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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 27 September 2025, the New Loan Agreement was entered into between HK Finance as the lender and Customer AI, Customer AJ, Customer AK, Customer AL and Customer AM, collectively as the Borrowers. Pursuant to the New Loan Agreement, HK Finance has agreed to grant the New Loan to the Borrowers for a principal amount of HK$16,000,000.

Prior to the entering into the New Loan Agreement, HK Finance, as the lender, has entered into the Previous Loan Agreement to grant the Previous Loan to the Borrowers for a principal amount of HK$18,000,000. The proceeds of the New Loan is utilised for the full settlement of the outstanding principal balance of the Previous Loan.

LISTING RULES IMPLICATIONS

Since the Previous Loan was granted by the HK Finance to the Borrowers within a 12-month period prior to the date HK Finance grants the New Loan to the Borrowers, the grant of the New Loan requires aggregation under Rule 14.22 of the Listing Rules. As certain applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the New Loan and the Previous Loan granted to the Borrowers in aggregate exceed 5% but are less than 25%, the grant of the New 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 New Loan Agreement and the Previous Loan Agreement.

THE LOAN AGREEMENTS

Lender	:	HK Finance
Borrowers	:	Customer AI, Customer AJ, Customer AK, Customer AL and Customer AM
Security	:	A second mortgage in respect of a residential property located at Cornwall Street, Kowloon with valuation conducted by an independent property valuer with the amount of approximately HK$100,000,000 as at 3 September 2025

As for the New Loan:

Date of loan agreement	:	27 September 2025
Principal	:	HK$16,000,000
Interest rate	:	1.8% per month (i.e. 21.6% per annum)
Term	:	6 months commencing from the drawdown date
Repayment	:	the Borrowers will repay the interest on a monthly with a principal sum to be repaid at the maturity of the New Loan

As for the Previous Loan:

Date of loan agreement	:	27 March 2025
Principal	:	HK$18,000,000
Interest rate	:	1.8% per month (equivalent to 21.6% per annum)
Term	:	6 months commencing from the drawdown date
Repayment	:	the Borrowers will repay the interest on a monthly with a principal sum to be repaid at the maturity of the Previous Loan

INFORMATION ON THE CREDIT RISK RELATING TO THE NEW LOAN

The making of the New Loan is collateralised. The collateral provided by the Borrowers for the New Loan are sufficient based on the value of the mortgaged property for the New Loan determined by an independent valuer.

The advance in respect of the New 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 Borrowers is at the prime site in Hong Kong; (ii) the financial backgrounds of both Customer AJ and Customer AK are solid to prove the repayment ability of the Borrowers; (iii) the Borrowers are repeated customers and Customer AI, Customer AJ and Customer AK possess good credit rating as assessed by an independent credit rating agency; and (iv) 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 Borrowers are manageable.

FUNDING OF THE NEW LOAN

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

INFORMATION ON THE BORROWERS

Customer AI, Customer AJ and Customer AK are individuals and Customer AI and Customer AJ are closely connected to each other. Customer AJ and Customer AK are employees and holding directorships in several companies listed in Hong Kong. Customer AL is a company incorporated in Hong Kong engaging in the business of property investment holdings and is a wholly-owned subsidiary of Customer AM, a company incorporated in British Virgin Islands and is directly and ultimately owned by Customer AI and Customer AJ equally. The Borrowers were 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 Borrowers 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, as the lender, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR ENTERING INTO THE NEW LOAN AGREEMENT

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

The terms of the New Loan Agreement was negotiated on an arm's length basis between HK Finance and the Borrowers. The Directors consider that the grant of the New 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 New 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 Borrowers and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the New Loan Agreement are fair and reasonable and the entering into the New Loan Agreement is in the interests of the Company and its Shareholders as a whole.

LISTING RULES IMPLICATIONS

Since the Previous Loan was granted by the HK Finance to the Borrowers within a 12-month period prior to the date HK Finance grants the New Loan to the Borrowers, the grant of the New Loan requires aggregation under Rule 14.22 of the Listing Rules. As certain applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the New Loan and the Previous Loan granted to the Borrowers in aggregate exceed 5% but are less than 25%, the grant of the New Loan constitutes a discloseable 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
"Borrowers"	Customer AI, Customer AJ, Customer AK, Customer AL, and Customer AM collectively
"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 AI"	Ms. Lok Hoi Yan (駱海茵), an individual who is an Independent Third Party
"Customer AJ"	Mr. Lei Hong Wai (李雄偉), an individual who is an Independent Third Party
"Customer AK"	Mr. Cheung Kwok Wai Elton (張國偉), an individual who is an Independent Third Party

"Customer AL"	Mander International Limited (名達國際有限公司), a company incorporated in Hong Kong with limited liability, and is an Independent Third Party
"Customer AM"	Business Power Holdings Limited, a company incorporated in British Virgin Islands with limited liability, and 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"	Hong Kong Finance Company 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
"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
"New Loan"	a second mortgage loan in the principal amount of HK$16,000,000 provided by HK Finance to the Borrowers under the New Loan Agreement
"New Loan Agreement"	the loan agreement dated 27 September 2025 entered into between HK Finance and the Borrowers
"Previous Loan"	the second mortgage loan in the principal amount of HK$18,000,000 provided by HK Finance to the Borrowers under the Previous Loan Agreement
"Previous Loan Agreement"	the loan agreement dated 27 March 2025 entered into between HK Finance and the Borrowers
"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, 29 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	