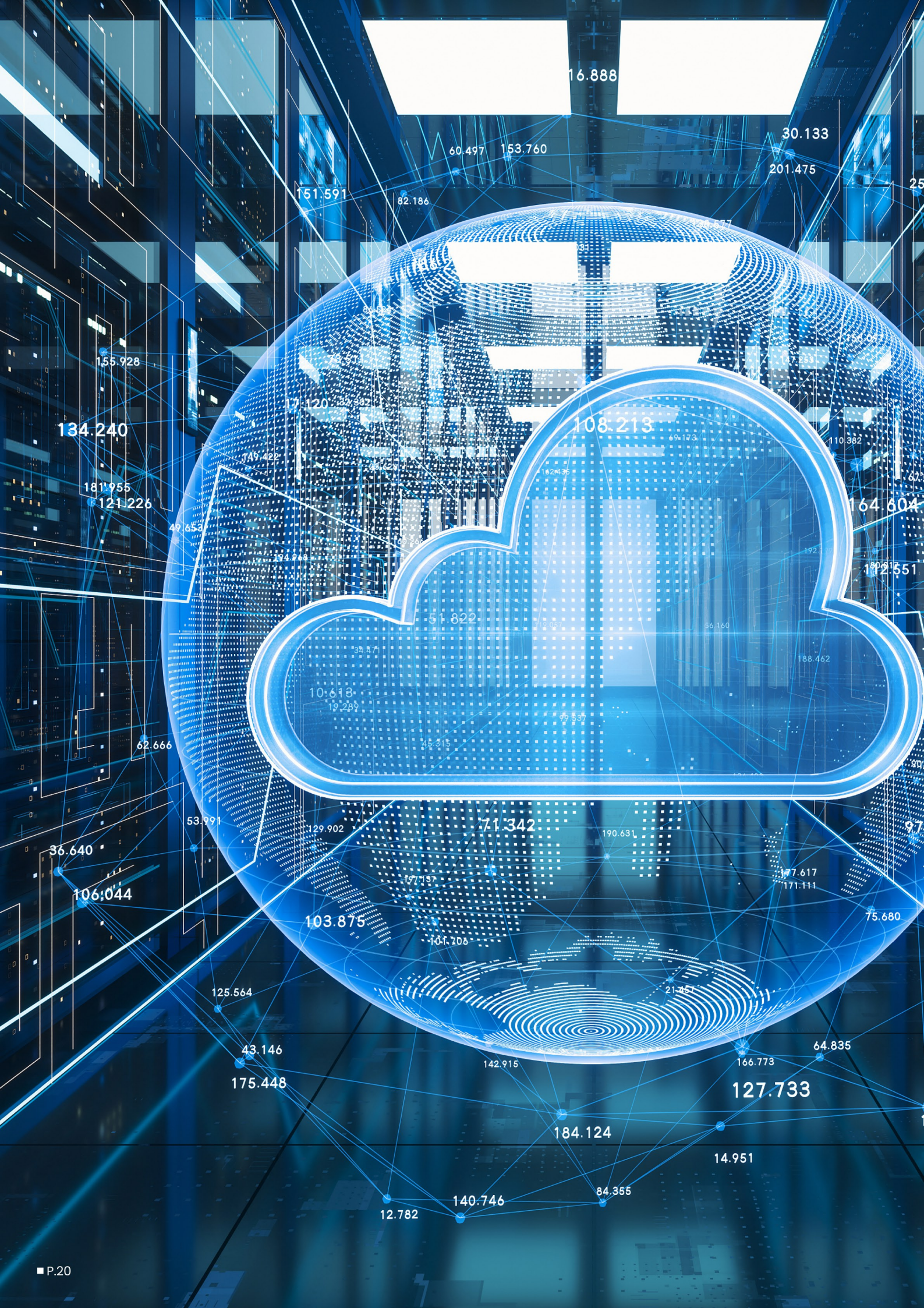
Through innovation in automation and standardization capabilities, the 1.0 framework has been enhanced at both architectural and solution levels: for terminals, the proprietary HBOX-Terminal platform emulates 3270 terminals, delivering a completely seamless user interface and operational experience post-migration with zero learning or adaptation costs for end users; for frameworks, it adds migration support for third-party mainframe runtime frameworks and applications such as IDMS/IMS, providing comprehensive coverage of migration scenarios.



The Mainframe offloading 2.0 version, launching in 2026, focuses on continuous innovation and optimization in engineering and intelligence. At the engineering level, building upon 1.0's single-application offloading capability, we now conduct holistic application assessments based on clients' overall IT landscape to identify suitable migration candidates, customize offloading solutions for each application based on its current characteristics and architectural targets, and design phased implementation roadmaps according to priority and criticality. At the intelligence level, AI capabilities are integrated at key stages including prototype system analysis, source code optimization, and sample program testing to comprehensively enhance migration efficiency and quality.







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177.157

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171.111

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21.757

43.146

142.915

166.773

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14.951

12.782

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■ The Strategic Imperative: Traditional Banks at the Digital Tipping Point

Competition Breakthrough with Data

Digital banks and licensed fintechs are capturing market share with technology and agility. To rebuild competitiveness, traditional banks must pivot to a data-empowered strategy.

Precision in the Experience Era

Online, diversified services have reshaped customer expectations for convenience and personalization. Legacy models fall short, making digital transformation essential for precise service matching and enhanced experience.

■ Core Differences: Digital Banks vs. Traditional Banks

Service Model: From Fixed Outlets to Mobile Touchpoints

Digital banks deliver borderless, efficient service via apps and web. Traditional banks, reliant on branches and staff, are constrained by geography and hours, limiting convenience.

Business Flexibility: Agile & Diversified vs. Homogenized

Digital banks rapidly launch personalized products beyond core services. Traditional banks, focused on homogeneous deposit/loan products, struggle to meet diverse demands.

Cost Efficiency: From Manual Drag to Automated Thrust

Leveraging automation, digital banks achieve low-cost, high-efficiency operations. Traditional banks face high costs and slow processes due to branch reliance.

Risk Control: From Judgement to Precision

Digital banks achieve proactive risk prevention through data-driven precision. Traditional banks' reliance on manual processes results in reactive and limited control.

Customer Experience: A Generational Gap

The contrast is stark: fully online, immersive convenience versus the time-consuming hassle of physical branch dependence.

■ Built on 29 Years: The Trusted Foundation for Digital Banking



About Us



高陽科技(中國)有限公司
HI SUN TECHNOLOGY (CHINA) LIMITED
(Incorporated in Bermuda with limited liability)



Stock Code :

00818.HK



Hi Sun FinTech Global Limited

FSI consultancy services, Core Banking system total solutions



Hi Sun Pay

Operation and development of nation-wide mobile payment platform and solution with China Mobile



VBill Payment

Third-party payment offline receipt, mobile, internet payment



Mega Hunt Micro Electronic

System level security chip (SOC) R&D and Sales

Hi Sun Technology (China) Limited (Stock Code: 00818.HK) stands at the forefront of financial business and technological innovation. For 29 years, we have built a reputation for excellence, now operates through Hi Sun FinTech Global (HSG) to serve financial institutions on the global stage.

HSG translates decades of domain expertise into concrete results. Our unparalleled track record, 100% successful core banking implementation on rate and a growing international client base serves as solid proof of our strategic partnership-driven approach. HSG specializes in turning the challenges of legacy systems and technological lag into opportunities for growth.

From our Hong Kong headquarter to the branches in key Southeast Asian markets, HSG operates as a unified global team with local insights. This structure enables us to drive rapid global expansion for our clients while enhancing the quality and marketability of their services.

HSG's purpose is to be a High-Value FinTech Partner. This means we are committed to our clients' long-term success. By architecting the digital future with a combination of strategic vision and pragmatic innovation, we enable financial institutions not just to survive in the evolving digital landscape, but to define it.



■ HSG Mission and Values

Corporate Mission

Be a high-value fintech partner for customers

Corporate Values

Professionalism drives client succes; Striving Together For a Brighter Future










■ Offering Stack

HBS Offering Stack is a game-changer for traditional banks digital transformation and digital banks expanding business, aiming to excel in a competitive market.

With this comprehensive solution, banks can customize their products to offer innovative, pioneering financial services while ensuring compliance with regulatory requirements.

By leveraging the HBS Offering Stack, banks can achieve a perfect balance between customization, innovation, and regulatory compliance, ultimately enhancing their market fit and delivering exceptional customer experiences.

 Channel Products	 Core Banking Products	 FinTech Products	 Mgt. Products	 Data Products	 Foundation Products	 Services
Mobile Banking	Core Banking	e-Wallet	LOS	Data Warehouse	Notification Platform	IT Consultancy and Planning
Internet Banking	Deposit	e-Lending	Limit Mgt. System	Reporting	Imaging Platform	Requirement Consultancy & Analysis
Teller System	Loans	Payment Gateway	Collateral Mgt. System	AML	Workflow	PMO
Agent Banking	Remittance	Open-API	Card Mgt. System	Anti-Fraud	Batch Jobs Scheduler	Testing
Channel Integration Platform	General Ledger	Merchant & Acquiring	CRM		DevOps	IT Operation
	Trade Finance				Monitoring Platform	Legacy Offloading



Looking ahead to 2026, the global economic and technological landscape will continue to shift. However, our fundamental commitment to serving each of you remains unwavering. HSG will move forward with a more proactive spirit, supported by a more professional and efficient global team, and powered by more advanced and reliable intelligent products and services. We are dedicated to creating even greater value for you. Let us join hands and move forward together toward new journeys and a shared future of success.



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