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## **GET NICE HOLDINGS LIMITED**

**結好控股有限公司**

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 0064)**

### **DISCLOSEABLE TRANSACTION PROVISION OF LOAN FACILITY**

#### **PROVISION OF FINANCIAL ASSISTANCE**

The Board is pleased to announce that on 9 February 2026, Get Nice Finance (an indirect, wholly-owned subsidiary of the Company) entered into the Loan Agreement with the Borrower, pursuant to which Get Nice Finance (as the Lender) has agreed to provide the Borrower a loan amount of HK\$200,000,000 for 12 months.

#### **LISTING RULES IMPLICATIONS**

As the applicable percentage ratios in respect of the Loan exceeds 5% but all are less than 25% under Rule 14.07 of the Listing Rules, the grant of the Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

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Summarised below are the principal terms of the Loan Agreement.

**THE LOAN AGREEMENT**

- Date of agreement : 9 February 2026
- Lender : Get Nice Finance
- Borrower : The Borrower
- Principal : HK\$200,000,000
- Interest rate : 8.75% per annum
- Term : 12 months
- Guarantor : The Guarantor, being the holding company of the Borrower
- Repayment : The Borrower shall repay the interest on a monthly basis with a principal amount to be repaid at loan maturity

The Borrower may extend the loan for further 12 months from the maturity day by giving notice in writing to the Lender not less than 14 days prior to the expiry of the 12 months from the date of the Agreement

- Early repayment : The Borrower may prepay all or part of the Loan at any time prior to the maturity day without any penalty, premium or other prepayment fee provided that such prepayment shall be in the sum of HK\$5,000,000 or integral multiples of HK\$5,000,000 and the Borrower shall give a written notice to the Lender at least 7 business days prior to such prepayment.

**INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN**

The advance in respect of the Loan was made based on the Group’s credit assessments on the financial strength and repayment ability of the Borrower. In assessing the financial strength and repayment ability of the Borrower, the Group has (i) reviewed the financial information of the Borrower, with satisfactory results; and (ii) conducted a litigation search and a winding-up search on the Borrower, with no material irregularities noted. After taking into account the factors as disclosed above in assessing the risk of the advance, the Group considers that the risk involved in the advance to the Borrower is acceptable to the Group.

## **FUNDING OF THE LOAN**

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

## **INFORMATION ON THE BORROWER**

The Borrower is a company incorporated in Hong Kong with limited liability and a wholly owned subsidiary of the Guarantor. The principal activity of the Borrower is money lending. The Guarantor and its subsidiaries ("Borrower's Group") are engaged in the provision of consumer financial services. Borrower's Group mainly provides credit products through pure online loan origination processes. The products are credit cards balance transfer products and consumption credit products. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrower is Independent Third Party and not connected with the Group.

## **INFORMATION ON THE GROUP AND THE LENDER**

The Company is an investment holding company. The principal activities of the Group are (i) money lending; (ii) property investments; (iii) investment in financial instruments; (iv) real estate agency; (v) auction business and (vi) the provision of financial services, including securities dealing and broking, futures and options broking, underwriting and placements, securities margin financing, asset management services and corporate finance services.

## **REASONS FOR ENTERING INTO THE LOAN AGREEMENT**

Taking into account the principal business activities of the Group, the grant of the Loan to the Borrower 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 among the Lender, the Borrower. The Directors consider that the grant of the Loan is 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 the Group's credit policy. Taking into account the satisfactory financial background of the Borrower 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.

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## DEFINITIONS

In this announcement, the following expressions have the following meanings:

“Board”	the board of Directors
“Borrower”	VCREDIT Finance Limited (維信金融財務有限公司), a company incorporated in Hong Kong with limited liability, is an Independent Third Party
“Company”	Get Nice Holdings Limited (結好控股有限公司), a company incorporated in the Cayman Islands with limited liability whose shares are listed and traded on the Main Board of the Stock Exchange (stock code: 0064)
“Director(s)”	the director(s) of the Company
“Get Nice Finance”	Get Nice Finance Company Limited (結好財務有限公司), a company incorporated in Hong Kong with limited liability and an indirect, wholly-owned subsidiary of the Company
“Group”	the Company and its subsidiaries
“Guarantor”	VCREDIT Holdings Limited, an exempted company registered by way of continuation in the Cayman Islands whose shares are listed and traded on the Main Board of the Stock Exchange (stock code: 2003)
“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”	third party independent of the Company and its connected persons (as defined in the Listing Rules)
“Lender”	Get Nice Finance, a licensed money lender under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong)
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange

“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
“Loan”	a loan in the amount of HK\$200,000,000 provided by Lender to the Borrower under the Loan Agreement
“Loan Agreement”	the loan agreement dated 9 February 2026 entered into between the Lender and the Borrower in respect of the provision of the principal sum of HK\$200,000,000
“Stock Exchange”	The Stock Exchange of Hong Kong Limited

By order of the Board  
**Get Nice Holdings Limited**  
**Hung Hon Man**  
*Chairman*

Hong Kong, 9 February 2026

*As at the date of this announcement, the executive directors of the Company are Mr. Hung Hon Man (Chairman) and Mr. Kam Eddie Shing Cheuk (Chief Executive Officer). The non-executive director of the Company is Ms. Wu Yan Yee. The independent non-executive directors of the Company are Ms. Chan Oi Chong, Mr. Leung Yiu Man and Mr. Ho Pak Chuen Brian.*