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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

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The Board is pleased to announce that on 25 December 2025, the New Loan Agreement was entered into between UDSL as the lender and Customer BM and Customer BN as the Borrowers, pursuant to which UDSL has agreed to grant the New Loan to the Borrowers for a principal amount of RMB18,000,000 for three months term.

Prior to the entering into of the New Loan Agreement, the Previous Loan Agreement was entered among UDSL as the lender and Customer BM and Customer BN as the Borrowers, for the grant of a secured loan for three months term. Details of the Previous Loan Agreement has been previously disclosed in the announcement of the Company dated 28 December 2023. The Previous Loan has been fully settled before the New Loan was entered.

LISTING RULES IMPLICATIONS

As one or more than one applicable percentage ratio(s) under Rule 14.07 of the Listing Rules in respect of the New Loan granted to the Borrowers exceeds 5% but is less than 25%, the grant of the New Loan constitutes a discloseable transaction for the Company and is subject to notification and announcement requirements under Chapter 14 of the Listing Rules.

PROVISION OF THE NEW LOAN

The Board is pleased to announce that on 25 December 2025, the New Loan Agreement was entered into between UDSL as the lender and Customer BM and Customer BN as the Borrowers, pursuant to which UDSL has agreed to grant the New Loan to the Borrowers for a principal amount of RMB18,000,000 for three months term.

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

THE NEW LOAN AGREEMENT

Date of Agreement	:	25 December 2025
Lender	:	UDSL
Borrowers	:	Customer BM and Customer BN
Principal	:	RMB18,000,000
Interest rate	:	14.4% per annum
Term	:	3 months commencing from the drawdown date
Security	:	A first legal charge mortgage in respect of a residential property located at Haidian District, Beijing, with valuation conducted by an independent property valuer in Beijing with the market value of approximately RMB26,760,000 as at 1 December 2025
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 NEW LOAN

The making of the New Loan is collateralised against a residential property. The collateral provided by the Borrowers for the New Loan is sufficient based on the value of the mortgaged property for the New Loan as determined by an independent valuer.

The advances in respect of the New Loan are also made on the basis of the Company's credit assessments with reference to the facts that (i) the collateral provided by the Borrowers is at the prime site in Beijing; (ii) the Borrowers' net worth is strong and solid to prove their repayment abilities; (iii) the relatively short term nature of the New Loan; and (iv) the Borrowers are repeated customers and their repayment record for the Previous Loan is satisfactory. 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 NEW LOAN

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

INFORMATION ON THE BORROWERS

Customer BM and Customer BN are PRC individuals who engage in the medical equipment technical service industry. Customer BM is the spouse of Customer BN. The Borrowers are repeated customers of UDSL and there is no record of default as at the date of this announcement. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrowers 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 New Loan, is a wholly-owned subsidiary controlled by the Company.

REASONS FOR ENTERING INTO THE NEW LOAN AGREEMENT

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

The terms of the New Loan Agreement, 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 New 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 New Loan Agreement 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 New Loan Agreement are fair and reasonable and the entering into of the New Loan Agreement is in the interests of the Company and its Shareholders as a whole.

LISTING RULES IMPLICATIONS

As one or more than one applicable percentage ratio(s) under Rule 14.07 of the Listing Rules in respect of the New Loan granted to the Borrowers exceeds 5% but is less than 25%, the grant of the New Loan 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 BM and Customer BN
"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 BM"	Mr. Liang Kai (梁凱), an individual who is an Independent Third Party and spouse of Customer BN
"Customer BN"	Ms. Zhang Xiao Hui (張曉慧), an individual who is an Independent Third Party and spouse of Customer BM
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"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 New Loan"	the first legal charge mortgage loan in the amount of RMB18,000,000 granted to the Borrowers under the New Loan Agreement
"the New Loan Agreement"	the loan agreement made between UDSL and the Borrowers for the Loan on 25 December 2025

"the Previous Loan"	the first legal charge mortgage loan in the amount of RMB14,000,000 granted to the Borrowers under the Previous Loan Agreement, which has been fully settled before the New Loan was entered
"the Previous Loan Agreement"	the loan agreement made between UDSL and the Borrowers for the Previous Loan on 28 December 2023
"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, 29 December 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