51-102F3
MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

FendX Technologies Inc. (the "**Company**")
701 West Georgia Street, Suite 1500
Vancouver, British Columbia, V7Y 1C6

Item 2 Date of Material Change

April 10, 2026

Item 3 News Release

The news release dated April 10, 2026 was disseminated via Stockwatch.

Item 4 Summary of Material Change

The Company announced the completion of its previously disclosed debt settlement from March 31, 2026. The Company issued 242,102 common shares (each, a "**Share**") at $0.37 per Share to settle $89,578 of debt with arms-length creditors (the "**Debt Settlement**").

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

On April 10, 2026, the Company completed the Debt Settlement and issued 242,102 Shares at $0.37 per Share in settlement of $89,578 of debt. The Company carried out the Debt Settlement to improve its financial position by reducing its existing liabilities. The securities issued pursuant to the Debt Settlement are subject to a hold period expiring four months and one day from the date of issuance, in accordance with applicable securities laws. No new control person or insiders were created pursuant to the Debt Settlement.

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

April 14, 2026