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New Century Group Hong Kong Limited
新世紀集團香港有限公司*

(Incorporated in Bermuda with limited liability)
(Stock Code: 234)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 8 August 2025, the New Loan Agreement was entered into between ETC Finance, an indirect non-wholly owned subsidiary of the Company, as lender and the Customer as borrower. Pursuant to the New Loan Agreement, ETC Finance agreed to grant a mortgage loan in the principal sum of HK$9,200,000 to the Customer for a term of 12 months.

Before entering into of the New Loan Agreement, ETC Finance as lender has entered into the Previous Loan Agreement with the Customer as borrower for granting a mortgage loan in the principal sum of HK$9,200,000 to the Customer for a term of 12 months. The loan proceed from the New Loan has been used to fully settle the outstanding principal of the Previous Loan on 8 August 2025 and there is no cash outflow from the Group as a result.

LISTING RULES IMPLICATIONS

As one of the applicable percentage ratios in respect of the New Loan is more than 5% but less than 25% under Rule 14.07 of the Listing Rules, the grant of the New Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules and is therefore subject to the reporting and announcement requirements under the Listing Rules.

** For identification purpose only*

PROVISION OF THE NEW LOAN

The Board is pleased to announce that on 8 August 2025, the New Loan Agreement was entered into between ETC Finance, an indirect non-wholly owned subsidiary of the Company, as lender and the Customer as borrower. Pursuant to the New Loan Agreement, ETC Finance agreed to grant a mortgage loan in the principal sum of HK$9,200,000 to the Customer for a term of 12 months. The principal terms of the New Loan Agreement are set out below:

NEW LOAN AGREEMENT

Date of agreement	:	8 August 2025
Lender	:	ETC Finance
Borrower	:	The Customer
Principal	:	HK$9,200,000
Interest rate	:	10.5% per annum
Repayment	:	Interest repayable by 12 monthly instalments with the principal repayable at the last instalment
Security	:	A first legal charge in favour of the lender over a residential property located in Tsuen Wan (the "Property") with valuation conducted by an independent professional property valuer on 15 July 2025 in amount of HK$11,500,000

PROVISION OF THE PREVIOUS LOAN

Before entering into of the New Loan Agreement, ETC Finance as lender has entered into the Previous Loan Agreement with the Customer as borrower for granting a mortgage loan in the principal sum of HK$9,200,000 to the Customer for a term of 12 months. The principal terms of the Previous Loan Agreement are set out as follows:

PREVIOUS LOAN AGREEMENT

Date of agreement	:	5 June 2024
Lender	:	ETC Finance
Borrower	:	The Customer
Principal	:	HK$9,200,000
Interest rate	:	10.0% per annum
Repayment	:	Interest repayable by 12 monthly instalments with the principal repayable at the last instalment
Security	:	A first legal charge in favour of the lender over the Property with valuation conducted by an independent professional property valuer on 22 May 2024 in amount of HK$12,500,000

The outstanding principal of the Previous Loan has been fully settled by the loan proceed from the New Loan on 8 August 2025.

FUNDING OF THE NEW LOAN

The Group will finance the New Loan with its general working capital. The loan proceed from the New Loan has been used to fully settle the outstanding principal of the Previous Loan on 8 August 2025 and there is no cash outflow from the Group as a result.

INFORMATION ON THE CREDIT RISK RELATING TO THE NEW LOAN

The grant of the New Loan was based on the collateral provided by the Customer, the credit assessments on the financial strength and repayment ability of the Customer. After taking into account all such factors, the Directors consider that the risks involved in the New Loan are relatively low and manageable.

INFORMATION ON THE CUSTOMER

The Customer is a merchant and a repeated customer of ETC Finance with no default record. To the best of the Directors' knowledge, information and belief having made all reasonable enquiry, the Customer is a third party independent of the Company and its connected persons (as defined under the Listing Rules).

REASONS FOR AND BENEFITS OF THE ENTERING INTO OF THE NEW LOAN AGREEMENT

The principal activities of the Group comprise money lending, property investment and securities trading.

The terms of the New Loan Agreement (including the interest rate) were negotiated on an arm's length basis between ETC Finance and the Customer based on the credit policy of ETC Finance. Taking into account the financial background and repayment ability of the Customer, the Directors are of view that a stable revenue and cashflow stream from interest income for the Group is expected to be generated from the New Loan. The Directors consider and believe that the terms of the New Loan Agreement are fair and reasonable and the entering into of the New Loan Agreement is in the interests of the Company and its shareholders as a whole.

LISTING RULES IMPLICATIONS

As one of the applicable percentage ratios in respect of the New Loan is more than 5% but less than 25% under Rule 14.07 of the Listing Rules, the grant of the New Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules and is therefore subject to the reporting and announcement requirements under the Listing Rules.

DEFINITIONS

In this announcement, the following expressions have the following meanings:

"Board"	the board of Directors
"Company"	New Century Group Hong Kong Limited, a company incorporated in Bermuda with limited liability, whose shares are listed on the main board of the Stock Exchange with stock code 234
"Customer"	Mr. Shing Yuen Kwan, the borrower under the New Loan Agreement and the Previous Loan Agreement
"Directors"	the directors of the Company
"ETC Finance"	ETC Finance Limited, a company incorporated in Hong Kong with limited liability and with money lenders licence registered under Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong), which is an indirect non-wholly owned subsidiary of the Company
"Group"	the Company and its subsidiaries
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China

"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"New Loan"	a mortgage loan in the principal sum of HK$9,200,000 granted by ETC Finance to the Customer pursuant to the New Loan Agreement
"New Loan Agreement"	the loan agreement dated 8 August 2025 entered into between ETC Finance and the Customer, particulars of which are stated in the section headed "New Loan Agreement" in this announcement
"Previous Loan"	a mortgage loan in the principal sum of HK$9,200,000 granted by ETC Finance to the Customer pursuant to the Previous Loan Agreement
"Previous Loan Agreement"	the loan agreement dated 5 June 2024 entered into between ETC Finance and the Customer, particulars of which are stated in the section headed "Previous Loan Agreement" in this announcement
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"HK$"	Hong Kong dollars, the lawful currency of Hong Kong
"%"	per cent.

By order of the Board
New Century Group Hong Kong Limited
Ng Wee Keat
Chairman

Hong Kong, 8 August 2025

As at the date of this announcement, the Board comprises Mr. Ng Wee Keat (Chairman), Ms. Sio Ion Kuan (Deputy Chairman), Ms. Ng Siew Lang, Linda (Chief Operating Officer), Ms. Lilian Ng, Ms. Chen Ka Chee, Mr. Yu Wai Man and Ms. Huang Si Teng as executive directors and Mr. Cheung Chun Kwok, Mr. Kwan Kai Kin, Kenneth, Mr. Ho Yau Ming and Mr. Wong Steve Cheuk Hung as independent non-executive directors.