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中金投集团
China Financial Services Holdings Ltd

China Financial Services Holdings Limited

(Incorporated in Hong Kong with limited liability)

(Stock Code: 605)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 17 October 2025, the Loan Agreement B was entered into between UDSL as the lender and Customer FF and Customer FG as the Borrowers, pursuant to which UDSL has agreed to grant the Loan B to the Borrowers for a principal amount of RMB4,000,000 for one year term.

Prior to the entering into of the Loan Agreement B, the Loan Agreement A was entered into between UDSL and the Borrowers, pursuant to which UDSL has agreed to grant the Loan A to the Borrowers for a principal amount of RMB8,100,000 for one year term.

Upon the drawdown of the Loan B, UDSL has granted two secured loans in an aggregate amount of RMB12,100,000 to the Borrowers.

LISTING RULES IMPLICATIONS

As Loan Agreement A and Loan Agreement B were entered into within a 12-month period, the transactions contemplated under Loan Agreement A and Loan Agreement B are required to be aggregated pursuant to Rule 14.22 of the Listing Rules. As one or more than one applicable percentage ratio(s) under Rule 14.07 of the Listing Rules in respect of both Loan A and Loan B granted to the Borrowers in aggregate exceeds 5% but is less than 25%, the grant of both Loan A and Loan B in aggregate constitutes a discloseable transaction for the Company and is subject to notification and announcement requirements under Chapter 14 of the Listing Rules.

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 17 October 2025, the Loan Agreement B was entered into between UDSL as the lender and Customer FF and Customer FG as the Borrowers, pursuant to which UDSL has agreed to grant the Loan B to the Borrowers for a principal amount of RMB4,000,000 for one year term.

Summarised below are the principal terms of the Loan Agreement B.

THE LOAN AGREEMENT B

Date of Agreement	:	17 October 2025
Lender	:	UDSL
Borrowers	:	Customer FF and Customer FG
Principal	:	RMB4,000,000
Interest rate	:	12% per annum
Term	:	12 months commencing from the drawdown date
Securities	:	(i) A first legal charge mortgage in respect of a residential property located at Chaoyang District, Beijing, with valuation conducted by an independent property valuer in Beijing with the market value of approximately RMB5,730,000 as at 13 October 2025 (ii) Corporate guarantee executed by the Guarantor in favour of UDSL, pursuant to which the Guarantor shall guarantee the repayment obligation of the Borrowers under the Loan Agreement B
Repayment	:	the Borrowers will repay the interest on a monthly basis with a principal amount to be repaid at maturity.

THE LOAN AGREEMENT A

Date of Agreement	:	20 January 2025
Lender	:	UDSL
Borrowers	:	Customer FF and Customer FG
Principal	:	RMB8,100,000
Interest rate	:	12% per annum
Term	:	12 months commencing from the drawdown date
Securities	:	(i) A first legal charge mortgage in respect of three residential properties located at Fengtai District, Beijing with valuation conducted by an independent property valuer in Beijing with the aggregate market value of approximately RMB12,340,000 as at 16 December 2024 (ii) Corporate guarantee executed by the Guarantor in favour of UDSL, pursuant to which the Guarantor shall guarantee the repayment obligation of the Borrowers under the Loan Agreement A
Repayment	:	the Borrowers will repay the interest on a monthly basis with a principal amount to be repaid at maturity.

INFORMATION ON THE CREDIT RISK RELATING TO THE LOANS

The making of the Loan B is collateralised against a residential property. The making of the Loan A is collateralised against three residential properties. The collaterals provided by the Borrowers for the Loans are sufficient based on the value of the mortgaged properties for the Loans as determined by an independent valuer.

The advances in respect of the Loans are also made on the basis of the Company's credit assessments with reference to the facts that (i) the collaterals provided by the Borrowers are at the prime site in Beijing; (ii) the Borrowers' net worth is strong and solid to prove their repayment abilities; and (iii) the relatively short term nature of the Loans. After taking into account the factors as disclosed above in assessing the risks of the relevant advances, the Company considers that the risks involved in the advances to the Borrowers are manageable.

FUNDING OF THE LOANS

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

INFORMATION ON THE BORROWERS AND THE GUARANTOR

Customer FF and Customer FG are PRC individuals. Customer FF is a merchant of the real estate agency industry, the ultimate beneficial owner of the Guarantor and spouse of Customer FG. Customer FG is a housewife. The Guarantor is a limited company established in the PRC whose principal business is the provision of real estate agency service. Customer FF and Customer FG 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, the Guarantor and its ultimate beneficial owner 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 provision of financial services in HK and the PRC. UDSL, as the lender of the Loan, is a wholly-owned subsidiary controlled by the Company.

REASONS FOR ENTERING INTO THE LOAN AGREEMENTS

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

The terms of the Loan Agreements, including the interest rate applicable, were negotiated on an arm's length basis between UDSL and the Borrowers, having taken into account the prevailing market terms and practice of transactions of similar nature. The Directors consider that the grant of the Loans 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 Agreements were 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 Loan Agreements are fair and reasonable and the entering into of the Loan Agreements is in the interests of the Company and its Shareholders as a whole.

LISTING RULES IMPLICATIONS

As Loan Agreement A and Loan Agreement B were entered into within a 12-month period, the transactions contemplated under Loan Agreement A and Loan Agreement B are required to be aggregated pursuant to Rule 14.22 of the Listing Rules. As one or more than one applicable percentage ratio(s) under Rule 14.07 of the Listing Rules in respect of both Loan A and Loan B granted to the Borrowers in aggregate exceeds 5% but is less than 25%, the grant of both Loan A and Loan B in aggregate constitutes a discloseable transaction for the Company and is subject to notification 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
"Borrowers"	Customer FF and Customer FG
"Company"	China Financial Services Holdings Limited, a company incorporated in Hong Kong with limited liability, the shares of which are listed on the Main Board of the Stock Exchange

"Customer FF"	Mr Ni Kang (倪康), an individual who is an Independent Third Party, the ultimate beneficial owner of the Guarantor, and spouse of Customer FG
"Customer FG"	Ms. Liu Jing (劉婧), an individual who is an Independent Third Party and the spouse of Customer FF
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantor"	北京銀昌日盛房地產經紀有限公司, a limited company established in the PRC whose principal business is provision of real estate agency service and is wholly owned by Customer FF
"Hong Kong"	the Hong Kong Special Administrative Region of the PRC
"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
"PRC"	People's Republic of China, for the purpose of this announcement, does not include Hong Kong, the Macao Special Administrative Region of the PRC and Taiwan
"RMB"	Renminbi, the lawful currency of the PRC
"Share(s)"	share(s) in the share capital of the Company
"Shareholder(s)"	holder(s) of the Share(s)
"Stock Exchange"	The Stock Exchange of Hong Kong Limited

"the Loans"	Loan A and Loan B
"the Loan A"	the first legal charge mortgage loan in the amount of RMB8,100,000 granted to Customer FF and Customer FG under the Loan Agreement A
"the Loan B"	the first legal charge mortgage loan in the amount of RMB4,000,000 granted to Customer FF and Customer FG under the Loan Agreement B
"the Loan Agreement A"	the loan agreement made between UDSL and Customer FF and Customer FG for the Loan A on 20 January 2025
"the Loan Agreement B"	the loan agreement made between UDSL and Customer FF and Customer FG for the Loan B on 17 October 2025
"UDSL"	CFSH Urban Development (Beijing) Small Loan Co., Ltd. (北京中金城開小額貸款有限公司), is a wholly-foreign-owned enterprise established in the PRC whose principal business is the provision of loans to individuals and SME in Beijing

By Order of the Board
China Financial Services Holdings Limited
Chung Chin Keung
Company Secretary

Hong Kong, 17 October 2025

As at the date of this announcement, the directors of the Company are:

Executive Director:
Mr. Zhang Min *(Chief Executive Officer)*

Independent Non-executive Directors:
Mr. Chan Chun Keung
Mr. Cheung Pak To
Mr. Lee Ka Wai
Madam Zhan Lili
Mr. Zhang Kun