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GET NICE HOLDINGS LIMITED
結好控股有限公司

(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 0064)

DISCLOSEABLE TRANSACTION IN RELATION TO EXTENSION OF LOAN

SUMMARY

On 21 August 2025, Get Nice Finance (an indirect, wholly-owned subsidiary of the Company) entered into the Supplemental Loan Agreement with the Borrower, an Independent Third Party, pursuant to which, the Lender agreed to extend the repayment date of the Loan to 24 August 2026 with the other terms and conditions of the Loan Agreement remaining unchanged and continue to be in full force and effect. The outstanding principal amount of the Loan was HK$150,000,000 as at the date of the Supplemental Loan Agreement.

Given that the highest of the relevant percentage ratios under Rule 14.07 of the Listing Rules in respect of the loan amount under the Supplemental Loan Agreement exceed 5% but are below 25%, the entering into of the Supplemental Loan Agreement constitutes a disclosable transaction for the Company under Chapter 14 of the Listing Rules.

BACKGROUND

On 23 August 2024, the Lender and the Borrower entered into the loan Agreement ("**Loan Agreement**"), pursuant to which the Lender granted the Loan in the principal amount of HK$150,000,000 to the Borrower at an interest rate of 12% per annum and the loan was secured by a first legal charge over all the title, rights and interest in residential property located in Hong Kong.

The repayment date set out in the Loan Agreement was 12 months from the drawdown date (i.e. 23 August 2025). Interests were fully paid by the Borrower under the Loan Agreement. As at the date of this announcement, the outstanding principal amount of the Loan is HK$150,000,000.

EXTENSION OF LOAN

On 21 August 2025, Get Nice Finance (an indirect, wholly-owned subsidiary of the Company) entered into the Supplemental Loan Agreement pursuant to which the parties to the Supplemental Loan Agreement agreed to extend the repayment date of the Loan in the principal amount of HK$150,000,000 to 24 August 2026. Save as aforesaid, all the other material terms and conditions of the Loan Agreement shall remain in full force and effect. The principal terms of the Loan Agreement (as amended and supplemented by the Supplemental Loan Agreement) are summarized as below:

SUPPLEMENTAL LOAN AGREEMENT

Date of agreement	:	21 August 2025
Lender	:	Get Nice Finance
Borrower	:	The Borrower
Principal	:	HK$150,000,000
Interest rate	:	12% per annum
Term	:	12 months
Securities	:	A first legal charge/mortgage in respect of residential property (the saleable area of approximately 5,915 square feet) and 2 car parking spaces located in Repulse Bay, the valuation of which, as conducted by an independent property valuer on 14 August 2025, was HK$450,000,000 in aggregate
Repayment	:	The Borrower shall pay to the Lender monthly interest accrued on the principal sum at the interest rate during the respectively month on the day of drawing of the principal sum in each and every calendar month commencing from the month immediately after the drawing of the principal sum until full repayment of all principal sum. The Borrower shall repay to the Lender the principal sum and accrued interest thereon on 24 August 2026.

Early repayment	:	The Borrower repay the principal by giving Get Nice Finance not less than two week's prior written notice provided that the Borrower shall not give such notice specifying the repayment date of the principal which shall be within 3 months from the date of drawing of the principal amount.

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The Loan is collateralised against the first mortgage of residential property and 2 car parking spaces with an aggregated loan-to-value ratio of approximately 30% based on the value of the mortgaged properties as determined by an independent property valuer.

The advance in respect of the Loan was made based on (i) the Group's credit assessments on the financial strength and repayment ability of the Borrower; and (ii) the collaterals provided. In assessing the financial strength and repayment ability of the Borrower, the Group has (i) considered the value of the mortgaged properties; (ii) reviewed the financial information of the Borrower, with satisfactory results; and (iii) conducted a litigation search and a winding-up search on the Borrower, with no material irregularities noted. After taking into account the factors as disclosed above in assessing the risk of the advance, the Group considers that the risk involved in the advance to the Borrower is acceptable to the Group.

FUNDING OF THE LOAN

The loan amount under the Supplemental Loan Agreement was funded by the Group's internal resources.

INFORMATION ON THE BORROWER

The Borrower is Hong Kong individual and a merchant engages in the property development industry in China. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrower is Independent Third Party and not connected with the Group.

INFORMATION ON THE GROUP AND THE LENDER

The Company is an investment holding company. The principal activities of the Group are (i) money lending; (ii) property investments; (iii) investment in financial instruments; (iv) real estate agency; (v) auction business and (vi) the provision of financial services, including securities dealing and broking, futures and options broking, underwriting and placements, securities margin financing, asset management services and corporate finance services.

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

The Lender holds a money lenders licence under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong) and its principal business activity is the provision of money lending services.

The Directors are of the views that the extension of the loan is transaction carried out by the Lender as part of its ordinary and usual course of business. The terms of the Supplemental Loan Agreement have been arrived at by the parties after arm's length negotiation between the Lender and the Borrower. Having considered the credit policy formulated by the Lender and the sound financial background of the Borrower, the sufficiency of the collaterals, the good repayment history of the Borrower, the steady revenue from the interest income to be generated to the Lender and the relatively short term nature of the loan, the terms of the Supplemental Loan Agreement are on normal commercial terms, fair and reasonable and are in the interests of the Company and its shareholders as a whole.

LISTING RULES IMPLICATIONS

Given that the highest of the relevant percentage ratios under Rule 14.07 of the Listing Rules in respect of the loan amount under the Supplemental Loan Agreement exceed 5% but are below 25%, the entering into of the Supplemental Loan Agreement constitutes a disclosable transaction for the Company under Chapter 14 of the Listing Rules.

DEFINITIONS

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

"Board"	the board of Directors
"Borrower"	Ms. Huang Jiefang (黃洁芳), an individual who is an Independent Third Party
"Company"	Get Nice Holdings Limited (結好控股有限公司), a company incorporated in the Cayman Islands with limited liability whose shares are listed and traded on the Main Board of the Stock Exchange (stock code: 64)
"Director(s)"	the director(s) of the Company
"Get Nice Finance"	Get Nice Finance Company Limited (結好財務有限公司), a company incorporated in Hong Kong with limited liability and an indirect, wholly-owned subsidiary of the Company
"Group"	the Company and its subsidiaries

"HK$"	Hong Kong Dollars, the lawful currency of Hong Kong
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"Independent Third Party"	third party independent of the Company and its connected persons (as defined in the Listing Rules)
"Lender"	Get Nice Finance, a licensed money lender under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong)
"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Money Lenders Ordinance"	the Money Lenders Ordinance (Chapter 163 of the laws of Hong Kong) as amended, supplemented or otherwise modified from time to time
"Loan"	a mortgage loan in the amount of HK$150,000,000 provided by Lender to the Borrower under the Loan Agreement
"Loan Agreement"	the loan agreement dated 23 August 2024 entered into between the Lender and the Borrower in respect of the provision of the principal sum of HK$150,000,000
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"Supplemental Loan Agreement"	the supplemental loan agreement dated 21 August 2025 entered into between the Lender and the Borrower in respect of the principal sum of HK$150,000,000

By order of the Board
Get Nice Holdings Limited
Hung Hon Man
Chairman

Hong Kong, 21 August 2025

As at the date of this announcement, the executive directors of the Company are Mr. Hung Hon Man (Chairman), Mr. Cham Wai Ho, Anthony (Deputy Chairman) and Mr. Kam Eddie Shing Cheuk (Chief Executive Officer). The non-executive director of the Company is Ms. Wu Yan Yee. The independent non-executive directors of the Company are Ms. Chan Oi Chong, Mr. Leung Yiu Man and Mr. Ho Pak Chuen Brian.