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SOUTHEAST ASIA PROPERTIES & FINANCE LIMITED
華信地產財務有限公司

(Incorporated in Hong Kong with limited liability)
(Stock Code: 252)

DISCLOSURE PURSUANT TO RULE 13.18 OF THE LISTING RULES

This announcement is made by Southeast Asia Properties & Finance Limited (the "**Company**") pursuant to Rule 13.18 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**").

On 20 August 2025, SAP Realty Company Limited, a subsidiary of the Company, as borrower (the "**Borrower**") and the Company, together with Hotel Benito Management Limited and Nan Sing Plastics Limited, both subsidiaries of the Company, as guarantors entered into a facility agreement (the "**Facility Agreement**") with a bank (the "**Lender**"), pursuant to which the Lender has granted the Borrower a term loan facility up to an aggregate principal amount of HK$285,000,000 (the "**Facility**"). The Facility will be used to refinance the Borrower's existing indebtedness and to finance the unpaid construction costs and professional fees for the superstructure works for Hotel Benito at No. 7 Cameron Road, Tsim Sha Tsui, Kowloon, Hong Kong.

Pursuant to the Facility Agreement, the Borrower has undertaken to ensure that Mr. Chua Nai Tuen ("**Mr. Chua**"), the Chairman of the board of directors and the controlling shareholder of the Company, remains the single largest shareholding interest of the Company, otherwise the Facility shall be cancelled and all outstanding amounts (including principal, accrued interest and all other amounts accrued) owing by the Borrower to the Lender under the Facility Agreement shall become immediately due and payable.

As at the date of this announcement, Mr. Chua owns, directly and indirectly, approximately 47.02% of the total number of shares of the Company in issue.

The Company will make continuing disclosure in its subsequent interim and annual reports pursuant to the requirements of Rule 13.21 of the Listing Rules so long as the abovementioned obligations continue to exist.

By Order of the Board
Southeast Asia Properties & Finance Limited
Chua Nai Tuen
Chairman and Executive Director

Hong Kong, 20 August 2025

As at the date of this announcement, the Board comprises: (1) Mr. Chua Nai Tuen (Chairman), Mr. Nelson Junior Chua (Managing Director) and Mr. Richard Sy Tan as executive directors; (2) Mr. Chan Man Hon, Eric, Mr. Jimmy Siy Tiong, Mr. Tsai Han Yung and Ms. Vivian Chua as non-executive directors; and (3) Mr. Chan Siu Ting, Mr. Tsui Ka Wah, Dr. Luk Siu Chuen and Mr. Kam Cheuk Sun as independent non-executive directors.