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## **Nature Home Holding Company Limited**

**大自然家居控股有限公司**

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock code: 2083)**

### **VOLUNTARY ANNOUNCEMENT LOAN FACILITIES AND PROVISION OF CORPORATE GUARANTEE**

This announcement is made by the Company on a voluntary basis.

#### **LOAN FACILITIES**

The Board announces that on 27 March 2020, Nature Zhongshan (as borrower) entered into the Banking Facilities Agreement with Everbright Bank, Foshan Branch (as lender), pursuant to which Everbright Bank agreed to make available to Nature Zhongshan the Loan Facilities up to an aggregate principal amount of RMB35,000,000.

A summary of the principal terms of the Banking Facilities Agreement is set out below:

**Date:** 27 March 2020

**Parties:**

1. Nature Zhongshan (as borrower)
2. Everbright Bank, Foshan Branch (as lender)

**Loan facilities:** Loan facilities up to an aggregate amount of RMB35,000,000.

**Interest rate:** Not higher than 115% of the benchmark interest rate to be charged for the same level of loans in RMB as announced by the People's Bank of China on the relevant date(s) of drawdown made under the Banking Facilities Agreement.

**Term of the Banking Facilities Agreement:** One (1) year commencing from 27 March 2020 and expiring on 26 March 2021 (both days inclusive).

Nature Zhongshan and Everbright Bank may enter into a supplemental agreement at the expiry of the term of the Banking Facilities Agreement to extend the term of the Banking Facilities Agreement.

## **PROVISION OF CORPORATE GUARANTEE**

As a condition of Everbright Bank granting the Loan Facilities, on the same date, the Company and Everbright Bank entered into the Guarantee Agreement, pursuant to which the Company has agreed to jointly guarantee the obligations of repayment and liabilities of Nature Zhongshan under the Banking Facilities Agreement, including (i) a maximum of principal amount of RMB35,000,000; and (ii) interests, default interests, compound interests, damages, compensation and the costs for recovering debts under the Banking Facilities Agreement.

## **GENERAL**

To the best of the Directors' knowledge, information and belief having made all reasonable enquiries, each of Everbright Bank and its ultimate beneficial owners is third party independent of and not connected with the Company and its connected persons (as defined under the Listing Rules).

None of the Banking Facilities Agreement and Guarantee Agreement constitutes a notifiable transaction of the Company under Chapter 14 of the Listing Rules, nor a connected transaction of the Company under Chapter 14A of the Listing Rules.

All the terms and conditions of the Banking Facilities Agreement and Guarantee Agreement are arrived at after arm's length negotiations between the parties thereto. The Directors believe that terms of the Banking Facilities Agreement and Guarantee Agreement are fair and reasonable and in the interests of the shareholders of the Company as a whole.

## **DEFINITIONS**

In this announcement, unless the context otherwise requires, the following expressions shall have the following meanings:

“Banking Facilities Agreement”	the banking facilities agreement dated 27 March 2020 and entered into between Nature Zhongshan (as borrower) and Everbright Bank, Foshan Branch (as lender) in relation to the grant of the Loan Facilities
“Board”	the board of directors of the Company
“Company”	Nature Home Holding Company Limited, a company incorporated in the Cayman Islands with limited liability, the issued shares of which are listed on the Main Board of The Stock Exchange of Hong Kong Limited

“Directors”	the directors of the Company
“Everbright Bank”	China Everbright Bank Co., Ltd. (中國光大銀行股份有限公司), a joint stock company incorporated in the PRC with limited liability and a licensed bank in the PRC
“Group”	the Company and its subsidiaries
“Guarantee Agreement”	the guarantee agreement dated 27 March 2020 and entered into between the Company and Everbright Bank, Foshan Branch in relation to the provision of guarantee by Company for the obligations of repayment of Nature Zhongshan under the Banking Facilities Agreement
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“Loan Facilities”	loan facilities up to an aggregate principal amount of RMB35,000,000 granted and made available by Everbright Bank, Foshan Branch pursuant to the Banking Facilities Agreement
“Nature Zhongshan”	Nature (Zhongshan) Wood Industry Co., Ltd. (中山市大自然木業有限公司), a wholly-owned subsidiary of the Company and a party to the Banking Facilities Agreement
“PRC”	the People’s Republic of China excluding, for the purpose of this announcement, the Hong Kong Special Administrative Region, the Macau Special Administrative Region and Taiwan
“RMB”	Renminbi, the lawful currency of the PRC

By Order of the Board  
**Nature Home Holding Company Limited**  
**Se Hok Pan**  
*Chairman*

Hong Kong, 27 March 2020

*As at the date of this announcement, the Board of Directors of the Company comprises Mr. SE Hok Pan, Ms. UN Son I and Mr. SHE Jian Bin, as executive directors; Mr. LIANG Zhihua and Mr. TEOH Chun Ming as non-executive directors; Professor LI Kwok Cheung, Arthur, Mr. CHAN Siu Wing, Raymond and Mr. HO King Fung, Eric as independent non-executive directors.*