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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)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 2 January 2026, the Loan Agreement was entered into between Oi Wah CL as lender and the Customer as borrower, pursuant to which Oi Wah CL has agreed to advance the Loan to the Customer in the principal amount of HK$55,000,000 for a repayment term of 12 months.

LISTING RULES IMPLICATIONS

As one or more of the applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the amount of the Loan exceeds 5% but all are less than 25%, the advance of the Loan constitutes a discloseable transaction of the Company and is subject to notification and announcement requirements under Chapter 14 of the Listing Rules.

PROVISION OF THE LOANS

The Board is pleased to announce that on 2 January 2026, the Loan Agreement was entered into between Oi Wah CL as lender and the Customer as borrower, pursuant to which Oi Wah CL has agreed to advance the Loan to the Customer in the principal amount of HK$55,000,000 for a repayment term of 12 months.

The principal terms of the Loan Agreement are set out as follows:

LOAN AGREEMENT

Date of the agreement:	2 January 2026
Drawdown date:	On or before 2 February 2026 (The Loan must be drawn down on or before 2 February 2026, otherwise Oi Wah CL has the right to cancel the Loan)
Lender:	Oi Wah CL
Borrower:	The Customer
Mortgagors:	The Customer Individual A Mortgagor B Mortgagor C Mortgagor D Mortgagor E
Guarantor:	Individual A
Principal:	HK$55,000,000.00
Interest rate:	10% per annum
Term:	12 months commencing from the drawdown date
Securities:	1. A first legal charge/mortgage and rental assignment (if any) in respect of (i) five residential properties and seven car parking spaces located in Sai Kung; (ii) two commercial properties and four car parking spaces located in Kowloon Bay; (iii) one residential property and one car parking space located at the Peak; (iv) one residential property and one car parking space located in Ngau Chi Wan; (v) two residential properties located in Mei Foo; and (vi) one commercial property located in Yau Ma Tei, with the valuation conducted by an independent property valuer of HK$440,300,000 in aggregate as at 18 December 2025 2. A deed of guarantee to be executed by Individual A as the Guarantor in favour of Oi Wah CL

Repayment:	The Customer shall repay the interests on a monthly basis with the principal amount to be repaid at loan maturity
Interest reserve:	Upon drawdown of the Loan, Oi Wah CL shall withhold from the Loan proceeds an amount equivalent to 12 months' interest (the "Interest Reserve"). The Interest Reserve shall be applied towards payment of the monthly interest accruing on the Loan. When the Customer has fully repay the principal of the loan amount, OWCL should return the remaining interest reserve (if any) to the Customer.
Set up fee:	0.25% of the principal amount of the Loan
Conditions of the loan	1. Due execution of the first legal charge of the abovementioned properties by the Customer, the Mortgagors and the Guarantor 2. Delivery of the mortgage deeds and security documents to the solicitor appointed by Oi Wah CL for review 3. Confirmation from the solicitor appointed by Oi Wah CL that all the loan conditions are met

Other terms of the Loan Agreement

The mortgaged properties under the Loan Agreement are insured against fire risks with an insurance company approved by Oi Wah CL.

The Loan is an exempted loan within the meaning of Schedule 1 Part 2 of the Money Lenders Ordinance.

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The making of the Loan is collateralised.

The collaterals provided by the Mortgagors for the Loan is sufficient as the loan-to-value ratio of the mortgaged properties for the Loan is approximately 40.0% (loan-to-value ratio as a first legal charge to other independent mortgagees: approximately 27.5%, loan-to-value ratio as a first legal charge to the Group: approximately 12.5%) based on the aggregate value of the mortgaged properties for the Loan as determined by an independent valuer. The ranking between the Group and the other independent mortgages are the same.

The advance in respect of the Loan was also made on the basis of the Company's credit assessments made on (i) the collaterals provided by the Mortgagors, which are at the prime sites in Hong Kong; and (ii) the financial strength of the Customer and Individual A. After having taken into account the factors as disclosed above in assessing the risks of the relevant advances, the Company considers that the risks involved in the advance to the Customer are relatively low.

FUNDING OF THE LOAN

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

INFORMATION OF THE CUSTOMER, THE MORTGAGORS, THE GUARANTOR AND THEIR ULTIMATE BENEFICIAL OWNERS

The Customer is a company incorporated in the British Virgin Islands with limited liability and is principally engaged in investment holding. It is ultimately wholly-owned by Individual A. The Customer is a new customer of the Group.

Mortgagor B is a company incorporated in Hong Kong with limited liability and is principally engaged in investment holding. It is ultimately owned as to approximately 99.96% and approximately 0.04% by Individual A and other Independent Third Party(ies), respectively.

Mortgagor C is a company incorporated in Hong Kong with limited liability and is principally engaged in investment holding. It is ultimately wholly-owned by Individual A.

Mortgagor D is a company incorporated in the British Virgin Islands with limited liability and is principally engaged in investment holding. It is ultimately wholly-owned by Individual A.

Mortgagor E is a company incorporated in the Republic of the Marshall Islands and is principally engaged in investment holding. It is ultimately wholly-owned by Individual A.

Individual A, also the Guarantor, is an individual principally engaged in property investment and is the ultimate beneficial owner of the Customer, Mortgagor B, Mortgagor C, Mortgagor D and Mortgagor E, respectively.

To the best of the knowledge, information and belief of the Directors after having made all reasonable enquiries, each of the Customer, the Mortgagors, their respective ultimate beneficial owner(s) and the Guarantor are Independent Third Parties and not connected with the Group.

INFORMATION OF THE GROUP AND THE LENDER

The Group is a financing service provider in Hong Kong mainly providing secured financing, including pawn loans and mortgage loans under the provisions of the Pawnbrokers Ordinance and the Money Lenders Ordinance. Oi Wah CL, as the lender of the Loan, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR THE ENTERING INTO OF THE LOAN AGREEMENT

Having taken into account the principal business activities of the Group, the advance of the Loan to the Customer is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreement were negotiated on an arm's length basis between Oi Wah CL and the Customer. The Directors consider that the advance of the Loan is financial assistance provided by the Company 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 the Company's credit policy. After having taken into account the satisfactory financial background of the Customer and that a stable revenue and cashflow stream from the interest income is expected, 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 one or more of the applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the amount of the Loan exceeds 5% but all are less than 25%, the advance of the Loan constitutes a discloseable transaction of the Company and is subject to notification and announcement requirements under Chapter 14 of the Listing Rules.

DEFINITIONS

In this announcement, unless the context otherwise requires, the following expressions shall have the following meanings when used herein:

"Board"	the board of Directors
"Company"	Oi Wah Pawnshop Credit Holdings Limited (靄華押業信貸控股有限公司), a company incorporated under the laws of the Cayman Islands with limited liability, and the shares of which are listed on the Main Board of the Stock Exchange (stock code: 1319)
"Customer"	Core Data International Limited, a company incorporated in British Virgin Islands with limited liability
"Directors"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantor"	Individual A
"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)"	a third party(ies) independent of the Company and its connected persons
"Individual A"	Chan Kwong Choi Peter (陳廣才)
"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Loan"	a mortgage loan in the amount of HK$55,000,000 to be granted to the Customer
"Loan Agreement"	the loan agreement entered into on 2 January 2026 between Oi Wah CL and the Customer in respect of the Loan
"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
"Mortgagor B"	Henson Management Limited (恒新管理有限公司), a company incorporated in Hong Kong with limited liability
"Mortgagor C"	Dragon Point Holdings Limited (龍高集團有限公司), a company incorporated in Hong Kong with limited liability
"Mortgagor D"	Pioneer Global Management Limited, a company incorporated in the British Virgin Islands with limited liability
"Mortgagor E"	Harmony Court Limited, a company incorporated in the Republic of Marshall Islands with limited liability
"Mortgagors"	the Customer, Individual A, Mortgagor B, Mortgagor C, Mortgagor D and Mortgagor E
"Oi Wah CL"	Oi Wah Credit Limited (靄華信貸有限公司), a company incorporated in Hong Kong with limited liability and an indirect wholly-owned subsidiary of the Company
"Pawnbrokers Ordinance"	the Pawnbrokers Ordinance (Chapter 166 of the laws of Hong Kong) as amended, supplemented or otherwise modified from time to time

"percentage ratio(s)"	has the meaning ascribed to it in the Listing Rules
"Share(s)"	ordinary share(s) of the Company
"Shareholders"	holder(s) of the Share(s)
"Stock Exchange"	The Stock Exchange of Hong Kong Limited
"%"	per cent

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

Hong Kong, 2 January 2026

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 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.