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香港信貸
Hong Kong Finance

Hong Kong Finance Group Limited
香港信貸集團有限公司

(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 1273)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 22 September 2025, the Loan Agreement was entered into between HK Finance (PL) as the lender and Customer E as the Borrower. Pursuant to the Loan Agreement, HK Finance (PL) has agreed to grant the Loan to the Borrower for a principal amount of HK$40,000,000.

LISTING RULES IMPLICATIONS

As certain applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the Loan granted to the Borrower under the Loan Agreement exceed 5% but are less than 25%, the grant of the Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

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Summarised below are the principal terms of the Loan Agreement.

THE LOAN AGREEMENT

Date of the loan agreement	:	22 September 2025
Lender	:	HK Finance (PL)
Borrower	:	Customer E

Principal	:	HK$40,000,000
Interest rate	:	1.25% per month (equivalent to 15% per annum)
Term	:	6 months commencing from the drawdown date
Security	:	A first mortgage in respect of a residential property located at Mount Austin Road, Hong Kong with valuation conducted by an independent property valuer with the amount of approximately HK$145,000,000 as at 13 August 2025
Guarantor	:	Customer F
Repayment	:	the Borrower will repay the interest on a monthly basis with a principal sum to be repaid at the maturity of the Loan

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The making of the Loan is collateralised. The collateral provided by the Borrower for the Loan is sufficient as the loan-to-value ratio of the mortgaged property for the Loan to the Group is approximately 27.6% based on the value of the mortgaged property for the Loan determined by an independent valuer.

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

FUNDING OF THE LOAN

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

INFORMATION ON THE BORROWER AND ITS ULTIMATE BENEFICIAL OWNER

Customer E is a company incorporated in Hong Kong engaging in the property investment holding, and is directly and ultimately owned by Customer F, an individual who is a merchant. The Borrower is a new customer 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, Customer E and Customer F 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 money lending business in Hong Kong under the Money Lenders Ordinance. HK Finance (PL), as the lender, is an indirect wholly-owned subsidiary of 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 was negotiated on an arm's length basis between HK Finance (PL) and the Borrower. 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 was entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrower and its ultimate beneficial owner and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the Loan Agreement is 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 certain applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the Loan granted to the Borrower under the Loan Agreement exceed 5% but are less than 25%, the grant of the Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

It is required under Rule 14.58(2) of the Listing Rules to disclose the identities of the Customer E and Customer F. Since (i) the Loan is not regarded as a material transaction of the Company as compared to the Company's overall financial position; (ii) the Company has practical difficulties in complying with the aforesaid disclosure requirement as the Customer E and Customer F have confirmed to the Group that they will not consent to the disclosure of their identities in this announcement; (iii) the disclosure of the identities of the Customer E and Customer F does not reflect their financial standing or repayment abilities and thus will serve little purpose in assisting the Shareholders to evaluate their creditworthiness and the risks and exposure of the Loan; and (iv) the Company has made alternative disclosures in respect of the Loan in this announcement, including but not limited to the details of the collateral and the loan-to-value ratio of the collateral in respect of the Loan, which would be much more meaningful for the Shareholders in assessing the risk and exposure of the Loan and the repayment abilities of the Customer E and Customer F, the Company has applied to, and been granted by, the Stock Exchange for a waiver from strict compliance with Rule 14.58(2) of the Listing Rules.

DEFINITIONS

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

"Board"	the board of Directors
"Borrower" or "Customer E"	a company incorporated in Hong Kong with limited liability and is an Independent Third Party
"Company"	Hong Kong Finance Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Main Board of the Stock Exchange
"Customer F"	an individual who is an Independent Third Party
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"HK$"	Hong Kong Dollars, the lawful currency of Hong Kong
"HK Finance (PL)"	Hong Kong Finance (Personal Loan) Limited, a company incorporated in Hong Kong with limited liability with money lenders licence registered under Money Lenders Ordinance, and is an indirect wholly-owned subsidiary of the Company
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"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
"Loan"	the first mortgage loan in the amount of HK$40,000,000 granted to the Borrower under the Loan Agreement
"Loan Agreement"	the loan agreement dated 22 September 2025 entered into between HK Finance (PL) and the Borrower
"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
"Share(s)"	ordinary share(s) of HK$0.01 each in the share capital of the Company

"Shareholder(s)"	holder(s) of the Share(s)
"Stock Exchange"	The Stock Exchange of Hong Kong Limited

On behalf of the Board
Hong Kong Finance Group Limited
Chan Kwong Yin William
Chairman

Hong Kong, 22 September 2025

As at the date of this announcement, the Board comprises the following members:

Executive Directors:	**Independent Non-executive Directors:**
Mr. Chan Kwong Yin William *(Chairman)*	Mr. Chu Yat Pang Terry
Mr. Chan Koung Nam	Mr. Cheung Kok Cheong
Mr. Tse Pui To *(Chief Executive Officer)*	Mr. Wong Kai Man
Ms. Chan Siu Ching	