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eprint GROUP LIMITED
eprint集團有限公司

(Incorporated in the Cayman Islands with limited liability)
(Stock code: 1884)

DISCLOSEABLE TRANSACTION – PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF THE LOAN

Reference is made to the announcement of the Company dated 21 May 2025 in respect of the grant of a secured loan in the amount of HK$4,000,000 for 12 months from YEIL to the Borrower that constituted a disclosable transaction of the Company under Chapter 14 of the Listing Rules.

The Board announces that on 22 September 2025, YEIL, as lender, entered into the Loan Agreement with the Borrower, as borrower, and the Guarantor, as guarantor, pursuant to which YEIL agreed to grant the Loan in the amount of HK$9,000,000 for 24 months.

YEIL is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance. YEIL, as the lender of the Loan, is an indirect non-wholly owned subsidiary of the Company.

LISTING RULES IMPLICATIONS

The grant of Loan, whether on a standalone basis or an aggregate basis of the grant of loans in the previous 12 months in accordance with Rule 14.23 of the Listing Rules, respectively constitutes a discloseable transaction under Rule 14.06(2) of the Listing Rules as the highest applicable percentage ratio in respect of the loan(s) exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules. The grant of Loan is therefore subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

PROVISION OF THE LOAN

The Board announces that on 22 September 2025, YEIL, as lender, entered into the Loan Agreement with the Borrower, as borrower, and the Guarantor, as guarantor, pursuant to which YEIL agreed to grant the Loan in the amount of HK$9,000,000 for 24 months. Salient details of the Loan Agreement are set out as follows:

LOAN AGREEMENT

Date of agreement	:	22 September 2025
Lender	:	YEIL
Borrower	:	Absolute Marine Limited
Guarantor	:	Mr. Tsui Wing Tak
Principal	:	HK$9,000,000
Interest rate	:	9.6% per annum
Term	:	24 months

Security	:	A charge registered in respect of a brand new pleasure yacht of Absolute brand (model: 52 Fly) located in the typhoon shelter of Shau Kei Wan, Hong Kong The value of the pleasure yacht as determined by an independent surveyor with 25 years of experience in engineering and maritime survey on 11 September 2025, was approximately HK$15,500,000 A personal guarantee is provided by the Guarantor in favour of the Lender
Interest and repayment	:	The Borrower shall pay the interest of the principal on a monthly basis over the term of the Loan at HK$72,000 per month and repay the principal amount at loan maturity
Early termination	:	YEIL or the Borrower may before the loan maturity giving the other party not less than 50 days' prior written notice and the Borrower shall repay the principal in full and all the relevant interests and expenses of the Loan

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The Loan is securitised against a registered charge of a brand new pleasure yacht of Absolute brand (model: 52 Fly) with a loan-to-value ratio of approximately 58% based on the value of the pleasure yacht as determined by an independent surveyor.

The Loan was made based on (i) the Group's credit assessments on the financial strength and repayment ability of the Borrower and the Guarantor; and (ii) the value of the security provided. In assessing the financial strength and repayment ability of the Borrower and the Guarantor, the Group has (i) considered the value of the pleasure yacht; (ii) the background and business of the Borrower and the Guarantor; (iii) reviewed the financial information of the Borrower and the Guarantor; (iv) conducted litigation searches on the Borrower and the Guarantor with no material issues noted; and (v) the Borrower had repaid the secured loan granted to it previously. After taking into account the factors as disclosed above in assessing the risk of the Loan, the Group considers that the risk involved in the Loan to the Borrower is acceptable to the Group.

FUNDING OF THE LOAN

The Group will finance the Loan with its internal resources.

INFORMATION ON THE BORROWER AND THE GUARANTOR

The Borrower is a limited liability company incorporated in Hong Kong engaged in distributing Absolute brand yachts for more than 10 years.

Based on the public information available to the Company, the Guarantor is the ultimate beneficial owner of the Borrower and indirectly holds 100% shares of the Borrower. The Guarantor is the chief executive officer of AE Majoris Group which provides financial advisory, investment, business development, accounting and corporate services. The Guarantor was appointed by the Ministry of Foreign Affairs and Regional Integration of the Republic of Ghana as Honorary Consul of Ghana in Hong Kong since March 2020. The Guarantor is currently an executive director of ZXZN Qi-House Holdings Limited (stock code: 8395) and a non-executive director of Star Group Asia Limited (stock code: 1560).

The Borrower is an existing client of YEIL and there was no records of default as of the date of this announcement.

To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrower and the Guarantor are Independent Third Parties.

INFORMATION ON THE COMPANY AND YEIL

The Company is an investment holding company principally engaged in the provision of printing services to a diversified customer base in Hong Kong. The Company is also engaged in the provision of solutions on advertisement, bound books and stationeries.

YEIL is an indirect non-wholly owned subsidiary of the Company which is a company incorporated in Hong Kong with limited liability and is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance.

REASONS FOR ENTERING INTO THE LOAN AGREEMENT

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

The terms of the Loan Agreement were negotiated on an arm's length basis among YEIL, the Borrower and the Guarantor. 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 YEIL's credit policy and credit assessment performed to the Borrower and the Guarantor. Taking into account the businesses and financial background of the Borrower and the Guarantor and the credit assessment performed as set out above, as well as the interest income expected to be generated from the Loan, 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

The grant of Loan, whether on a standalone basis or an aggregate basis of the grant of loans in the previous 12 months in accordance with Rule 14.23 of the Listing Rules, respectively constitutes a discloseable transaction under Rule 14.06(2) of the Listing Rules as the highest applicable percentage ratio in respect of the loan(s) exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules, constitutes a discloseable transaction for the Company. The grant of Loan is therefore subject to the reporting 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"	Absolute Marine Limited, the borrower under the Loan Agreement, being a limited liability company incorporated in Hong Kong and an Independent Third Party
"Company"	eprint Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Stock Exchange
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantor"	Mr. Tsui Wing Tak
"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(ies)"	third party(ies) independent of the Company and its connected persons (as defined in the Listing Rules)

"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Loan"	a secured loan in the amount of HK$9,000,000 provided by YEIL to the Borrower under the Loan Agreement
"Loan Agreement"	the loan agreement entered into among YEIL, the Borrower and the Guarantor on 22 September 2025, particulars of which are set out in the section headed "Loan Agreement" in this announcement
"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
"Shareholders"	shareholders of the Company
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"YEIL"	Yacht Easy International Limited, a limited liability company incorporated in Hong Kong and an indirect non-wholly owned subsidiary of the Company, principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance

By Order of the Board
eprint Group Limited
She Siu Kee William
Chairman

Hong Kong, 22 September 2025

As at the date of this announcement, the executive Directors are Mr. She Siu Kee William, Mr. Chong Cheuk Ki and Mr. Leung Yat Pang; the non-executive Director is Mr. Leung Wai Ming; and the independent non-executive Directors are Mr. Poon Chun Wai, Mr. Fu Chung, Mr. Ma Siu Kit and Ms. Yu Mei Hung.