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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 16 October 2025, the New Loan Agreement was entered into between HK Finance as the lender and Customer AC, as the Borrower. Pursuant to the New Loan Agreement, HK Finance has agreed to grant the New Loan to the Borrower for a principal amount of HK$8,000,000.

Prior to the entering into the New Loan Agreement, HK Finance, as the lender, has entered into the Previous Loan Agreements to grant the Previous Loans to the Borrower for the aggregate principal amounts of HK$23,000,000. The proceed of the New Loan is utilised for the full settlement of the principal of the Previous Loan A.

LISTING RULES IMPLICATIONS

Since the Previous Loans were granted by HK Finance to the Borrower within a 12-month period prior to the date HK Finance grants the New Loan to the Borrower, the grant of New Loan and the Previous Loans require aggregation under Rule 14.22 of the Listing Rules. As an applicable percentage ratio under Rule 14.07 of the Listing Rules in respect of the New Loan and the Previous Loans granted in aggregate exceeds 5% but is 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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Further details of the Previous Loan Agreements for the Borrower in respect of Previous Loan A and Previous Loan B have been set out in the Company's announcement dated 16 April 2025 and 24 June 2025, respectively. Summarised below are the principal terms of the New Loan Agreement.

THE NEW LOAN AGREEMENT

Date of the New Loan Agreement	:	16 October 2025
Lender	:	HK Finance
Borrower	:	Customer AC
Principal	:	HK$8,000,000
Interest rate	:	1.2% per month (equivalent to 14.4% per annum)
Term	:	6 months commencing from the drawdown date
Security	:	A first mortgage loan in respect of a commercial property located at Hennessy Road, Hong Kong, with valuation conducted by an independent property valuer with an amount of approximately HK$12,000,000 as at 25 September 2025
Repayment	:	the Borrower will repay the interest on a monthly basis with a principal amount to be repaid at the loan maturity

INFORMATION ON THE CREDIT RISK RELATING TO THE NEW LOAN

The making of the New Loan is collateralised. The collateral provided by the Borrower for the New Loan is 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 made with reference to the facts that (i) the collateral provided by the Borrower is at the prime site in Hong Kong; (ii) the Borrower is a repeated customer with satisfactory repayment history; (iii) the Borrower's personal reputation and social status are well-known to demonstrate her credibility and accountability; 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 advance, the Group considers that the risks involved in the advance to the Borrower are manageable.

FUNDING OF THE NEW LOAN

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

INFORMATION ON THE BORROWER

Customer AC is an individual who is an investment consultant. The Borrower 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, 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 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 Borrower is in the ordinary and usual course of business of the Group.

The terms of the New Loan Agreement were negotiated on an arm's length basis between HK Finance and the Borrower. 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 were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrower 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 of the New Loan Agreement is in the interests of the Company and its Shareholders as a whole.

LISTING RULES IMPLICATIONS

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DEFINITIONS

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

"Board"	the board of Directors
"Borrower" or "Customer AC"	Ms. Tam Yuk Ching Jenny (譚毓楨), an individual who 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
"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"	the first mortgage loan in the amount of HK$8,000,000 granted to the Borrower under the New Loan Agreement
"New Loan Agreement"	the loan agreement made between HK Finance and the Borrower for the New Loan dated 16 October 2025
"Previous Loans"	Previous Loan A and Previous Loan B collectively
"Previous Loan A"	the loan agreement in the amount of HK$8,000,000 granted by HK Finance to the Borrower under the Previous Loan Agreement A

"Previous Loan B"	the loan agreement in the amount of HK$15,000,000 granted by HK Finance to the Borrower under the Previous Loan Agreement B
"Previous Loan Agreements"	Previous Loan Agreement A and Previous Loan Agreement B collectively
"Previous Loan Agreement A"	the loan agreement made between HK Finance and the Borrower for the Previous Loan A dated 16 April 2025, further details of which have been set out in the Company's announcement dated 16 April 2025
"Previous Loan Agreement B"	the loan agreement made between HK Finance and the Borrower for the Previous Loan B dated 24 June 2025, further details of which have been set out in the Company's announcement dated 24 June 2025
"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, 16 October 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	