



TRUST FINTECH LIMITED

CIN: - L72100MH1998PLC117470

Registered Office: - 11/4, Infotech Park, Gayatri Nagar, Parsodi, Nagpur, Maharashtra – 440022,

Website: - www.softtrust.com Contact: - 0712-2221656 Email: cs@softtrust.com

NOTICE OF POSTAL BALLOT / E-VOTING

(Pursuant to Section 108 and 110 of the Companies Act, 2013 ("the Act") read with the Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014)

Notice is hereby given that pursuant to the provisions of Section 108 and Section 110 and other applicable provisions, if any, of the Companies Act, 2013, as amended ("the Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("the Rules") read with General Circular No.14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020 and General Circular No. 39/2020 dated December 31, 2020 issued by Ministry of Corporate Affairs ("the MCA Circulars") in relation to "Clarification on passing ordinary and special resolution by Companies Act, 2013 and rules made there under" for holding general meetings / conducting postal ballot through e-voting, and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations"), (including any statutory modifications, amendments or re-enactments thereof, for the time being in force) the Resolutions appended below are proposed to be passed by the Members of the Company by way of special resolution for the businesses set out here under through Postal Ballot Forms along with electronic means i.e. ("remote e-voting").

The Explanatory Statement pertaining to the said resolution setting out the material facts and the reasons for proposing the same is annexed for your consideration and approval. The resolution for the purpose as stated herein below is proposed to be passed by Postal Ballot/e-voting:

The Members are requested to consider and, if thought fit, pass the following resolutions:

SPECIAL BUSINESS: -

ITEM NO. 1:- AMENDMENT / ALTERATION AND ADDITION OF THE OBJECT CLAUSE OF MEMORANDUM OF ASSOCIATION (MOA) OF THE COMPANY.

To consider and, if thought fit, to pass with or without modification(s) the following resolution as **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of Section(s) 4, 13 and 15 and all other applicable provisions, if any, of the Companies Act 2013, read with applicable Rules and Regulations framed thereunder (including any statutory modification(s) or



re-enactment(s) thereof for the time being in force), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 or any other applicable law(s), regulation(s), guideline(s), consent of the members of the Company be and is hereby accorded for the amendment / alteration and addition of the object clause of the Memorandum of Association of the Company ("MOA"). The Main Object clause III (A) of the Memorandum of Association of the company be and is hereby altered and amended is as follows:

4) To carry on the business in India and abroad the business of acting as a payment aggregator, account aggregator, open banking and financial data services, FIP/FUP integration services, open banking, API banking, digital KYC services including digital identity and verification services from government websites. To act as facilitator, and service provider to collect, receive, pool, aggregate, and settle funds, payments, and transactions from customers through various electronic modes, mobile, net banking and physical payment channels, interfaces, or devices, and to transfer and remit the collected funds to respective merchants, e-commerce platforms, and business entities pursuant to a direct contractual relationship, and to comply with the guidelines, regulations, and master directions issued by the Reserve Bank of India (RBI) or any other competent regulatory authority under the Payment and Settlement Systems Act, 2007, or any statutory modifications or re-enactment thereof from time to time.

5) To carry on the business of payment network technology services, switching, routing, gateway, transaction processing, clearing, settlement, reconciliation and allied technology services for banks, financial institutions, payment system participants and other eligible entities, including services relating to ATM, NFS, RuPay, POS, e-commerce, IMPS, UPI, AePS, e-NACH and other payment networks and systems, subject to applicable regulatory and network requirements. To provide Prepaid Payment Instruments and Digital Wallets, Wallet and PPI Technology Platform, Digital Lending and Lending Service Provider and services related to Micro-ATM and Assisted Banking.

6) To develop, establish, operate and provide fraud risk management, transaction monitoring, fraud detection, risk scoring, alert management, case management, behavioral analytics, anti-money laundering, sanctions screening, regulatory compliance, cybersecurity, authentication, API security, identity and access management and other risk-management, Reg-Tech and security technology solutions for banks, financial institutions, payment participants and other organizations. To provide services designing, developing, acquiring, licensing, implementing, integrating, operating, maintaining and providing banking, financial and payment technology solutions, including core banking, lending, payments, deposits, treasury, cards, digital banking, financial inclusion and other banking and financial operations, together with software-as-a-service, platform-as-a-service, cloud, hosting, data center, disaster recovery, managed services and infrastructure management



services including the business of information technology and IT-enabled services and to undertake all such incidental and allied services in order to achieve above mentioned object

“RESOLVED FURTHER THAT the Board of Directors, Company Secretary and other designated officers of the company be and are hereby authorized to do all such acts, deeds, matters, filing e forms and things as may be necessary, expedient or desirable for the purpose of giving effect to the aforesaid resolutions and in connection with any matter incidental thereto.”

Registered Office:

11/4, Infotech Park Gayatri Nagar
Pardsodi, Nagpur – 440022
Maharashtra, India

Place: - Nagpur

Date: - 16.10.2026

By Order of the Board

For Trust Fintech Limited

SD/-

Hemant Chafale

Managing Director

Notes:-

An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, setting out the material facts and reasons for the proposed Resolution, is appended herein below along with the Postal Ballot Notice for your consideration.

1. The Postal Ballot Notice is being sent by email to all the Shareholders, whose names appear in the Register of Members/ List of Beneficial Owners as received from National Securities Depository Limited (“NSDL”)/ Central Depository Services (India) Limited (“CDSL”) as on Friday, October 16, 2026, (“Cut-off Date”) and who have registered their email addresses in respect of electronic holdings with the Depository through the concerned Depository Participants (“DPs”) and in respect of physical holdings with the Company, the Company’s Registrar and Share Transfer Agent (“RTA”), Bigshare Private Limited. The voting rights of Shareholders shall be in proportion to their shares of the paid-up equity share capital of the Company as on the Cut-off Date which will only be considered to avail the facility of remote e-Voting.

2. Only those Shareholders whose names are appearing in the Register of Members/ List of Beneficial Owners as on the Cut-off Date shall be eligible for casting their votes through remote e-Voting. A person who is not a Shareholder on the Cut-off Date should treat this Notice for information purposes only. It is, however, clarified that all Shareholders of the Company as on the Cut-off Date (including those Shareholders who may not have received this Notice due to non-registration of their e-mail IDs with the Company’s RTA/ DPs) shall be entitled to vote in relation to the Resolution specified in this Notice in accordance with the process specified hereinafter in this Notice.



3. The Board of Directors have appointed M/s Kaustubh Moghe And Associates, Practising Company Secretary Nagpur, with Membership No. FCS 10603 & Certificate of Practice Number: 12486 as the Scrutinizer, for conducting the e-voting process in a fair and transparent manner.

4. Upon completion of the scrutiny of the votes, the Scrutinizer will submit his report to the Chairman or any other person authorised by him. Based on the Scrutinizer's report, the result of the voting conducted through Postal Ballot (remote e-Voting process) would be announced by the Chairman or any other person authorised by him on or before 5:00 PM (IST), Friday, November 24, 2026. The aforesaid result along with the Scrutinizer's report would be displayed on the Notice Board of the Company at its Registered Office and its Head Office/ Corporate Office and shall be intimated to the Stock Exchanges where the shares of the Company are listed i.e. National Stock Exchange of India Limited ("NSE") and will be displayed on the Company's website viz. www.softtrust.com.

5. The Resolution, if passed by requisite majority, shall be deemed to have been passed on Wednesday, November 21, 2026, the last date specified for e-Voting. Further, Resolution passed by the Shareholders through Postal Ballot shall be deemed to have been passed as if it have been passed at a General Meeting of Shareholders convened in that behalf.

6. All the material documents referred to in the Notice and Explanatory Statement will be available for inspection in the electronic mode up to the date of declaration of results of the Postal Ballot from 10:00 AM to 5:00 PM (IST) on all working days. Shareholders seeking to inspect such documents can send an e-mail to cs@softtrust.com

7. Shareholders may download the Notice from the Company's website at www.softtrust.com. A Copy of the Notice is also available on the website of at NSE www.nseindia.com.

8. Shareholders are requested to update/register their KYC details including changes, if any, pertaining to their name, postal address, e-mail address, telephone/ mobile numbers, Permanent Account Number (PAN), nominations, power of attorney, bank account details (name of the bank, branch details, bank account number, MICR code and IFSC code, etc.) as follows:

a. For shares held in electronic form: with their DPs.

b. For shares held in physical form: with the RTA in Form ISR-1 and other relevant forms pursuant to circulars issued by SEBI from time to time latest being SEBI Master Circular No. HO/38/13/ (4)2026-MIRSD POD/I/4298/2026 dated February 6, 2026.

PROCEDURE FOR SHAREHOLDERS VOTING THROUGH ELECTRONIC MEANS:-

Bigshare i-Vote E-Voting System

E-VOTING INTRUCTIONS FOR POSTAL BALLOT ARE AS UNDER:

- i. The voting period begins on 22st October 2026 and ends on 21st November 2026. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date 16th October 2026 of 16th October 2026 may cast their vote electronically. The e-voting module shall be disabled by Bigshare for voting thereafter.
- ii. Pursuant to SEBI Circular No. **SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020**, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholder's/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants**. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

- iii. In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

1. Pursuant to above said SEBI Circular, Login method for e-Voting for **Individual shareholders holding securities in Demat mode** is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi/Easiest is https://web.cdslindia.com/myeasitoken/home/login or visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then use your existing my easi username & password. 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of BIGSHARE the e-Voting service provider and you will be re-directed to i-Vote website for casting your vote during the remote e-Voting period. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. BIGSHARE, so that the user can visit the e-Voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasitoken/Registration/EasiRegistration 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a link https://evoting.cdslindia.com/Evoting/EvotingLogin The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress, and also able to directly access the system of all e-Voting Service Providers. Click on BIGSHARE and you will be re-directed to i-Vote website for casting your vote during the remote e-voting period.
Individual Shareholders holding securities in demat mode with NSDL	1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name BIGSHARE and you will be re-directed to i-Vote website for casting your vote during the remote e-Voting period. 2) If the user is not registered for IDeAS e-Services, option to register is available at

	https://eservices.nsdl.com. Select “Register Online for IDeAS “Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name BIGSHARE and you will be redirected to i-Vote website for casting your vote during the remote e-Voting period. 4) For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page with all e-Voting Service Providers. Click on BIGSHARE and you will be re-directed to i-vote (E-voting website) for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
Individual Shareholders (holding securities in demat mode) login through their Depository Participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free No. 1800 22 55 33.
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022- 48867000.

2. Login method for e-Voting for shareholder other than individual shareholders holding shares in Demat mode & physical mode is given below:

- You are requested to launch the URL on internet browser: <https://ivote.bigshareonline.com>
- Click on “**LOGIN**” button under the ‘**INVESTOR LOGIN**’ section to Login on E-Voting Platform.
- Please enter you ‘**USER ID**’ (User id description is given below) and ‘**PASSWORD**’ which is shared separately on you register email id.
 - Shareholders holding shares in **CDSL demat account should enter 16 Digit Beneficiary ID** as user id.
 - Shareholders holding shares in **NSDL demat account should enter 8 Character DP ID followed by 8 Digit Client ID** as user id.
 - Shareholders holding shares in **physical form should enter Event No + Folio Number** registered with the Company as user id.

Note If you have not received any user id or password please email from your registered email id or contact i-vote helpdesk team. (Email id and contact number are mentioned in helpdesk section).

- Click on **I AM NOT A ROBOT (CAPTCHA)** option and login.

NOTE: If Shareholders are holding shares in demat form and have registered on to e-Voting system of <https://ivote.bigshareonline.com> and/or voted on an earlier event of any company then they can use their existing user id and password to login.

- If you have forgotten the password: Click on ‘**LOGIN**’ under ‘**INVESTOR LOGIN**’ tab and then Click on ‘**Forgot your password?**’
- Enter “**User ID**” and “**Registered email ID**” Click on **I AM NOT A ROBOT (CAPTCHA)** option and click on ‘**Reset**’.

(In case a shareholder is having valid email address, Password will be sent to his / her registered e-mail address).

Voting method for shareholders on i-Vote E-voting portal:

- After successful login, **Bigshare E-voting system** page will appear.
- Click on “**VIEW EVENT DETAILS (CURRENT)**” under ‘**EVENTS**’ option on investor portal.
- Select event for which you are desire to vote under the dropdown option.
- Click on “**VOTE NOW**” option which is appearing on the right hand side top corner of the page.

- Cast your vote by selecting an appropriate option “**IN FAVOUR**”, “**NOT IN FAVOUR**” or “**ABSTAIN**” and click on “**SUBMIT VOTE**”. A confirmation box will be displayed. Click “**OK**” to confirm, else “**CANCEL**” to modify. Once you confirm, you will not be allowed to modify your vote.
- Once you confirm the vote you will receive confirmation message on display screen and also you will receive an email on your registered email id. During the voting period, members can login any number of times till they have voted on the resolution(s). Once vote on a resolution is casted, it cannot be changed subsequently.
- Shareholder can “**CHANGE PASSWORD**” or “**VIEW/UPDATE PROFILE**” under “**PROFILE**” option on investor portal.

3. Custodian registration process for i-Vote E-Voting Website:

- You are requested to launch the URL on internet browser: <https://ivote.bigshareonline.com>
- Click on “**REGISTER**” under “**CUSTODIAN LOGIN**”, to register yourself on Bigshare i-Vote e-Voting Platform.
- Enter all required details and submit.
- After Successful registration, message will be displayed with “**User id and password will be sent via email on your registered email id**”.

NOTE: If Custodian have registered on to e-Voting system of <https://ivote.bigshareonline.com> and/or voted on an earlier event of any company then they can use their existing user id and password to login.

- If you have forgotten the password: Click on ‘**LOGIN**’ under ‘**CUSTODIAN LOGIN**’ tab and further Click on ‘**Forgot your password?**’
- Enter “**User ID**” and “**Registered email ID**” Click on **I AM NOT A ROBOT (CAPTCHA)** option and click on ‘**RESET**’.

(In case a custodian is having valid email address, Password will be sent to his / her registered e-mail address).

Voting method for Custodian on i-Vote E-voting portal:

- After successful login, **Bigshare E-voting system** page will appear.

Investor Mapping:

- First you need to map the investor with your user ID under “**DOCUMENTS**” option on custodian portal.
 - Click on “**DOCUMENT TYPE**” dropdown option and select document type power of attorney (POA).
 - Click on upload document “**CHOOSE FILE**” and upload power of attorney (POA) or board resolution for respective investor and click on “**UPLOAD**”.

Note: The power of attorney (POA) or board resolution has to be named as the “**InvestorID.pdf**” (Mention Demat account number as Investor ID.)

 - Your investor is now mapped and you can check the file status on display.

Investor vote File Upload:

- To cast your vote select “**VOTE FILE UPLOAD**” option from left hand side menu on custodian portal.
- Select the Event under dropdown option.
- Download sample voting file and enter relevant details as required and upload the same file under upload document option by clicking on “**UPLOAD**”. Confirmation message will be displayed on the screen and also you can check the file status on display (Once vote on a resolution is casted, it cannot be changed subsequently).

- Custodian can “CHANGE PASSWORD” or “VIEW/UPDATE PROFILE” under “PROFILE” option on custodian portal.

Helpdesk for queries regarding e-voting:

Login type	Helpdesk details
Shareholder's other than individual shareholders holding shares in Demat mode & Physical mode.	In case shareholders/ investor have any queries regarding E-voting, you may refer the Frequently Asked Questions ('FAQs') and i-Vote e-Voting module available at https://ivote.bigshareonline.com , under download section or you can email us to ivote@bigshareonline.com or call us at: 022-62638338

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

As required by Section 102 of the Companies Act, 2013 ("Act"), the following explanatory statement sets out all material facts relating to the business mentioned under respective items of the accompanying Notice.

Item No. 1: Change of Object Clause of the Memorandum of Association of the Company
Your Board has to consider from time to time proposals for diversification into areas which would be profitable for the Company as part of diversification Plans.

For this purpose, the object Clause of the Company, which is presently restricted in scope, requires to be comprehensive so as to cover a wide range of activities to enable your Company to consider embarking upon new projects and activities. The alteration in the Objects Clause of the Memorandum of Association as set out in the Resolution is to facilitate diversification. This will enable the company to enlarge the area of operations and carry on its business economically and efficiently and the proposed activities can be, under the existing circumstances, conveniently and advantageously combined with the present activities of the company.

The "Main Object" clause of the Memorandum of Association of the Company is being amended by

Addition of the following as Clauses -:

4) To carry on the business in India and abroad the business of acting as a payment aggregator, account aggregator, open banking and financial data services, FIP/FUP integration services, open banking, API banking, digital KYC services including digital identity and verification services from government websites. To act as facilitator, and service provider to collect, receive, pool, aggregate, and settle funds, payments, and transactions from customers through various electronic, digital, mobile, online, and physical payment channels, interfaces, or devices, and to transfer and remit the collected funds to respective merchants, e-commerce platforms, and business entities pursuant to a direct contractual relationship, and to comply with the guidelines, regulations, and master directions issued by the Reserve Bank of India (RBI) or any other competent regulatory authority under the Payment and Settlement Systems Act, 2007, or any statutory modifications or re-enactment thereof from time to time.

5) To carry on the business of payment network technology services payment network technology, switching, routing, gateway, transaction processing, clearing, settlement, reconciliation and allied technology services for banks, financial institutions, payment system participants and other eligible entities, including services relating to ATM, NFS, RuPay, POS, e-commerce, IMPS, UPI, AePS, e-NACH and other payment networks and systems, subject to applicable regulatory and network requirements. To provide Prepaid Payment Instruments and Digital Wallets, Wallet and PPI Technology Platform, Digital



Lending and Lending Service Provider Services. Services related to Business Correspondent, Micro-ATM and Assisted Banking.

6) To develop, establish, operate and provide fraud risk management, transaction monitoring, fraud detection, risk scoring, alert management, case management, behavioral analytics, anti-money laundering, sanctions screening, regulatory compliance, cybersecurity, authentication, API security, identity and access management and other risk-management, Reg-Tech and security technology solutions for banks, financial institutions, payment participants and other organizations. To provide services designing, developing, acquiring, licensing, implementing, integrating, operating, maintaining and providing banking, financial and payment technology solutions, including core banking, lending, payments, deposits, treasury, cards, digital banking, financial inclusion and other banking and financial operations, together with software-as-a-service, platform-as-a-service, cloud, hosting, data center, disaster recovery, managed services and infrastructure management services including the business of information technology and IT-enabled services and to undertake all such incidental and ancillary services in order to achieve above mentioned object

The company has raised initial public offer (IPO) in year 2024 and had received funds and utilized the funds as follows:

(Amount Rs. In Lakhs)

Total Funds received from IPO	Total Funds Spent till date	Total Unspent Funds
5619.64	3686.62	1933.02

The proposed Alteration / Amendment and Addition in main object clause is in extension of our existing UPI, IMPS switch which is launched this month there will be minimal expenditure on account of technical development and infrastructure which will be done from internal accruals, this will have positive impact on topline revenue in next two – three years.

None of the Directors of company are interest in aforesaid resolution

**By Order of the Board of Directors
For Trust Fintech Limited**

Sd/-

Hemant Chafale

Managing Director

DIN:01590781

Place: - Nagpur

Date: - 16th October, 2026