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<b>Cash Dividend Announcement for Equity Issuer</b>	
Issuer name	REF Holdings Limited
Stock code	01631
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	Final Dividend Announcement for the Year Ended 31 December 2022
Announcement date	01 March 2023
Status	New announcement
<b>Information relating to the dividend</b>	
Dividend type	Final
Dividend nature	Ordinary
For the financial year end	31 December 2022
Reporting period end for the dividend declared	31 December 2022
Dividend declared	HKD 0.15 per share
Date of shareholders' approval	13 April 2023
<b>Information relating to Hong Kong share register</b>	
Default currency and amount in which the dividend will be paid	HKD 0.15 per share
Exchange rate	HKD 1 : HKD 1
Ex-dividend date	18 April 2023
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	19 April 2023 16:00
Book close period	From 20 April 2023 to 26 April 2023
Record date	26 April 2023
Payment date	12 May 2023
Share registrar and its address	Union Registrars Limited
	Suites 3301-04, 33/F. Two Chinachem Exchange Square 338 King's Road North Point Hong Kong

<b>Information relating to withholding tax</b>	
Details of withholding tax applied to the dividend declared	Not applicable
<b>Information relating to listed warrants / convertible securities issued by the issuer</b>	
Details of listed warrants / convertible securities issued by the issuer	Not applicable
<b>Other information</b>	
Other information	Not applicable
<b>Directors of the issuer</b>	
As at the date of this announcement, the Board comprises Ms. Fan Jia Yin as executive Director; Mr. Lau Man Tak (Chairman) as non-executive Director; and Mr. Leung Chi Hung, Mr. Wong Kun Kau and Mr. Lee Hon Man Eric as independent non-executive Directors.	