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MADISON HOLDINGS GROUP LIMITED
麥迪森控股集團有限公司
(Incorporated in the Cayman Islands with limited liability)
(Stock code: 08057)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 24 November 2026 (after trading hours of the Stock Exchange), the Loan Agreement was entered into between Run Tong Credit as lender and the Customer as borrower, pursuant to which Run Tong Credit has agreed to advance the Loan to the Customer in the principal amount of RMB2,600,000 (equivalent to approximately HK$3,042,000) for a repayment term of nine (9) months.

GEM LISTING RULES IMPLICATIONS

As one or more of the applicable percentage ratios under Rule 19.07 of the GEM Listing Rules in respect of the amount of the Loan exceeds 5% but all are less than 25%, the advance of the Loan constitutes a discloseable transaction of the Company and is subject to notification and announcement requirements under Chapter 19 of the GEM Listing Rules.

PROVISION OF THE LOANS

The Board is pleased to announce that on 24 November 2026 (after trading hours of the Stock Exchange), the Loan Agreement was entered into between Run Tong Credit as lender and the Customer as borrower, pursuant to which Run Tong Credit has agreed to advance the Loan to the Customer in the principal amount of RMB2,600,000 (equivalent to approximately HK$3,042,000) for a repayment term of nine (9) months.

The principal terms of the Loan Agreement are set out as follows:

Date of Loan Agreement	:	24 November 2026 (after trading hours of the Stock Exchange)
Lender	:	Run Tong Credit
Borrower	:	The Customer
Principal	:	RMB2,600,000
Interest rate	:	1.12% per month
Term	:	Nine (9) months
Maturity date	:	Nine (9) months from the date of the Loan Agreement
Security	:	The Loan is unsecured.
Repayment	:	The Loan shall be repaid by the Customer in Nine (9) monthly instalments. The first three instalments shall comprise interest payments only. From the fourth instalment onwards, the Customer shall repay the outstanding principal together with accrued interest.

FUNDING OF THE LOAN

The Group will finance the Loan with the Group's general working capital.

INFORMATION OF THE GROUP AND THE CUSTOMER

The Company is a limited company incorporated in the Cayman Islands and is an investment holding company. The Group is principally engaged in (i) the retail sales and wholesales of a wide spectrum of wine products and other alcoholic beverages in Hong Kong with a focus on red wine; (ii) the provision of loan financing and consultancy services; and (iii) the provision of financial services.

Run Tong Credit is a limited liability company established in the PRC and an indirect subsidiary of the Company. The Lender is principally engaged in provision of loan financing and micro-financing services in Chongqing, the PRC.

The Customer, Ms. Cheng Lin* (程琳), is an individual of PRC nationality.

To the best of the Directors' knowledge, information and belief having made all reasonable enquiries, the Customer is a third party independent of, and not connected with, the Company and/or its connected persons (as defined under the GEM Listing Rules).

REASONS FOR AND BENEFITS OF THE ENTERING INTO OF THE LOAN AGREEMENT

Having taken into account the principal business activities of the Group, the grant of the Loan to the Customer is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreement were negotiated on an arm's length basis between Run Tong Credit and the Customer. The Company is of the view that the terms of the Loan Agreement were entered into on normal commercial terms based on the Company's credit policy. After having taken into account the satisfactory financial background of the Customer, the advance of the Loan was made in accordance with the Group's credit policy based on, among others, the financial strength and repayment ability of the Customer and the relatively short-term nature of the advance. In view of the satisfactory credit assessment, the Company considers that the risks involved in the advance to the Customer are relatively low.

Taking into account the stable source of revenue that the Loan is expected to generate for the Group, the Company considers that the terms of the Loan Agreement are fair and reasonable and the transactions contemplated thereunder are in the interests of the Company and its shareholders as a whole.

GEM LISTING RULES IMPLICATIONS

As one or more of the applicable percentage ratios under Rule 19.07 of the GEM Listing Rules in respect of the amount of the Loan exceeds 5% but all are less than 25%, the advance of the Loan constitutes a discloseable transaction of the Company and is subject to notification and announcement requirements under Chapter 19 of the GEM Listing Rules.

DEFINITIONS

In this announcement, unless the context otherwise requires, the following terms have the following meanings when used herein:

"Board"	the board of Directors
"Company	Madison Holdings Group Limited, a company incorporated in The Cayman Islands with limited liability and the issued Shares of which are listed on the GEM of the Stock Exchange (stock code: 8057)
"Customer"	Ms. Cheng Lin* (程琳女士), an individual of PRC nationality
"Director(s)"	director(s) of the Company
"GEM"	GEM of the Stock Exchange
"GEM Listing Rules"	the Rules Governing the Listing of Securities on GEM of the Stock Exchange
"Hong Kong"	the Hong Kong Special Administrative Region of the PRC

"Loan"	the loan in principal amount of RMB2,600,000 with interest rate of 1.12% per month granted by Run Tong Credit to the Customer under Loan Agreement
"Loan Agreement"	the loan agreement entered into between Run Tong Credit and the Borrower in respect of the grant of Loan
"PRC"	the People's Republic of China
"Run Tong Credit"	Run Tong Credit (Liangjiang District Chongqing) Co., Ltd.* (重慶市兩江新區潤通小額貸款有限公司), a company established in the PRC with limited liability, an indirect subsidiary of the Company
"Share(s)"	ordinary share(s) of par value of HK$0.10 each in the share capital of the Company
"Shareholder(s)"	holder(s) of the Share(s)
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"HK$"	Hong Kong dollar(s), the lawful currency of Hong Kong
"%"	per cent

** For identification purpose only*

For the purpose of this announcement, unless otherwise indicated, the exchange rate of RMB1.00 = HK$1.17 has been used, where applicable, for the purpose of illustration only and does not constitute a representation that any amount has been, could have been or may be exchanged at such a rate or at any other rates.

By order of the Board
Madison Holdings Group Limited
Su Lei
Chairman and Executive Director

Hong Kong, 24 November 2026

As at the date of this announcement, the executive Directors are Mr. Su Lei and Mr. Jiang Tian; the non-executive Directors are Mr. Ji Zuguang and Mr. Ip Cho Yin, J.P.; and the independent non-executive Directors are Mr. Zhou Li, Mr. To Siu Lun and Ms. Hon Wai Wai, Inez.

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that, to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the "Latest Listed Company Information" page of the website of the Stock Exchange at www.hkexnews.hk for at least 7 days from the date of its publication and on the website of the Company at www.madison-group.com.hk.