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eprint GROUP LIMITED
eprint集團有限公司

(Incorporated in the Cayman Islands with limited liability)
(Stock code: 1884)

DISCLOSEABLE TRANSACTION – PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF THE LOAN

The Board announces that on 2 December 2025, YEIL, as lender, entered into the Loan Agreement with the Borrower, as borrower, and the Guarantor, as guarantor, pursuant to which YEIL agreed to grant the Loan in the amount of HK$2,000,000 for 12 months.

YEIL is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance. YEIL, as the lender of the Loan, is an indirect non-wholly owned subsidiary of the Company.

LISTING RULES IMPLICATIONS

As the Loan and the Previous Loan are entered into with the same party within 12 months, they should be aggregated for calculating the relevant size tests pursuant to Rule 14.23 of the Listing Rules. The grant of Loan and the Previous Loan, on an aggregate basis, constitutes a discloseable transaction under Rule 14.06(2) of the Listing Rules as the highest applicable percentage ratio in respect of the Loan and the Previous Loan exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules. The grant of Loan is therefore subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

PROVISION OF THE LOAN

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LOAN AGREEMENT

Date of agreement	:	2 December 2025
Lender	:	YEIL
Borrower	:	Ayana Yacht Company Limited
Guarantor	:	Miss Liao Sha
Principal	:	HK$2,000,000
Interest rate	:	9.6% per annum
Term	:	12 months
Security	:	A charge registered in respect of a pleasure yacht of Jin Fan brand (model: 52t) located in the typhoon shelter of Kwun Tong, Hong Kong The value of the pleasure yacht as determined by an independent surveyor with 25 years of experience in engineering and maritime survey on 26 November 2025, was approximately HK$4,500,000 A personal guarantee is provided by the Guarantor in favour of the Lender
Interest and repayment	:	The Borrower shall pay the interest of the principal on a monthly basis over the term of the Loan at HK$16,000 per month and repay the principal amount at loan maturity
Early termination	:	YEIL or the Borrower may before the loan maturity giving the other party not less than 50 days' prior written notice and the Borrower shall repay the principal in full and all the relevant interests and expenses of the Loan

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The Loan is securitised against a registered charge of a pleasure yacht of Jin Fan brand (model: 52t) with a loan-to-value ratio of approximately 44.4% based on the value of the pleasure yacht as determined by an independent surveyor.

The Loan was made based on (1) the Group's credit assessments on the repayment ability of the Borrower and the Guarantor; and (2) the value of the security provided. In assessing the financial strength and repayment ability of the Borrower and the Guarantor, the Group has (i) considered the value of the pleasure yacht; (ii) the background and business of the Borrower and the Guarantor; (iii) conducted litigation searches on the Borrower and the Guarantor with no material issues noted; and (iv) the Borrower had repaid the secured loan granted to it previously. After taking into account the factors as disclosed above in assessing the risk of the Loan, the Group considers that the risk involved in the Loan to the Borrower is acceptable to the Group.

FUNDING OF THE LOAN

The Group will finance the Loan with its internal resources.

INFORMATION ON THE BORROWER AND THE GUARANTOR

The Borrower is a limited liability company incorporated in Hong Kong engaged in trading of yachts.

To the best knowledge and information available to the Company, the Guarantor directly holds 100% shares of the Borrower. The Guarantor has been engaging in trading of yachts for more than 10 years.

The Borrower is an existing client of YEIL and has entered into a previous securitised loan agreement with YEIL in July 2025 with a principal amount of HK$2,400,000 at interest rate of 9.6% per annum for 12 months (the "**Previous Loan**"). As of the date of this announcement, the Previous Loan has already been fully repaid.

To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrower and the Guarantor are Independent Third Parties.

INFORMATION ON THE COMPANY AND YEIL

The Company is an investment holding company principally engaged in the provision of printing services to a diversified customer base in Hong Kong. The Company is also engaged in the provision of solutions on advertisement, bound books and stationeries as well as the provision of yacht financing to commercial and personal customers.

YEIL is an indirect non-wholly owned subsidiary of the Company which is a company incorporated in Hong Kong with limited liability and is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance.

REASONS FOR ENTERING INTO THE LOAN AGREEMENT

Taking into account the principal business activities of YEIL, the grant of the Loan to the Borrower is in the ordinary and usual course of business of YEIL and the Group.

The terms of the Loan Agreement were negotiated on an arm's length basis among YEIL, the Borrower and the Guarantor. The Directors consider that the grant of the 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 Loan Agreement were entered into on normal commercial terms based on YEIL's credit policy and credit assessment performed to the Borrower and the Guarantor. Taking into account the businesses of the Borrower and the Guarantor and the credit assessment performed as set out above, as well as the interest income expected to be generated from the Loan, the Directors consider that the terms of the Loan Agreement are fair and reasonable and the entering into of the Loan Agreement is in the interests of the Company and its shareholders as a whole.

LISTING RULES IMPLICATIONS

As the Loan and the Previous Loan are entered into with the same party within 12 months, they should be aggregated for calculating the relevant size tests pursuant to Rule 14.23 of the Listing Rules. The grant of Loan and the Previous Loan, on an aggregate basis, constitutes a discloseable transaction under Rule 14.06(2) of the Listing Rules as the highest applicable percentage ratio in respect of the Loan and the Previous Loan exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules. The grant of Loan is therefore subject to the reporting 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
"Borrower"	Ayana Yacht Company Limited, the borrower under the Loan Agreement, being a limited liability company incorporated in Hong Kong and an Independent Third Party
"Company"	eprint Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Stock Exchange

"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantor"	Miss Liao Sha
"HK$"	Hong Kong Dollars, the lawful currency of Hong Kong
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"Independent Third Party(ies)"	third party(ies) independent of the Company and its connected persons (as defined in the Listing Rules)
"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Loan"	a secured loan in the amount of HK$2,000,000 provided by YEIL to the Borrower under the Loan Agreement
"Loan Agreement"	the loan agreement entered into among YEIL, the Borrower and the Guarantor on 2 December 2025, particulars of which are set out in the section headed "Loan Agreement" in this announcement
"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
"Shareholders"	shareholders of the Company
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"YEIL"	Yacht Easy International Limited, a limited liability company incorporated in Hong Kong and an indirect non-wholly owned subsidiary of the Company, principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance

By Order of the Board
eprint Group Limited
She Siu Kee William
Chairman

Hong Kong, 2 December 2025

As at the date of this announcement, the executive Directors are Mr. She Siu Kee William, Mr. Chong Cheuk Ki and Mr. Leung Yat Pang; the non-executive Director is Mr. Leung Wai Ming; and the independent non-executive Directors are Mr. Poon Chun Wai, Mr. Fu Chung, Mr. Ma Siu Kit and Ms. Yu Mei Hung.