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**Oi Wah Pawnshop Credit Holdings Limited**

**靄華押業信貸控股有限公司**

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

**(Stock Code: 1319)**

**SUPPLEMENTAL ANNOUNCEMENT  
DISCLOSEABLE TRANSACTION  
SUBSCRIPTION OF INTEREST IN THE FUND**

Reference is made to the announcement (the “**Announcement**”) of the Company dated 12 March 2024. Unless otherwise defined, capitalised terms herein shall have the same meanings as those defined in the Announcement.

The Board would like to provide the Shareholders and potential investors of the Company with supplemental information in relation to the Subscription and the Fund as follows.

**FURTHER INFORMATION OF THE FUND AND THE SUBSCRIPTION**

The Group’s Subscription in the Fund represented approximately 28.57% of the total capital contribution of the Fund as at the date of the Announcement. It is expected that such proportion will decrease as and when further capital contribution to the Fund is made by other existing or potential Limited Partner(s) at or prior to final closing of the Fund.

The partnership interests in the Fund will be accounted for as either investment in associate or financial assets at fair value through profit and loss in the accounts of the Company under the applicable accounting standards, subject to the total capital contribution of the Fund at final closing.

Based on the best knowledge of the Directors after making reasonable enquiries: (i) the Fund is expected to be an investment fund with a wide investor base; and (ii) save as provided in the Limited Partnership Agreement, each of the Limited Partners had no influence or control over the decision making of the Fund.

## **FURTHER INFORMATION ON THE PARTIES**

### **Investment Manager**

The General Partner has appointed Pacific Aegis Capital Management (IM) Limited (the “**Investment Manager**”) as investment manager of the Fund pursuant to an investment management agreement dated 30 November 2023 between the General Partner and the Investment Manager, to advise and assist it in managing the general business and affairs of the Fund.

The Investment Manager is a real estate private credit investment management firm based in Hong Kong and licenced by the Securities and Futures Commission to carry out Type 9 (asset management) regulated activities. The Investment Manager specialises in distressed investments/special situations in developed markets. The Fund marks the Investment Manager’s second private credit fund launched, and including the two real estate private equity funds launched in 2023, would be the fourth fund launched overall within the PACM Group.

The Investment Manager is indirectly wholly-owned by the PACM Group. As at the date of this announcement, to the best of the Directors’ knowledge, information and belief and having made all reasonable enquiries, the Investment Manager and its ultimate beneficial owners are third parties independent of the Company and its connected persons.

### **General Partner**

As at the date of this announcement, there is, and in the past twelve months, there has been loan arrangements between the Group and PACM Group, being one of the direct shareholders of the General Partner. For details, please refer to the Company’s announcements dated 12 December 2022 and 22 May 2023.

Save as disclosed above, to the best of the directors’ knowledge, information and belief having made all reasonable enquiry, there is, and in the past twelve months, there has been no other material loan arrangement between (a) General Partner, any of its directors and legal representatives and/or any ultimate beneficial owner(s) of General Partner who can exert influence on the transaction; and (b) the Company, any connected person at the Company’s level and/or any connected person at the subsidiary level (to the extent that such subsidiary/subsidiaries is/are involved in the transaction).

By order of the Board of  
**Oi Wah Pawnshop Credit Holdings Limited**  
**Chan Kai Ho Edward**  
*Chairman, Chief Executive Officer and Executive Director*

Hong Kong, 17 April 2024

*As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chairman and Chief Executive Officer), Mr. Chan Chart Man, Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Macksion and Mr. Ng Siu Hong as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.*