

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



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 20 October 2020, Nature Home China (as borrower) entered into the Banking Facilities Agreement with Guangfa Bank, Foshan Branch (as lender), pursuant to which Guangfa Bank agreed to make available to the Borrower the facilities with credit exposure up to an aggregate principal amount of RMB150,000,000.

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

Date:	20 October 2020
Parties:	1. Nature Home China (as borrower) 2. Guangfa Bank, Foshan Branch (as lender)
Facilities:	Facilities with credit exposure up to an aggregate principal amount of RMB150,000,000.
Interest rate:	Not higher than 140% of the RMB one-year Loan Prime Rate on the relevant date(s) of drawdown made under the Banking Facilities Agreement.
Term of the Banking Facilities Agreement:	2 years commencing from 20 October 2020 and expiring on 19 October 2022 (both days inclusive).

PROVISION OF CORPORATE GUARANTEE

As a condition of Guangfa Bank granting the Loan Facilities, on the same date, the Company and Guangfa Bank entered into the Guarantee Agreement, pursuant to which the Company has agreed to jointly guarantee the obligations of repayment and liabilities of the Borrower under the Banking Facilities Agreement, including (i) a maximum of principal amount of RMB150,000,000; 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 Guangfa 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 20 October 2020 and entered into between the Borrower and Guangfa Bank (as lender) in relation to the grant of the Loan Facilities
“Board”	the board of directors of the Company
“Borrower”	Nature Home China, being the borrower under the Banking Facilities Agreement
“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
“Group”	the Company and its subsidiaries

“Guangfa Bank”	China Guangfa Bank Co., Ltd. (廣發銀行股份有限公司), a joint stock company incorporated in the PRC with limited liability and a licensed bank in the PRC
“Guarantee Agreement”	the guarantee agreement dated 20 October 2020 and entered into between the Company and Guangfa Bank in relation the provision of guarantee by Company for the obligations of repayment of the Borrower under the Banking Facilities Agreement
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“Nature Home China”	Nature Home (China) Limited (大自然家居(中國)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, 20 October 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.