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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)

CHANGE OF DIRECTOR

The Board announces the following:

1. Mr. Ng Siu Hong resigned as a non-executive director of the Company with effect from 30 November 2025; and
2. Ms. Mak Siu Yee has been appointed as a non-executive director of the Company with effect from 1 December 2025.

RESIGNATION OF NON-EXECUTIVE DIRECTOR

The board of directors (the “**Board**”) of Oi Wah Pawnshop Credit Holdings Limited (the “**Company**”) announces that Mr. Ng Siu Hong (“**Mr. Ng**”) resigned as a non-executive director of the Company with effect from 30 November 2025 as he wished to devote time to his other personal commitments.

Mr. Ng has confirmed that he has no disagreement with the Board and there is no matter relating to his resignation which needs to be brought to the attention of the shareholders of the Company.

The Board would like to take this opportunity to express its sincere gratitude to Mr. Ng for his valuable contribution to the Company during his tenure of office.

APPOINTMENT OF NON-EXECUTIVE DIRECTOR

The Board is pleased to announce that Ms. Mak Siu Yee (“**Ms. Mak**”) has been appointed as a non-executive director of the Company with effect from 1 December 2025.

Ms. Mak, aged 52, with over 30 years of experience in compliance, operations, settlement, and accounts within the financial services industry, brings expertise in regulatory compliance, anti-money laundering (AML), know-your-client (KYC), and operational management. Ms. Mak has

held several senior positions at various companies in the finance industry in Hong Kong, including Great Roc Capital Securities Limited, Elstone Securities Limited and Apricot Capital (Hong Kong) Limited. At the abovementioned companies, she was primarily responsible for formulating and implementing compliance policies, supervising AML/KYC processes, and overseeing daily operations for brokerage and asset management businesses. Ms. Mak has obtained a bachelor's degree in management in accounting from Dongbei University of Finance and Economics, in the People's Republic of China.

Ms. Mak has entered into an appointment letter with the Company for a term of three years effective from 1 December 2025, subject to retirement by rotation and re-election at the annual general meeting of the Company in accordance with the articles of association of the Company. Pursuant to the letter of appointment entered into with the Company, Ms. Mak is entitled to receive an annual remuneration of HKD192,000, which was determined by the Board with reference to her experience, duties and scope of responsibilities, the Company's remuneration policy and the prevailing market rate, and is subject to review by the remuneration committee of the Company from time to time.

As at the date of this announcement, so far as the Directors are aware, Ms. Mak (i) does not have any interests in the shares of the Company within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong); (ii) does not hold any other position with the Company or other members of the Group; (iii) does not have any relationships with any directors, senior management, substantial shareholders or controlling shareholders of the Company; and (iv) does not hold any directorship in public companies the securities of which are listed on any securities market in Hong Kong or overseas in the preceding three years.

Save as disclosed above, there are no other matters that need to be brought to the attention of the shareholders of the Company, and there is no information to be disclosed pursuant to any of the requirements of the provisions under paragraphs 13.51(2)(h) to 13.51(2)(v) of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited.

The Board would like to take this opportunity to express its warm welcome to Ms. Mak for joining the Board.

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

Hong Kong, 1 December 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 Mackston and Ms. Mak Siu Yee as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.