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JOINT PRESS RELEASE: IQONIX, Talico Technologies, and Ingonyama Holdings Launch White-Label Financial and Banking Services Marketplace Engine via Southern Royal Fund in South Africa

LONDON, UK, SINGAPORE & JOHANNESBURG, SOUTH AFRICA — 18 August 2026 — IQONIX, the UK-based global commercial entity, alongside its Singaporean deep-tech sister company Talico Technologies, and Ingonyama Holdings (South Africa), today announced a joint corporate deployment launching the proprietary financial technology marketplace platform, **Ebony**, into the South African market through the creation of the **Southern Royal Fund**.

This initiative marks a milestone partnership between global technology creators and a major South African enterprise player. Operating as the primary customer and localised deployment vehicle, Ingonyama Holdings will utilise Ebony's fully white-labelled digital financial services marketplace platform and IQONIX's partner banks' licensed infrastructure to deliver comprehensive retail banking, B2B corporate trade accounts, and localised financial services to regional and wider communities.

Executive Perspectives

Mr Lucas Mkhwanazi, CEO of Ingonyama Holdings, stated:
"Our mission at Ingonyama Holdings has always been centred on unlocking sustainable economic value and modern commercial access for our regional communities. By serving as the launch customer for the Ebony marketplace engine, we are directly overcoming long-standing financial access gaps across our agricultural landscapes. The Southern Royal Fund will not only deliver secure digital transactional banking to thousands of previously underserved farming communities but will also inject crucial supply chain liquidity and modern farm management tools directly to our

local cultivators. This joint deployment marks a historic turning point for financial agility and agricultural empowerment in South Africa."

Mr Nick Fitzgerald, CEO of IQONIX and Talico Technologies, added:
"This joint market entry represents a perfect operational synergy within our global ecosystem. At Talico Technologies, we have built a high-performance marketplace infrastructure integrated with advanced machine learning pipelines to handle biometric security, localised risk mitigation, and automated compliance. Through IQONIX, we bridge this technical intelligence with the financial and commodity markets required to scale them effectively on an international stage. By collaborating with Ingonyama Holdings, we are deploying a robust, compliant digital ecosystem tailored directly to the unique capital requirements of South African enterprises and rural communities. We are completely proud to support this transformative rollout."

Transforming Local Commerce: Ingonyama Holdings as the Strategic Customer

Ingonyama Holdings serves as the localised commercial anchor for this rollout. The company holds deep operational roots tied to the Ingonyama Trust, which manages approximately 3 million hectares of communal land—accounting for roughly one-third of the KwaZulu-Natal province on behalf of the Zulu Nation.

By acting as the launching customer for the Ebony engine, Ingonyama Holdings will directly address historical financial access gaps across its vast footprint:

- **Farming Community Banking**: The Southern Royal Fund will introduce targeted retail banking and digital wallets to thousands of previously underserved farming communities on Ingonyama land.
- **Integrated Ebony Marketplace**: AgriTech tools, farm management systems, and affordable physical farming inputs will be distributed directly to smallholder farmers through the digital platform.
- **Supply Chain Liquidity**: Corporate accounts will streamline B2B trade clearing, connecting local agricultural yields directly with wider trade networks.

High-Impact Socio-Economic Pillars

In addition to agricultural infrastructure, this joint deployment incorporates Ebony's proprietary **Women's Empowerment in Business Framework**. This digital initiative uses alternative, machine learning-driven underwriting models and non-traditional credit evaluations alongside digital enterprise incubators. The framework is built to directly accelerate capital and resource distribution to female-led businesses across South Africa.

Key Strands of the Global Deployment

- **Ingonyama Holdings Deployment**: Acts as the key market customer, transforming agricultural and communal land commerce through the flagship white-label rollout of the Southern Royal Fund.
- **Ebony Modular Architecture**: Delivers scalable, borderless banking-as-a-service (BaaS) infrastructure enabling regional corporations to launch fully compliant, customised digital banking ecosystems.
- **Talico Technologies Technical Anchor**: Supplying underlying machine learning pipelines via an expanded Singaporean AI engineering team to handle biometric identity management, localised risk mitigation, and automated compliance tracking.
- **IQONIX Commodity Core**: Aligns this newly deployed financial infrastructure with IQONIX's international trade networks in agricultural products, mining, and minerals to inject cross-border commercial velocity.

Commercial Launch Date Announcement

The technology integration phase is now progressing under strict compliance monitoring. An official announcement detailing the exact **commercial launch date** and immediate account onboarding protocols for both retail and corporate users will be issued in an upcoming media brief.

About the Partner Entities

About Ingonyama Holdings
Ingonyama Holdings is a strategic South African corporate entity dedicated to driving economic development, agricultural sustainability, and modernised commercial access across regional communities. Tied closely to the administration of communal land resources in KwaZulu-Natal, the company fosters asset-backed growth, community empowerment, and commercial joint ventures intersecting heavy industry and digital financial technology.

About IQONIX, Talico Technologies, & Ebony
Operating as a synchronised global ecosystem, this corporate framework bridges deep-tech innovation with international commodity trade and financial engineering. **IQONIX (United Kingdom)** operates as the global commercial entity, managing the international distribution and financing frameworks of Ebony—a white-label financial services platform powered by its banking-licensed BaaS partners. **Talico Technologies (Singapore)** serves as the central intellectual property (IP) repository and engineering engine, specialising in artificial intelligence and OEM software development.

Forward-Looking Statements Disclaimer

This press release contains forward-looking statements involving risks, uncertainties, and assumptions regarding future growth, white-label technology adoption, market penetration of Southern Royal Fund in South Africa, regional regulatory compliance, and commodity trends. Words such as "believe," "expect," "anticipate," and "plan" identify these statements. Actual corporate results may differ materially from those projected due to shifting financial regulations, South African banking laws, central bank compliance frameworks, currency and market volatility, and geopolitical supply chain adjustments. We assume no obligation to update these statements.

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