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Future Bright Holdings Limited
佳景集團有限公司*

(Incorporated in Bermuda with limited liability)

(Stock Code: 703)

ANNOUNCEMENT PURSUANT TO RULE 13.18 OF THE LISTING RULES

This announcement is made by Future Bright Holdings Limited (the "**Company**", together with its subsidiaries, the "**Group**") pursuant to Rule 13.18 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**").

The board (the "**Board**") of directors (the "**Directors**") of the Company is pleased to announce that, on 7 November 2025, Bright Gain Restaurant Company Limited ("**Bright Gain**"), an indirect wholly-owned subsidiary of the Company, entered into a facility letter (the "**Facility Letter**") with Hang Seng Bank Limited, Macau Branch (the "**Lender**") in respect of a bank guarantee facility in the principal amount of HK$20 million (the "**Facility**"). The availability of the Facility is subject to review by the Lender at any time and in any event by 31 July 2026. The purpose of the Facility is for issuance of bank guarantee for the account of Bright Gain in favour of third parties.

Pursuant to the Facility Letter, it shall be an event of default if Mr. Chan Chak Mo, being a controlling shareholder of the Company (the "**Controlling Shareholder**"), together with his associates hold less than 37% of the equity interest holding of the Company and the Lender shall have the right to cancel the Facility and/or declare all or any part of outstanding amounts, together with accrued interest and all other sums payable, to be immediately due and payable.

As previously announced in the Company's 2025 interim report, the total outstanding loans and banking facilities of the Group, with similar specific performance covenant on the Controlling Shareholder and his associates were approximately HK$308.4 million under various loan documents as at 30 June 2025. If the aforesaid covenant is breached, it would also constitute a breach under other loan documents containing a similar specific performance covenant on the Controlling Shareholder and his associates whereby the relevant lender will have a right to (i) declare all the relevant loans and banking facilities (together with any sum and accrued interest payable) to become immediately due and payable; and (ii) cancel all other remaining banking facilities with such relevant lender.

* *For identification purpose only*

As of the date of this announcement, the Controlling Shareholder and his associates together hold approximately 41.31% of the issued share capital of the Company. The Company will continue to comply with its disclosure and reporting obligations under the Listing Rules for so long as circumstances giving rise to such obligation continue to exist.

By Order of the Board of
Future Bright Holdings Limited
Chan Chak Mo
Managing Director

Hong Kong, 7 November 2025

As at the date hereof, the members of the Board comprise (i) Mr. Chan Chak Mo, the Managing Director and an executive Director; (ii) Mr. Chan See Kit, Johnny, the Chairman and an executive Director; (iii) Ms. Leong In Ian, an executive Director; and (iv) Mr. Chek Kuong Fong, Mr. Yu Kam Yuen, Lincoln and Mr. Vong Hou Piu, the independent non-executive Directors.