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DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 7 May 2026, the Loan Agreement was entered into between QLCG as the lender and Customer FX as the Borrower, pursuant to which QLCG has agreed to grant the Loan to the Borrower for a principal amount of HK\$10,000,000 for two years term.

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 Loan granted to the Borrower exceeds 5% but is less than 25%, the grant of the Loan constitutes a discloseable transaction for the Company and is subject to notification and announcement requirements 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	:	7 May 2026
Lender	:	QLCG
Borrower	:	Customer FX
Principal	:	HK\$10,000,000
Interest rate	:	14% per annum
Term	:	2 years commencing from the drawdown date
Securities	:	(i) A first legal charge mortgage in respect of two residential properties located at Wanchai District, Hong Kong, with valuation conducted by an independent property valuer in Hong Kong with the aggregate market value of approximately HK\$16,775,000 as at 21 April and 5 May 2026 respectively (ii) Personal guarantee executed by the Guarantor in favour of QLCG, pursuant to which the Guarantor shall guarantee the repayment obligations of the Borrower under the Loan Agreement
Repayment	:	the Borrower 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 LOAN

The making of the Loan is collateralised against two residential properties. The collaterals provided by the Guarantor for the Loan are sufficient based on the value of the mortgaged properties for the Loan as determined by an independent valuer.

The advances in respect of the Loan are also made on the basis of the Company's credit assessments with reference to the facts that (i) the collaterals provided by the Guarantor are at the prime site in Hong Kong; (ii) the net worth of the Borrower and the Guarantor are strong and solid to prove their repayment abilities; and (iii) the relatively short term nature of the Loan. 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 Borrower are manageable.

FUNDING OF THE LOAN

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

INFORMATION ON THE BORROWER AND GUARANTOR

Customer FX is a limited liability company incorporated in Hong Kong whose principal business is property investment. The Guarantor is the sole shareholder of Customer FX. The Borrower is a new customer and has no previous relationship with the Group, and was approached by the Group through its network. 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 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. QLCG, as the lender of the Loan, is an indirect wholly-owned subsidiary of the Company.

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, including the interest rate applicable, were negotiated on an arm's length basis between QLCG and the Borrower, having taken into account the prevailing market terms and practice of transactions of similar nature. 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 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”	Customer FX
“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 FX”	Inntide Investment Limited (業田投資有限公司), a limited liability company incorporated in Hong Kong whose principal business is property investment and is solely owned by the Guarantor and an Independent Third Party

“Director(s)”	the director(s) of the Company
“Group”	the Company and its subsidiaries
“Guarantor”	Ms. Chen May Yean (陳美燕), an individual who is an Independent Third Party and the Borrower’s sole shareholder
“HK\$”	Hong Kong Dollars, the lawful currency of Hong Kong
“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
“QLCG”	QL Credit Gain Finance Company Limited, a company incorporated in Hong Kong with limited liability and with money lenders licence registered under Money Lenders Ordinance, and an indirect wholly-owned subsidiary of the Company
“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 Loan”	the first legal charge mortgage loan in the amount of HK\$10,000,000 granted to the Borrower under the Loan Agreement

“the Loan Agreement”

the loan agreement made between QLCG and the
Borrower for the Loan on 7 May 2026

By Order of the Board

China Financial Services Holdings Limited

Chung Chin Keung

Company Secretary

Hong Kong, 7 May 2026

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