

Please use this Application Form if you want the Public Offer Shares to be issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or the stock account of your designated CCASS Participant.

閣下如欲以香港結算代理人的名義獲發行公開發售股份，並直接存入中央結算系統，以記存於閣下的中央結算系統投資者戶口持有人股份戶口或閣下指定的中央結算系統參與者股份戶口內，請使用本申請表格。

Number of Public Offer Shares applied for (not more than 10,000,000 Shares) 申請公開發售股份數目 (不多於10,000,000股股份)		Cheque/banker's cashier order number 支票/銀行本票號碼	
Total amount of payment 付款總額	HKS 港元	Name of bank on which cheque/banker's cashier order is drawn* 支票/銀行本票的付款銀行名稱*	

* Cheque or banker's cashier order should be crossed "Account Payee Only" and made payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer".
支票或銀行本票須以「只准入抬頭人賬戶」方式劃線開出，並須註明收款人為「東亞銀行受託代管有限公司 — 竊華押業公開發售」。

The following are to be completed in **BLOCK letters in English** and in ink, except as stated otherwise. Joint applicants should give the address of the first-named applicant only.

除另有說明外，請用墨水筆以**英文正楷**填寫以下各項。聯名申請人僅須填寫排名首位申請人的地址。

Your name in English 閣下的英文姓名/名稱	Family name or company name 姓氏或公司名稱	Forename(s) 名字
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Your name in Chinese 閣下的中文姓名/名稱	Family name or company name 姓氏或公司名稱	Forename(s) 名字
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Your occupation (in English) 閣下的職業 (以英文填寫)	Your Hong Kong Identity Card No./Passport No./Hong Kong Business Registration No.** (Please delete as appropriate) 閣下的香港身份證號碼/護照號碼/香港商業登記號碼** (請刪去不適用者)
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Names of all other joint applicants in English (if any) 所有其他聯名申請人之英文姓名/名稱 (如有)	(1)	Hong Kong Identity Card No./Passport No./Hong Kong Business Registration No. of all other joint applicants** (Please delete as appropriate) 所有其他聯名申請人的香港身份證號碼/護照號碼/香港商業登記號碼** (請刪去不適用者)	(1)
	(2)		(2)
	(3)		(3)

Your address (in English) (joint applicants should give the address and the telephone number of the first-named applicant only) (Only an address in Hong Kong will be accepted) 地址 (以英文填寫) (聯名申請人僅須填寫排名首位申請人的地址及電話號碼) (僅接受香港地址)	Telephone Number 電話號碼
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For nominee(s): Please provide an account number or identification code for each beneficial owner (or, in the case of joint beneficial owners, for each joint beneficial owner).
由代名人遞交：請填寫每名實益擁有人的賬戶號碼或識別編碼 (或如屬聯名實益擁有人，則填寫各聯名實益擁有人的賬戶號碼或識別編碼)。

If you are a nominee, the account number or identification code for each beneficial owner (or, as the case may be, joint beneficial owners) must be provided. If you do not complete this section, this application will be treated as being made for your own benefit.

如閣下為代名人，必須填寫各實益擁有人的賬戶號碼或識別編碼。若並無填寫本部分，則是項申請將視作為閣下本身利益提出。

- ** (1) If you are a CCASS Investor Participant, only a Hong Kong Identity Card number (if you are an individual) or a Hong Kong Business Registration number (if you are a body corporate) will be accepted for this application. Please see paragraph 2 under the section "How to make your application" overleaf.
如閣下為中央結算系統投資者戶口持有人，就本申請而言僅接受香港身份證號碼 (倘閣下為個人) 或香港商業登記號碼 (倘閣下為法人團體)。請參閱背頁「申請手續」一節第2段。
- (2) If you are applying through a designated CCASS Participant (other than a CCASS Investor Participant) and you hold a Hong Kong Identity Card, please provide your Hong Kong Identity Card number. If you do not hold a Hong Kong Identity Card, please provide your passport number or (if they are bodies corporate) their Hong Kong Business Registration numbers.
如閣下透過指定的中央結算系統參與者 (中央結算系統投資者戶口持有人除外) 提出申請並持有香港身份證，請填寫閣下的香港身份證號碼；倘閣下並無香港身份證，請填寫護照號碼。如屬法人團體，請填寫香港商業登記號碼。全部聯名申請人 (倘為個人) 必須提供香港身份證號碼，或護照號碼 (如適用)，或香港商業登記號碼 (倘屬法人團體)。
- (3) Your Hong Kong Identity Card number/passport number/Hong Kong Business Registration number will be used for checking the validity of this Application Form and such data will be transferred to third parties for such purpose.
閣下的香港身份證號碼/護照號碼/香港商業登記號碼將用作核實本申請表格是否有效，而有關資料將會轉交第三方以辦理上述事項。
- (4) Part of your Hong Kong Identity Card number/passport number, or if you are joint applicants, part of the Hong Kong Identity Card number/passport number of the first-named applicant, provided by you may be printed on your refund cheque, if any. Such data would also be transferred to a third party for refund purposes. Your banker may require verification of your Hong Kong Identity Card number/passport number before encashment of your refund cheque. Inaccurate completion of your Hong Kong Identity Card number/passport number may lead to delay in encashment of or may invalidate your refund cheque(s), if any.
閣下所提供閣下 (或如屬聯名申請人，則排名首位的申請人) 的香港身份證號碼/護照號碼的部分字樣，可能會印列於閣下的退款支票 (如有)。該等資料亦可能會轉交第三方以辦理退款。閣下的銀行在兌現閣下的退款支票前，可能會要求核實閣下的香港身份證號碼/護照號碼。不正確填寫香港身份證號碼/護照號碼，可能會導致閣下的退款支票 (如有) 延遲兌現或失效。

Applicants who have applied for 1,000,000 Public Offer Shares or more and wish to collect (where applicable) refund cheque(s) personally from the Hong Kong Share Registrar, Tricor Investor Services Limited, at 26/F, Tesbury Centre, 28 Queen's Road East, Wanchai, Hong Kong on the date of collection of (where relevant) refund cheques which is expected to be on Monday, 11 March 2013, should mark a "✓" in the box on the left. Please see the section overleaf headed "Refund of your application money" for details of when, where and how to collect your refund cheque(s) (if any).
申請人如申請1,000,000股或以上公開發售股份，並擬於領取退款支票 (如適用) 日期 (預計為2013年3月11日 (星期一)) 親往香港證券登記處卓佳證券登記有限公司 (地址為香港灣仔皇后大道東28號金鐘匯中心26樓) 領取退款支票 (如適用)，請在左方空格內填上「✓」號。有關領取退款支票 (如有) 的時間、地點及方法詳情，見背頁「退回申請股款」一節。

DETAILS FOR CCASS PARTICIPANT 中央結算系統參與者資料

THIS BOX MUST BE DULY COMPLETED
此空格必須填寫妥當

Participant ID of the designated CCASS Participant or CCASS Investor Participant
指定中央結算系統參與者或中央結算系統投資者戶口持有人之編號

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For designated CCASS Participant or Corporate CCASS Investor Participant, please also affix the company chop bearing its company name.
指定中央結算系統參與者或中央結算系統公司投資者戶口持有人請加蓋顯示公司名稱之公司印鑑。

(See paragraph 2 in the section "How to make your application" overleaf)
(請參閱背頁「申請手續」一節第2段)

For Bank use 此欄供銀行填寫

ADDRESS LABEL 地址標貼

Please repeat your name(s) and address as set out above in **BLOCK letters**
請用英文正楷抄寫上表所示姓名/名稱及地址

Name(s) 姓名/名稱
Address 地址

Please use this Application Form if you want the Public Offer Shares to be issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or the stock account of your designated CCASS Participant.



Oi Wah Pawnshop Credit Holdings Limited

靚華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

SHARE OFFER

Terms and conditions of your application

Unless otherwise stated, capitalised terms used in these terms and conditions have the same meanings ascribed thereto in the Prospectus.

A. Who can apply

- You, the applicant(s), and any person(s) for whose benefit you are applying, must be 18 years of age or older and must have a Hong Kong address.
- If you are a **firm**, the application must be in the name(s) of the individual member(s), not in the firm's name.
- If you are a **body corporate**, this Application Form must be stamped with the company chop (bearing the company name) and signed by a duly authorised officer, who must state his or her representative capacity.
- Save under the circumstances permitted by the Listing Rules, you **cannot** apply for any Public Offer Shares if you are or any person(s) for whose benefit you are applying is/are:
 - an existing legal and beneficial owner of the Shares or the shares of any of the subsidiaries of the Company;
 - the chief executive or a director of the Company or any of its subsidiaries;
 - an associate (as defined in Chapter 1 of the Listing Rules) of any of the above; or
 - a connected person (as defined in the Listing Rules) of the Company or a person who will become a connected person of the Company immediately upon completion of the Share Offer.
- You **cannot** apply for any Public Offer Shares if you are or any person(s) for whose account or benefit you are applying is/are:
 - a person who has been allocated or will receive any Placing Shares or otherwise participated in the Placing or indicated interest in the Placing Shares;
 - within the United States when completing this Application Form or are a U.S. person (as defined in Regulation S); or
 - a person who does not have a Hong Kong address.
- The number of joint applicants may not exceed four.
- If you are a nominee and the person(s) for whose benefit you are applying for are/are within the United States (within the meaning of Regulation S) when completing the Application Form or are/are a U.S. person(s) (as defined under Regulation S), no application for Public Offer Shares shall be made.

B. If you are a nominee

If you are a nominee, you may make an application by (i) giving **electronic application instructions** to HKSCC via CCASS (if you are a CCASS Participant); and (ii) by using a **WHITE** or **YELLOW** Application Form and lodge more than one application in your own name if each application is made on behalf of different beneficial owners. In the box on this Application Form marked "For nominee(s)", you must include, for each beneficial owner (or, in the case of joint beneficial owners, for each such beneficial owner):

- an account number; or
- some other identification code.

If you do not include this information, the application will be treated as being made for your own benefit. As a nominee, you are deemed to have warranted that reasonable enquiries have been made of the beneficial owner that this is the only application which will be made for his/her benefit on a **WHITE** or **YELLOW** Application Form or to the **HK eIPO White Form Service Provider** under the **HK eIPO White Form services** or by giving **electronic application instructions** to HKSCC through CCASS. As a nominee, you are also deemed to have undertaken with the Company, the Sole Sponsor, the Joint Bookrunners, the Joint Lead Managers and the Public Offer Underwriters that you are duly authorised to sign this Application Form on behalf of the relevant beneficial owner(s) and to agree to disclose personal data relating to such beneficial owner(s) on the terms set out in section F and the section entitled "Personal data" below.

C. Lodge only one application for your benefit (or for the benefit of you and any of your joint applicants)

Multiple applications or suspected multiple applications are liable to be rejected. Saved as referred to in section B above, all of your applications for the Public Offer Shares are liable to be rejected as multiple applications if you, or you and your joint applicant(s) together or any of your joint applicants:

- make more than one application (whether individually or jointly with others) on a **WHITE** or **YELLOW** Application Form(s) or by giving **electronic application instructions** to HKSCC via CCASS or to the **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** (www.hkeipo.hk);
- both apply (whether individually or jointly with others) on one **WHITE** Application Form and one **YELLOW** Application Form or on one (or more) **WHITE** or **YELLOW** Application Form(s) and give **electronic application instructions** to HKSCC via CCASS or to the designated **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** (www.hkeipo.hk);
- apply (whether individually or jointly with others) on one (or more) **WHITE** or **YELLOW** Application Form (whether individually or jointly with others) or by giving **electronic application instructions** to HKSCC or to the **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** to apply for more than 100% of the Public Offer Shares initially available for subscription under the Public Offer; or
- have applied for or taken up, or indicated an interest in applying for or taking up or have been or will be placed (including conditionally and/or provisionally) any Placing Shares under the Placing.

Save as mentioned in the Prospectus, all of your applications will also be liable to be rejected as multiple applications if more than one application on a **WHITE** or **YELLOW** Application Form or by giving **electronic application instructions** to HKSCC or to the **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** (www.hkeipo.hk) is made for your own benefit.

If an application is made by an unlisted company and:

- the principal business of that company is dealing in securities; and
- you exercise statutory control over that company that the application will be treated as being made for your benefit.

Unlisted company means a company with no equity securities listed on the Stock Exchange.

D. Allocation of Public Offer Shares

Where there is over-subscription, allocation of Public Offer Shares to investors under the Public Offer will be based solely on the level of valid applications received under the Public Offer. The basis of allocation may vary, depending on the number of Public Offer Shares validly applied for by applicants, although this could, where appropriate, consist of balloting. Balloting would mean that some applicants may receive a higher allocation than others who have applied for the same number of Public Offer Shares and those applicants who are not successful in the ballot may not receive any Public Offer Shares.

E. Effect of completing and submitting this Application Form

By completing and submitting this Application Form, you (and if you are joint applicants, each of you jointly and severally) for yourself or as agent or nominee and on behalf of each person for whom you act as agent or nominee:

- instruct and authorise** any one of the Company, the Joint Bookrunners, the Joint Lead Managers and the Public Offer Underwriters (or their respective agents or nominees) to execute any transfer forms, contract notes or other documents on your behalf and to do so on your behalf all things necessary to effect the registration of any Public Offer Shares allocated to you in the name of HKSCC Nominees, as required by the memorandum and articles of association of the Company and otherwise to give effect to the arrangements described in the Prospectus and this Application Form;
- undertake to sign** all documents and to do all things necessary to enable the name of HKSCC Nominees to be registered as the holder of the Public Offer Shares allocated to you, and as required by the articles of association of the Company;
- agree** that any Public Offer Shares to be allotted to you shall be issued in the name of HKSCC Nominees and deposited directly into CCASS operated by HKSCC for credit to your CCASS Investor Participant stock account or the stock account of your designated CCASS Participant in accordance with your instruction on the Application Form;
- agree** that each of HKSCC and HKSCC Nominees reserves the right (1) **not to accept** any or part of such allotted Public Offer Shares issued in the name of HKSCC Nominees or **not to accept** such allotted Public Offer Shares for deposit into CCASS; (2) to cause such allotted Public Offer Shares to be withdrawn from CCASS and transferred into your name (or, if you are a joint applicant, to the name of the first-named applicant in this Application Form) at your own risk and costs; and (3) to cause such allotted Public Offer Shares to be registered in your name (or if you are a joint applicant, to the name of the first-named applicant in this Application Form) and in such a case, to post the Share certificate(s) for such allotted Public Offer Shares at your own risk to the address on your Application Form by ordinary post or to make available the same for your collection;
- agree** that each of HKSCC and HKSCC Nominees may adjust the number of allotted Public Offer Shares issued in the name of HKSCC Nominees;
- agree** that neither HKSCC nor HKSCC Nominees shall have any liability for the information and representations not so contained in the Prospectus and this Application Form;
- agree** that neither HKSCC nor HKSCC Nominees shall be liable to you in any way;
- confirm** that you are aware of the restrictions on offering of the Public Offer Shares described in the Prospectus;
- warrant** the truth and accuracy of the information contained in your application;
- if the laws of any place outside Hong Kong are applicable to your application, you **agree** and **warrant** that you have complied with all such laws and none of the Company, the Sole Sponsor, the Joint Bookrunners, the Joint Lead Managers and the Public Offer Underwriters nor any of their respective officers or advisers will infringe any laws outside Hong Kong as a result of the acceptance of your offer to subscribe, or any actions arising from your rights and obligations under the terms and conditions contained in this Application Form, and in the Prospectus and the designated website of **HK eIPO White Form** (www.hkeipo.hk);
- (if you are an agent for another person) **warrant** that the beneficial owner has validly and irrevocably conferred to you all necessary power and authority to make this application;
- confirm** that you have received a copy of the Prospectus and have only relied on the information and representations contained in the Prospectus in making your application, and not on any other information or representations concerning the Company; and you agree that neither the Company, the Sole Sponsor, the Joint Bookrunners, the Joint Lead Managers and the Public Offer Underwriters nor any of their respective directors, officers, employees, partners, agents, advisers or any other parties involved in the Share Offer will have any liability for any other information or representations;
- agree** (without prejudice to any other rights which you may have) that once your application has been accepted, you may not revoke or rescind it because of an innocent misrepresentation;

- (if the application is made by your own benefit) **warrant** that this is the only application which will be made for your benefit on a **WHITE** or **YELLOW** Application Form or by giving **electronic application instructions** to HKSCC via CCASS or to the **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** (www.hkeipo.hk);
- (if you are an agent for another person) **warrant** that reasonable enquiries have been made of the beneficial owner that this is the only application which will be made for the benefit of that other person, on a **WHITE** or **YELLOW** Application Form or by giving **electronic application instructions** to HKSCC via CCASS or to the **HK eIPO White Form Service Provider** through the **HK eIPO White Form services** (www.hkeipo.hk) and that you are duly authorised to sign the relevant Application Form or give **electronic application instructions** as that other person's agent;
- agree** that once your application is accepted, your application will be authorised by the results of the Public Offer made available by the Company;
- undertake and confirm** that you (if the application is made for your benefit) or the person(s) for whose benefit you have made this application have not applied for or taken up or indicated an interest in or received or been placed or allocated (including conditionally and/or provisionally), and will not apply for or take up or indicate interest in any Placing Shares in the Placing, nor otherwise participate in the Placing;
- confirm** that you have (or if you are an agent for another person, the beneficial owner has) read the terms and conditions and application procedures set out in the Prospectus and this Application Form and agree to be bound by them;
- agree** that your application, any acceptance of it and the resulting contract will be governed by and construed in accordance with the laws of Hong Kong;
- represent, warrant and undertake** that you, and the person for whose benefit you are applying, are not restricted by any applicable laws of Hong Kong or elsewhere from making the application, paying any application monies for, or being allocated or taking up any Public Offer Shares; and that you understand that the Public Offer Shares have not been and will not be registered under the U.S. Securities Act and you are outside the United States when completing this Application Form and are not and none of the other person(s) for whose benefit you are applying, is a U.S. person (as defined in Regulation S);
- agree** to disclose to the Company, the Hong Kong Share Registrar, the receiving bank, the Sole Sponsor, the Joint Bookrunners, the Joint Lead Managers, the Public Offer Underwriters and their respective officers, advisers and agents any personal data or information which they require about you or the person(s) for whose benefit you have made this application;
- undertake and agree** to accept the Public Offer Shares applied for, or any lesser number allocated to you under this application;
- authorise** the Company to place the name of HKSCC Nominees on the Company's branch register of members as the holder(s) of any Public Offer Shares allocated to you, and the Company and/or the Company's agents to send any refund cheque(s) (where applicable) to you or (in case of joint applicants) the first-named applicant in this Application Form by ordinary post at your own risk to the address stated on this Application Form (unless except that if you have indicated in this Application Form, you can collect your refund cheque(s) (where applicable) in person from Tricor Investor Services Limited of 26/F, Tesbury Centre, 28 Queen's Road East, Wanchai, Hong Kong, between 9:00 a.m. and 1:00 p.m. on Monday, 11 March 2013 or such other date as notified by the Company in the newspapers as the date of despatch/collection of Share certificate(s)-Auto Refund payment instructions/refund cheques;
- understand** that these declarations and representations will be relied upon by the Company, the Directors, the Sole Sponsor, the Joint Bookrunners, Joint Lead Managers and the Public Offer Underwriters in deciding whether or not to allocate any Public Offer Shares to you or to the person(s) for whose benefit you are applying; and you may be prosecuted for making a false declaration;
- undertake** to sign all documents and to do all things necessary to enable you or HKSCC Nominees, as the case may be, to be registered as the holder of the Public Offer Shares allocated to you, and as required by the articles of association of the Company;
- agree** with the Company, for itself and for the benefit of each shareholder of the Company (and so that the Company will be deemed by the acceptance in whole or in part of the application to have agreed, for itself and on behalf of each shareholder of the Company) to observe and comply with the Companies Ordinance, the Companies Law to which the Company is subject and its memorandum and articles of association;
- agree** with the Company, each shareholder, director, manager and officer of the Company, and the Company acting for itself and for each director, manager and officer of the Company agrees with each Shareholder, to refer all differences and claims arising from the articles of association of the Company or any rights or obligations conferred or imposed by the Companies Ordinance, or other relevant laws and administrative regulations concerning the affairs of the Company to arbitration in accordance with the articles of association of the Company, and any reference to arbitration shall be deemed to authorise the arbitration tribunal to conduct hearings in open session and to publish its award. Such arbitration shall be final and conclusive;
- authorise** the Company to enter into a contract on behalf of you with each director and officer of the Company whereby such directors and officers undertake to observe and comply with their obligations to shareholders stipulated in the articles of association of the Company;
- confirm** that you have read the terms and conditions and application procedures set out in the Prospectus and this Application Form and agree to be bound by them;
- agree** with the Company and each of the Shareholders that the Shares are freely transferable by the holder thereof; and
- agree** that the processing of your application, including the despatch of refund cheques (where applicable), may be done by the Company's receiving banker and is not restricted to the bank at which your Application Form was lodged.

The Company, the Sole Sponsor, the Joint Bookrunners, Joint Lead Managers, the Public Offer Underwriters, any party involved in the Share Offer and their respective directors, officers, employees, partners, agents and advisers are entitled to rely on any warranty, representation or declaration made by you or the person(s) for whose benefit you are applying, by joint applicants, all the warranties, representations, declarations and obligations expressed to be made, given or assumed by or imposed on the joint applicants shall be deemed to have been made, given and assumed by and imposed on the applicants jointly and severally.

F. Power of attorney

If your application is made through a duly authorised attorney, the Company, the Sole Sponsor, the Joint Bookrunners, the Joint Lead Managers and the Public Offer Underwriters (or their respective agents and nominees) may accept it at their absolute discretion, and subject to any conditions they think fit, including production of evidence of the authority of your attorney.

G. Determination of the Offer Price

The Offer Price is expected to be determined by the Company and CISL (on behalf of the Public Offer Underwriters) on 5:00 p.m. on the Price Determination Date, which is currently scheduled on Tuesday, 5 March 2013 or such later date as may be agreed by the Company and CISL, but in any event no later than 5:00 p.m. Monday, 11 March 2013. The Offer Price will be not more than HK\$0.98 and is expected to be not less than HK\$0.75 per Offer Share. If, based on the level of interest expressed by prospective professional and institutional investors during the book-building process and CISL (on behalf of the Public Offer Underwriters, and with the consent of the Company) thinks it appropriate (for instance, if the level of interest is below the indicative Offer Price range), the indicative Offer Price range and/or the number of Offer Shares may be reduced below that stated in the Prospectus at any time prior to the morning of the last day for lodging applications. In such case, the Company will, as soon as practicable following the decision to make such reduction, at any time on or after the morning of the last day for lodging applications under the Public Offer cause there to be published in the *The Standard* (in English) and the *Oriental Daily News* and *The SUN* (in Chinese) notice of the reduction of the indicative Offer Price range and/or the number of Offer Shares. Such notice will also include any financial information which may change as a result of any such reduction. If applications for Public Offer Shares have been submitted prior to the day which is the last day for lodging applications under the Public Offer, then even if the Offer Price is so reduced, such applications cannot be subsequently withdrawn. Applicants for Public Offer Shares are required to pay, upon application, the maximum Offer Price of HK\$0.98 per Offer Share, plus 1% brokerage fee, 0.003% SFC transaction levy and a 0.005% Stock Exchange trading fee, subject to refund if the Offer Price is finally determined to be lower than HK\$0.98 per Offer Share. If, for any reason, the Offer Price is not agreed between the Company and the Sole Sponsor, the Joint Bookrunners and CISL (or itself and on behalf of the other Public Offer Underwriters) on or before the Price Determination Date, the Share Offer will not proceed and will lapse.

Allotment of Public Offer Shares

The application monies for the Public Offer Shares will not be processed and no allocation of any such Shares will be made until after the closing of the application lists.

The Company expects to release and announce the Offer Price, the level of indication of interest in the Placing, the level of applications in the Public Offer and the basis of allocation of the Public Offer Shares on Monday, 11 March 2013, in *The Standard* (in English), *Oriental Daily News* and *The SUN* (in Chinese), on the Stock Exchange's website at www.hkexnews.hk, and the Company's website at www.pawnshop.com.hk. Results of allocations of the Public Offer, and the Hong Kong Identity Card/passport/Hong Kong Business Registration numbers of successful applicants (where appropriate) will be made available through various channels as described in the section headed "How to apply for Public Offer Shares" - Publication of results in the Prospectus on Monday, 11 March 2013.

If your application for Public Offer Shares is successful (in whole or in part)

No receipt will be issued for sums paid upon application.

If your application is successful, your Share certificate(s) will be registered in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or the stock account of your designated CCASS Participant as instructed by you in this Application Form on Monday, 11 March 2013 or under contingent situation, on any other date as shall be determined by HKSCC or HKSCC Nominees.

If you are applying through a designated CCASS Participant (other than a CCASS Investor Participant):

For Public Offer Shares credited to the stock account of your designated CCASS Participant (other than a CCASS Investor Participant), you are asked to check the Public Offer Shares allocated to you with that CCASS Participant.

If you are applying as a CCASS Investor Participant:

The Company expects to publish the results of CCASS Investor Participants' applications together with the results of the Public Offer in the manner described in the section headed "How to apply for Public Offer Shares - Publication of results" in the Prospectus on Monday, 11 March 2013. You should check the announcement published by the Company and report any discrepancies to HKSCC before 5:00 p.m. on Monday, 11 March 2013 or such other date as shall be determined by HKSCC or HKSCC Nominees. Immediately after the credit of the Public Offer Shares to your CCASS Investor Participant stock account, you can check your new account balance via the CCASS Phone System and the CCASS Internet System (under the procedures contained in HKSCC's "An Operating Guide for Investor Participants" in effect from time to time). HKSCC will also make available to you an activity statement showing the number of Public Offer Shares credited to your CCASS Investor Participant stock account.

Share certificates will only become valid certificates of title provided that the Public Offer has become unconditional in all respects and the Underwriting Agreements not having been terminated in accordance with its terms, which is expected to be at 8:00 a.m. Tuesday, 12 March 2013.

The Company will not issue temporary documents of title in respect of the Offer Shares. In the event that the Offer Price is less than the per Public Offer Share paid by you, the surplus application monies (including the related brokerage of 1.0%, SFC transaction fee of 0.003% and the Stock Exchange trading fee of 0.005%) will be refunded to you without interest.

Circumstances in which you will not be allotted the Public Offer Shares

You may not be allotted the Public Offer Shares for any of the following reasons:

1. full discretion of the Company or its agents to reject or accept your application:

The Company, the Joint Bookrunners, the Joint Lead Managers (for itself and on behalf of the Public Offer Underwriters), or their respective agents or nominees have full discretion to reject or accept any application, or to accept only part of any application. No reasons have to be given for any rejection or acceptance.

Please use this Application Form if you want the Public Offer Shares to be issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or the stock account of your designated CCASS Participant.

2. you will not receive any allotment if:
- you make multiple applications or you are suspected to have made multiple applications;
 - you or the person for whom you apply for have applied for or taken up, or indicated an interest in or received or been placed or allocated (including conditionally and/or provisionally), or will apply for or take up or indicate an interest in or receive or be placed or allocated any Placing Shares under the Placing, or otherwise participated in the Placing, reasonable steps will be taken to identify and reject applications in the Public Offer from investors who have received the Placing Shares;
 - your payment is not made correctly;
 - you pay by cheque or banker's cashier order and the cheque or banker's cashier order is dishonoured upon its first presentation;
 - your Application Form is not completed in accordance with the instructions as stated in this Application Form (if you apply by this Application Form);
 - the Company or any of its agents believe that by accepting your application, would violate the applicable laws, rules or regulations of the jurisdiction in which your application is or is suspected to be completed and/or signed or would result in the Company not being able to satisfy the public float requirements under the Listing Rules applicable to the Company;
 - you apply for more than 100% of the Public Offer Shares initially available for subscription under the Public Offer;
 - any of the Underwriting Agreements does not become unconditional;
 - either of the Underwriting Agreements is terminated in accordance with its respective terms or otherwise; or
 - no agreement has been reached on the Offer Price or before the Price Determination Date.

3. your application is revoked or withdrawn:
- By completing and submitting this Application Form, you agree that you cannot revoke your application on or before the expiration of the fifth day after the time of the opening of the application lists.
- This agreement will take effect as a collateral contract with the Company, and will become binding when you lodge this Application Form or by applying online through HK eIPO White Form services or submit your electronic application instructions to HKSCC via CCASS and an application has been made by HKSCC Nominees on your behalf accordingly. This collateral contract will be in consideration of the Company agreeing that it will not offer any Public Offer Shares to any person before the expiration of the fifth day after the time of the opening of the application lists, except by means of one of the procedures referred to in the Prospectus. You may only revoke your application made by HKSCC Nominees on your behalf may only be revoked on or before the expiration of the fifth day after the time of the opening of the application lists if a person responsible for the Prospectus under section 40 of the Companies Ordinance (as applied by section 342E of the Companies Ordinance) gives a public notice under that section which excludes or limits the responsibility of that persons for the Prospectus.

If any supplement to the Prospectus is issued, you may or may not (depending on the information contained in the supplement) be notified that you can withdraw your application. If you have not been so notified, or if you have been notified but have not withdrawn your application in accordance with the procedure(s) to be notified, all applications that have been submitted remain valid and may be accepted. Subject to the above, an application once made is irrevocable and you shall be deemed to have applied on the basis of the Prospectus as supplemented.

If your application or the application made by HKSCC Nominees on your behalf has been accepted, it cannot be revoked. For this purpose, acceptance of applications which are not rejected will be constituted by notification in the announcement of the results of allocation, and where such basis of allocation is subject to certain conditions or provides for allocation by ballot, such acceptance will be subject to the satisfaction of such conditions or results of the ballot respectively.

4. your allotment of Public Offer Shares is void:
- The allotment of the Public Offer Shares to you, or to HKSCC Nominees, if made, will be void if the Listing Committee does not grant the approval of the listing of the Public Offer Shares either:
- within three weeks from the closing date of the application lists; or
 - within a longer period of up to six weeks if the Listing Committee notifies the Company of that longer period within three weeks of the closing of the application lists.

Refund of your application money

If you do not receive any Public Offer Shares for any of the above reasons, the Company will refund to you your application monies, including the related brokerage of 1.0%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005%. No interest will be paid thereon.

If your application is accepted only in part, the Company will refund to you the appropriate trading fee of your application monies, including the related brokerage of 1.0%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005%, without interest. If the Offer Price is finally determined to be less than HK\$0.98 per Offer Share (excluding brokerage, SFC transaction levy and Stock Exchange trading fee thereon) initially paid on application, the Company will refund to you the surplus application monies, together with the related brokerage of 1.0%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005% attributable to the surplus application monies, without interest. All such interest accrued on such monies prior to the date of despatch of refund cheques will be retained for the benefit of the Company. In a contingency situation involving a substantial over-subscription, at the discretion of the Company and CISL, applications for certain small denominations of Public Offer Shares may be eliminated in a pre-bidding. Refund cheques will be crossed "Account Payee Only", and made out to you, or, if you are joint applicants, to the first-named applicant on this Application Form. Part of your Hong Kong Identity Card number/passport number, or, if you are joint applicants, part of the Hong Kong Identity Card number/passport number of the first-named applicant, provided by you will be printed on your refund cheques, if any. Such data would also be transferred to a third party for refund purpose. Your banker may require verification of your Hong Kong Identity Card number/passport number before encashment of your refund cheque(s). Inaccurate completion of your Hong Kong Identity Card number/passport number may lead to delay in encashment of or may invalidate your refund cheques.

If you have applied for 1,000,000 Public Offer Shares or more and have indicated on this Application Form that you wish to collect your refund cheque(s) (if any) in person, you may collect it from:

Tricor Investor Services Limited
26/F, Tesbury Centre
23 Queen's Road East
Wanchai, Hong Kong

between 9:00 a.m. and 1:00 p.m. on Monday, 11 March 2013, or any other date notified by the Company in The Standard (in English), Oriental Daily News and The SUN (in Chinese), on the website of the Stock Exchange at www.hkexnews.hk and on the website of the Company at www.pawshop.com.hk as the date of collection of refund cheque(s). If you are an individual who opts for personal collection, you must not authorise any other person to collect the application on your behalf. You must produce evidence of identity (which must be acceptable to Tricor Investor Services Limited) which must correspond with the information contained in this Application Form for collection of your

How to make your application

1. Use the table set out below to calculate how much you must pay for the number of Public Offer Shares you want to subscribe for. Your application must be for a minimum of 4,000 Public Offer Shares. Applications must be in one of the numbers set out in the table below. The maximum number of Public Offer Shares you can apply for is listed in the table below. **No application for any other number of Public Offer Shares will be considered and any such application is liable to be rejected. The table also sets out the total amount payable for such numbers of Public Offer Shares up to 10,000,000 Public Offer Shares.** On application, you must pay the maximum Offer Price of HK\$0.98 per Public Offer Share, plus brokerage of 1.0%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005%.
2. You, as the applicant(s) must complete this Application Form as indicated below and sign on the first page of this Application Form. Only written signatures will be accepted.

If you are applying through a designated CCASS Participant (other than a CCASS Investor Participant):

- the designated CCASS Participant must endorse this Application Form with its company chop (bearing its company name) and insert its CCASS participant I.D. in the appropriate box in this Application Form;

If you are applying as an individual CCASS Investor Participant:

- this Application Form must contain your name and Hong Kong Identity Card number; and
- you must insert your participant I.D. in the appropriate box in this Application Form.

If you are applying as a joint individual CCASS Investor Participant:

- this Application Form must contain all joint CCASS Investor Participants' names and the Hong Kong Identity Card number of all the joint CCASS Investor Participants; and
- your participant I.D. must be inserted in the appropriate box in this Application Form.

If you are applying as a corporate CCASS Investor Participant:

- this Application Form must contain your company name and Hong Kong Business Registration number; and
- your CCASS participant I.D. and your company chop (bearing your company name) must be inserted in the appropriate box in this Application Form.

Incorrect or omission of details of the CCASS Participant (including participant I.D. and/or company chop bearing its company name) or other similar matters may render your application invalid.

3. Each application must be accompanied by either a separate cheque or banker's cashier order.
4. Staple your cheque or banker's cashier order to the top left hand corner of this Application Form. You must pay for the Public Offer Shares applied for by either one cheque or one banker's cashier order for each application.

If you apply by cheque, the cheque must:

- be in Hong Kong dollars;
- be drawn on your Hong Kong dollar bank account with a licensed bank in Hong Kong;
- show your account name. This name must either be pre-printed on the cheque, or be endorsed on the back by a person authorised by the bank. This account name must correspond with your name. If it is a joint application, the account name must be the same as that of the first-named applicant in this Application Form;
- be made payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer";
- be crossed "Account Payee Only"; and
- not be post-dated.

Your application will be rejected if your cheque:

- does not meet all these requirements; or
- is dishonoured upon its first presentation.

- If you pay by banker's cashier order:
- you must purchase the banker's cashier order, and have your name certified on the back by a person authorised by the bank. The name certified on the back of the banker's cashier order and the name on this Application Form must be the same. If it is a joint application, the name on the back of the banker's cashier order must be the same as the name of the first-named applicant in this Application Form;
 - the banker's cashier order must be made payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer";
 - the banker's cashier order must be crossed "Account Payee only";
 - the banker's cashier order must be in Hong Kong dollars; and
 - the banker's cashier order must not be post-dated.

Your application will be rejected if your banker's cashier order does not meet all these requirements. No money shall be paid to any intermediary in Hong Kong who is not licensed or registered to carry on Type 1 regulated activity under Part V of the SFO.

refund cheque. If you are a corporate applicant who opts for personal collection, you must attend by your authorised representative bearing a letter of authorisation from such corporation stamped with your corporation's chop. Such authorised representative must produce at the time of collection, evidence of identity acceptable to Tricor Investor Services Limited.

If you do not collect your refund cheque(s) personally within the time specified for collection, they will be despatched to you to the address as specified on this Application Form promptly thereafter by ordinary post and at your own risk. If you have applied for less than 1,000,000 Public Offer Shares or you have applied for 1,000,000 Public Offer Shares or more but have not indicated on this Application Form that you will collect your refund cheque(s) in person, your refund cheque(s) will be sent to the address as specified on this Application Form on Monday, 11 March 2013, by ordinary post and at your own risk.

Personal data

Personal Information Collection Statement

The main provisions of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) (the "Ordinance") came into effect in Hong Kong on 20 December 1996. This Personal Information Collection Statement informs the applicant for and holder of Public Offer Shares of the policies and practices of the Company and Hong Kong Share Registrar in relation to personal data and the Ordinance.

1. **Reasons for the collection of your personal data**
- From time to time it is necessary for applicants for Public Offer Shares or registered holders of Shares to supply their latest correct personal data to the Company and the Hong Kong Share Registrar when applying for Public Offer Shares or transferring Shares into or out of their names or in procuring the services of the Hong Kong Share Registrar.
- Failure to supply the requested data may result in your application for Public Offer Shares being rejected, delayed or the inability of the Hong Kong Share Registrar to effect transfers or otherwise render their services. It may also prevent or delay registration or transfer of the Public Offer Shares which you have successfully applied for and/or the despatch of Share certificate(s) and/or e-Auto Refund payment instruction and/or refund cheque(s) to which you are entitled.

It is important that holders of Shares inform the Company and the Hong Kong Share Registrar immediately of any inaccuracies in the personal data supplied.

2. **Personal data**
- The personal data of the applicants of Public Offer Shares and holders of Shares may be used, held and/or stored (by whatever means) for the following purposes:

- processing of your application, e-Auto Refund payment instructions and refund cheque, where applicable, and verification of compliance with the terms and application procedures set out in this Application Form and the Prospectus and announcing the results of allocation of the Public Offer Shares;
- enabling compliance with, including making disclosure as required by, all applicable laws and regulations whether statutory or otherwise in Hong Kong or elsewhere;
- registering new issues or transfers into or out of the name of holders of Shares including, where applicable, in the name of HKSCC Nominees;
- maintaining or updating the register of members of the Company;
- conducting or assisting the conduct of signature verifications, any other verification or exchange of information;
- establishing benefit entitlements of holders of Shares of the Company, such as dividends, rights issues and bonus issues, etc;
- distributing communications from the Company and its subsidiaries;
- compiling statistical information and shareholder profiles;
- making disclosures as required by laws, rules or regulations (whether statutory or otherwise);
- disclosing identities of successful applicants by way of an announcement or otherwise;
- disclosing relevant information to facilitate claims on entitlements; and
- any other incidental or associated purposes relating to the above and/or to enable the Company and the Hong Kong Share Registrar to discharge their obligations to holders of Shares and/or regulators and/or any other purpose to which the holders of Shares may from time to time agree.

3. **Transfer of personal data**

Personal data held by the Company and the Hong Kong Share Registrar relating to the applicants and the holders of securities will be kept confidential but the Company and the Hong Kong Share Registrar may, to the extent necessary for achieving the above purposes or for any other, make such enquiries as they consider necessary to confirm the accuracy of the personal data and in particular, they may disclose, obtain, transfer (whether within or outside Hong Kong) the personal data of the applicants of Public Offer Shares and the holders of Shares to, from or with any and all of the following persons and entities:

- the Company, its advisers or its appointed agents such as financial advisers and receiving banker and overseas principal share registrar;
- where applicants for Public Offer Shares request deposit into CCASS, to HKSCC and HKSCC Nominees, who will use the personal data for the purposes of operating the CCASS;
- any agents, contractors or third-party service providers who offer administrative, telecommunications, computer, payment or other services to the Company or its subsidiaries or the Hong Kong Share Registrar in connection with the operation of their respective businesses;
- the Stock Exchange, the SFC and any other regulatory or governmental bodies in Hong Kong or elsewhere; and
- any other persons or institutions with which the holders of Shares have or propose to have dealings, such as their bankers, solicitors, accountants or stockbrokers, etc.

4. **Access and correction of personal data**

The Ordinance provides the applicant of Public Offer Shares and the holder of Shares with rights to ascertain whether the Company and/or the Hong Kong Share Registrar hold their personal data, to obtain a copy of that data, and to correct any data that is inaccurate. In accordance with the Ordinance, the Company and the Hong Kong Share Registrar have the right to charge a reasonable fee for the processing of any data access request. All requests for access to data or correction of data or for information regarding policies and practices and the kinds of data held should be addressed to the Company for the attention of the company secretary or (as the case may be) the Hong Kong Share Registrar for the attention of the privacy compliance officer.

By signing this Application Form, you agree to all of the above.

5. **Tear off the Application Form, fold the form once and lodge it in one of the special collection boxes at any one of the following branches of The Bank of East Asia, Limited:**

District	Branch	Address
Hong Kong Island:	Main Branch	10 Des Voeux Road Central
	Wanchai Branch	Shop A-C, G/F, Easyc Commercial Building, 253-261 Hennessy Road, Wanchai
	Chai Wan Branch	345 Chai Wan Road
	North Point Branch	326-328 King's Road
	Shaukwan Branch	G/F, Ka Fook Building, 289-293 Shau Kai Wan Road
Kowloon:	Mongkok Branch	638-640 Nathan Road
	Prince Edward Branch	G/F, Hanley House, 776-778 Nathan Road
	Millennium City 5 Branch	Shop 1, G/F, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon
	East Tsim Sha Tsui Branch	Shop G3-G5, G/F, East Ocean Centre, 98 Granville Road, Tsim Sha Tsui
	Mei Foo Sun Chuen Branch	Shop N57, G/F, Mount Sterling Mall
New Territories:	Tai Wai Branch	16-18 Tai Wai Road, Cheung Fung Mansion, Shatin
	Tai Po Branch	62-66 Ho Heung Street, Tai Po Market
	Tuen Mun Branch	Shop G16, G/F, Eldo Court Shopping Centre
	Park Central Branch	Shop G6, G/F, Park Central, 9 Tong Tak Street, Tsung Kwan O
	Tsuen Wan Branch	239-243 Sta Tsui Road

6. Your Application Form can be lodged at these times:

Wednesday, 27 February 2013	9:00 a.m. to 5:00 p.m.
Thursday, 28 February 2013	9:00 a.m. to 5:00 p.m.
Friday, 1 March 2013	9:00 a.m. to 5:00 p.m.
Saturday, 2 March 2013	9:00 a.m. to 1:00 p.m.
Monday, 4 March 2013	9:00 a.m. to 12:00 noon

7. The latest time for lodging your application is 12:00 noon on Monday, 4 March 2013, or if the application lists are not open on that day, then by 12:00 noon on the next day the lists are open. The application lists will be open between 11:45 a.m. and 12:00 noon on that day, subject only to the weather conditions. The application lists will not open if there is:

- a tropical cyclone warning signal number 8 or above, or
- a "black" rainstorm warning signal

in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon on Monday, 4 March 2013. Instead they will open between 11:45 a.m. and 12:00 noon on the next business day which does not have either of those warnings in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon.

8. **Business day means a day that is not a Saturday, Sunday or a public holiday in Hong Kong.**
- The right is reserved to present all or any remittances for payment. However, your cheque or banker's cashier order will not be presented for payment before 12:00 noon on Monday, 4 March 2013. The Company will not give you a receipt for your payment. The Company shall keep all interest accrued on your application monies (up until, in the case of monies to be refunded, the date of despatch of refund cheques). The right is also reserved to retain any Share certificates and/or any surplus application monies or refunds pending clearance of your cheque or banker's cashier order.

NUMBER OF PUBLIC OFFER SHARES THAT MAY BE APPLIED FOR AND PAYMENTS

No. of Public Offer Shares applied	Amount payable on application HK\$	No. of Public Offer Shares applied	Amount payable on application HK\$	No. of Public Offer Shares applied	Amount payable on application HK\$
4,000	3,959.52	300,000	296,963.52	4,000,000	3,959,513.60
8,000	7,919.03	400,000	395,951.36	5,000,000	4,949,392.00
12,000	11,878.54	500,000	494,939.20	6,000,000	5,939,270.40
16,000	15,838.05	600,000	593,927.04	7,000,000	6,929,148.80
20,000	19,797.57	700,000	692,914.88	8,000,000	7,919,027.20
40,000	39,595.14	800,000	791,902.72	9,000,000	8,908,905.60
60,000	59,392.70	900,000	890,890.56	10,000,000*	9,898,784.00
80,000	79,190.27	1,000,000	989,878.40		
100,000	98,987.84	2,000,000	1,979,756.80		
200,000	197,975.68	3,000,000	2,969,635.20		

* Maximum number of Public Offer Shares you may apply

