

SUN INTERNATIONAL GROUP LIMITED
Cricket Square, Hutchins Drive,
P.O. Box 2681, Grand Cayman KY1-1111, Cayman Islands

Date: 28 MAR 2019

BY HAND

Sun International Financial Group Limited
Attn: The board of directors

THE PROMISSORY NOTE DATED 29 FEBRUARY 2016 IN THE PRINCIPAL AMOUNT OF HK\$128,695,259 (THE "PROMISSORY NOTE") ISSUED BY SUN INTERNATIONAL GROUP LIMITED (THE "COMPANY") TO SUN INTERNATIONAL FINANCIAL GROUP LIMITED

We refer to the Promissory Note and the extension letter (the "**Extension Letter**") dated 14 February 2019 executed by us.

Pursuant to the terms of the Promissory Note, the outstanding principal amount of HK\$128,695,259 (the "**Outstanding Principal Amount**") shall be repayable by the Company on the date falling on the third anniversary of the date of the Promissory Note (the "**Maturity Date**").

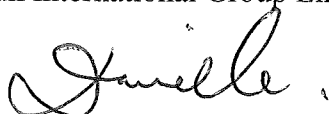
Pursuant to the terms of the Extension Letter, the Maturity Date shall be extended to 31 March 2019

By way of this letter, we hereby confirm our mutual agreement to further extend the Maturity Date to 30 June 2019. For the avoidance of doubt, interest shall continue to accrue on the Outstanding Principal Amount at the rate according to the terms of the Promissory Note until the Outstanding Principal Amount is fully paid by the Company.

This letter shall be governed by and construed in accordance with the laws of Hong Kong.

To signify your agreement to the above, kindly sign and confirm your agreement in the space provided below.

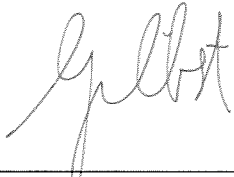
Yours faithfully
For and on behalf of
Sun International Group Limited



Name: Cheryl Mei Ching
Title: Director

We, Sun International Financial Group Limited, hereby confirm that we agree to the terms set out above.

For and on behalf of
Sun International Financial Group Limited



Name: *Fung Ka Chun Gilbert*
Title: Director