

STRICTLY PRIVATE & CONFIDENTIAL

1 March 2017

Advanced Card Systems Holdings Limited
Units 2010-2013 20th Floor
Chevalier Commercial Centre
8 Wang Hoi Road
Kowloon Bay Hong Kong

Dear Sirs,

**MANDATORY UNCONDITIONAL CASH OFFER BY
FORTUNE (HK) SECURITIES LIMITED
ON BEHALF OF
HNA ECOTECH PIONEER ACQUISITION
TO ACQUIRE ALL THE ISSUED SHARES OF
ADVANCED CARD SYSTEMS HOLDINGS LIMITED
(OTHER THAN THOSE ALREADY OWNED AND/OR
AGREED TO BE ACQUIRED
BY HNA ECOTECH PIONEER ACQUISITION AND PARTIES
ACTING IN CONCERT WITH IT)**

We hereby consent and confirm that we have not withdrawn our consent to the issue by Advanced Card Systems Holdings Limited of the composite document (the “**Composite Document**”) dated 1 March 2017 in respect of the captioned matter with the inclusion therein of our letter dated 1 March 2017 and the references to our name and our letter in the form and context in which they appear.

We further consent to this letter being made available for public inspection as described in the section headed “Documents available for inspection” in Appendix VI to the Composite Document.

Except as stated above, our said letter is not to be quoted or referred to, in whole or in part, nor shall our said letter or this consent letter be used for any other purpose, without our prior written consent.

Yours faithfully,
For and on behalf of
Gram Capital Limited



Graham Lam
Managing Director