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**China Financial Services Holdings Limited**

*(Incorporated in Hong Kong with limited liability)*

**(Stock Code: 605)**

# DISCLOSEABLE TRANSACTION
# PROVISION OF FINANCIAL ASSISTANCE

## PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 12 August 2025, the Loan Agreement was entered into between CDVC as the lender and Customer FA as the Borrower, pursuant to which CDVC has agreed to grant the Loan to the Borrower for a principal amount of RMB25,000,000 for one year term.

## LISTING RULES IMPLICATIONS

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

## PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 12 August 2025, the Loan Agreement was entered into between CDVC as the lender and Customer FA as the Borrower, pursuant to which CDVC has agreed to grant the Loan to the Borrower for a principal amount of RMB25,000,000 for one year term.

Summarised below are the principal terms of the Loan Agreement.

## THE LOAN AGREEMENT

| | | |
|---|---|---|
| Date of Agreement | : | 12 August 2025 |
| Lender | : | CDVC |
| Borrower | : | Customer FA |
| Principal | : | RMB25,000,000 |
| Interest rate | : | 16% per annum |
| Term | : | 12 months commencing from the drawdown date |
| Security | : | (i) A first legal charge mortgage in respect of a commercial property located at Jinniu District, Chengdu, with valuation conducted by an independent property valuer in Chengdu with a market value of approximately RMB50,030,000 as at 17 July 2025<br><br>(ii) Personal guarantee executed by the Guarantor in favour of CDVC, pursuant to which the Guarantor shall guarantee the repayment obligation of the Borrower under the Loan Agreement |
| Repayment | : | the Borrower will repay the interest on a monthly basis with a principal amount to be repaid at maturity. |

## INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The making of the Loan is collateralised against a commercial property. The collateral provided by the Borrower for the Loan is sufficient based on the value of the mortgaged property for the Loan as determined by an independent valuer.

The advances in respect of the Loan are also made on the basis of the Company's credit assessments with reference to the facts that (i) the collateral provided by the Borrower is at the prime site in Chengdu; (ii) the Borrower's net worth is strong and solid to prove its repayment ability; and (iii) the relatively short term nature of the Loan. After taking into account the factors as disclosed above in assessing the risks of the relevant advances, the Company considers that the risks involved in the advances to the Borrower are manageable.

## FUNDING OF THE LOAN

The Group will finance the Loan with the Group's general working capital.

## INFORMATION ON THE BORROWER AND GUARANTOR

Customer FA is a limited liability company established in the PRC whose principal business is project investment. The Guarantor is a PRC individual and indirectly holding approximately 60.46% of the shares of the Borrower. The Borrower is a new customer and has no previous relationship with the Group, and was approached by the Group through its network. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrower, its ultimate beneficial owners and Guarantor are Independent Third Parties and not connected with the Group.

## INFORMATION ON THE GROUP AND THE LENDER

The Company is an investment holding company. The Group is principally engaged in provision of financial services in HK and the PRC. CDVC, as the lender of the Loan, is a non wholly-owned subsidiary controlled by the Company.

## REASONS FOR ENTERING INTO THE LOAN AGREEMENT

Taking into account the principal business activities of the Group, the grant of the Loan to the Borrower is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreement, including the interest rate applicable, were negotiated on an arm's length basis between CDVC and the Borrower, having taken into account the prevailing market terms and practice of transactions of similar nature. The Directors consider that the grant of the Loan is a financial assistance provided by the Group within the meaning of the Listing Rules. The Directors are of the view that the terms of the Loan Agreement were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrower and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the Loan Agreement are fair and reasonable and the entering into of the Loan Agreement is in the interests of the Company and its Shareholders as a whole.

## LISTING RULES IMPLICATIONS

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

## DEFINITIONS

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

| | |
|---|---|
| "Board" | the board of Directors |
| "Borrower" | Customer FA |
| "CDVC" | Chengdu Vision Credit Limited (成都市武侯惠信小額貸款有限責任公司), is a sino-foreign enterprise established in the PRC whose principal business is the provision of loans to individuals and SME in Chengdu |

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|---|---|
| "Company" | China Financial Services Holdings Limited, a company incorporated in Hong Kong with limited liability, the shares of which are listed on the Main Board of the Stock Exchange |
| "Customer FA" | 四川福潤投資有限責任公司, a limited liability company established in the PRC whose principal business is the provision of project investment service and is ultimately indirectly beneficially owned as to approximately 60.46%, 11.07%, 4.44%, 4.44%, 4.33%, 2.56%, 2.56%, 2.56%, 2.56%, 2.51% and 2.51% by Mr. Zhang Rong Ping (張蓉平), Mr. Cui Ming Wei (崔明偉), Mr. Wang Zhi Wei (王智威), Ms. Yin Ke (尹珂), Mr. Qiao Ding Qiang (喬定強), Mr. Wu Guo Qing (武國清), Mr. Yang Jing (楊靜), Mr. Zhang Ji Chuan (張冀川), Ms. Zhou Mei (周梅), Ms. Huang Rong Xin (黃蓉昕) and Mr. Yuan Chun (袁春) respectively, who are all Independent Third Parties. |
| "Director(s)" | the director(s) of the Company |
| "Group" | the Company and its subsidiaries |
| "Guarantor" | Mr. Zhang Rong Ping (張蓉平), an individual who is an Independent Third Party and ultimately indirectly beneficially holding approximately 60.46% of the shares of the Borrower |
| "Hong Kong" | the Hong Kong Special Administrative Region of the PRC |
| "Independent Third Party(ies)" | party(ies) who is/are independent of the Company and its connected person(s) (as defined in the Listing Rules) |
| "Listing Rules" | the Rules Governing the Listing of Securities on the Stock Exchange |
| "PRC" | People's Republic of China, for the purpose of this announcement, does not include Hong Kong, the Macao Special Administrative Region of the PRC and Taiwan |

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|---|---|
| "RMB" | Renminbi, the lawful currency of the PRC |
| "Share(s)" | share(s) in the share capital of the Company |
| "Shareholder(s)" | holder(s) of the Share(s) |
| "Stock Exchange" | The Stock Exchange of Hong Kong Limited |
| "the Loan" | the first legal charge mortgage loan in the amount of RMB25,000,000 granted to the Borrower under the Loan Agreement |
| "the Loan Agreement" | the loan agreement made between CDVC and the Borrower for the Loan on 12 August 2025 |

By Order of the Board
**China Financial Services Holdings Limited**
**Chung Chin Keung**
*Company Secretary*

Hong Kong, 12 August 2025

As at the date of this announcement, the directors of the Company are:

*Executive Director:*
Mr. Zhang Min *(Chief Executive Officer)*

*Independent Non-executive Directors:*
Mr. Chan Chun Keung
Mr. Cheung Pak To
Mr. Lee Ka Wai
Madam Zhan Lili
Mr. Zhang Kun