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Oi Wah Pawnshop Credit Holdings Limited
靄華押業信貸控股有限公司
(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 1319)

ANNOUNCEMENT PURSUANT TO RULE 14.36 OF THE LISTING RULES

Reference is made to the announcement of the Company dated 7 May 2025 in relation to the Facility Agreement A and the Supplemental Agreement entered into between Oi Wah CL (an indirect wholly-owned subsidiary of the Company) as lender and Customer A as borrower for the granting of Loan A (the "**Announcement**"). Unless otherwise specified, capitalised terms used herein shall have the same meanings as those defined in the Announcement.

On 23 October 2025, Oi Wah CL and Customer A entered into the second supplemental agreement (the "**2nd Supplemental Agreement**"), pursuant to which the Facility Agreement A (as supplemented by the Supplemental Agreement) shall be supplemented and amended to the effect that:

(i) the maturity date of Loan A be changed from 6 August 2025 to 6 February 2026; and

(ii) the interest rate for Loan A be changed to the higher of (1) the aggregate of 1 month HIBOR and 11% per annum; or (2) 14% per annum, effective retroactively from 7 September 2025.

Save as disclosed above, all other principal terms and conditions of the Facility Agreement A (as supplemented by the Supplemental Agreement) remain unchanged and in full force and effect.

REASONS FOR AND BENEFITS OF ENTERING INTO THE 2nd SUPPLEMENTAL AGREEMENT

The terms of the 2nd Supplemental Agreement were negotiated on an arm's length basis between Oi Wah CL and Customer A. Taking into account the prevailing market interest rate, and the cash inflow and revenue to be generated from the expected additional interest income in connection with the extension of the term of Loan A and the increased interest rate, the Directors consider that the terms of the 2nd Supplemental Agreement are fair and reasonable and the entering into of the 2nd Supplemental Agreement is in the interests of the Company and its Shareholders as a whole.

LISTING RULES IMPLICATIONS

This announcement is made by the Company pursuant to Rule 14.36 of the Listing Rules as the extension of term and change in interest rate for Loan A constitute material variation of the terms of the Facility Agreement A (as supplemented by the Supplemental Agreement) previously announced under the Announcement.

On order of the Board of
Oi Wah Pawnshop Credit Holdings Limited
Chan Kai Ho Edward
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 23 October 2025

As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chairman and Chief Executive Officer), Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Macksion and Mr. Ng Siu Hong as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.