Sterling Group Holdings Limited
美臻集團控股有限公司*

(incorporated in the Cayman Islands with limited liability)
(Stock Code: 1825)

VOLUNTARY ANNOUNCEMENT
RECEIPT OF EARLY REPAYMENT

References are made to the announcements of Sterling Group Holdings Limited (the "**Company**", together with its subsidiaries, the "**Group**") dated 24 November 2023, 3 June 2024, 30 August 2024, 24 April 2025, 30 April 2025, 8 May 2025, 15 May 2025 and 12 June 2026 (the "**Announcements**") and the circular dated 26 February 2025 (the "**Circular**"), in relation to, among others, a major and connected transaction; a continuing connected transaction and connected transaction; a major transaction; and a continuing connected transaction. Unless defined otherwise, capitalised terms used herein shall bear the same meaning as those defined in the Announcements and the Circular.

Pursuant to the Loan Agreement, SAL provided Santai with the Santai Advances in the principal amount of approximately US$4,212,811 (equivalent to HK$32,859,926) at an interest rate of 7% per annum. Pursuant to the Agreement and the Second Agreement, SAL provided the Financial Assistance and the Second Financial Assistance in the principal amounts of approximately HK$33.5 million in aggregate at an interest rate of 7% per annum.

After recent negotiations with Santai and Mr. Choi, the Group has successfully reached an agreement with them that Santai will make an additional early repayment towards the outstanding balances of the Santai Advances, the Financial Assistance and the Second Financial Assistance and the interests thereon, in addition to the HK$10 million, HK$3.3 million, HK$6 million and HK$8 million repayments made on 24 April 2025, 30 April 2025, 8 May 2025 and 15 May 2025, respectively. There is no penalty for repayment of principal and relevant interest amounts at any time under the Loan Agreement, the Agreement and the Second Agreement.

The Board is pleased to announce that, on 29 June 2026, SAL, Santai and Mr. Choi entered into a repayment agreement (the "**Repayment Agreement**"), pursuant to which they agreed to effect an early repayment of HK$30,000,000 from Santai to the Group on 29 June 2026. Pursuant to the Repayment Agreement, it was agreed that Mr. Choi shall set off the principal amount of his loan receivable due from SAL of HK$30,000,000 (the "**Loan Receivable**") against the outstanding principal and interest amounts of the Santai Advances, the Financial Assistance and the Second Assistance as an early repayment to repay SAL on behalf of Santai. The principal amount of the Loan Receivable of HK$30,000,000 shall be set off in the following order and manner:

(i) set off against the outstanding principal amount of the Santai Advances and the interest thereon of approximately HK$7.6 million in aggregate (the "**Outstanding Santai Advances and Interest**"); and

(ii) set off against the outstanding principal amounts of the Financial Assistance and the Second Financial Assistance of approximately HK$33.5 million in aggregate.

Note: The principal amount of the Loan Receivable was originated from a cash loan provided by Ms. Wong to SAL in January 2026 and was transferred to Mr. Choi by Ms. Wong subsequently.

After execution of the Repayment Agreement as at the date of this announcement, it is confirmed that:

(i) all Outstanding Santai Advances and Interest under the Loan Agreement have been repaid in full;

(ii) the remaining unsettled principal amounts of the Financial Assistance and the Second Financial Assistance are approximately HK$11.0 million in aggregate; and

(iii) the unsettled accrued interests on the Financial Assistance and the Second Financial Assistance up to the date of this announcement are approximately HK$4.3 million in aggregate.

The Company considers that the entering into of the Repayment Agreement and such an early repayment to be beneficial to the financial conditions and cash flows of the Group as a whole.

By order of the Board
Sterling Group Holdings Limited
美臻集團控股有限公司*
Wong Mei Wai Alice
Chairperson, Executive Director
and Chief Executive Officer

Hong Kong, 29 June 2026

As at the date of this announcement, Ms. Wong Mei Wai Alice is the executive Director and Chairperson; and Ms. Chen Jie and Ms. Wu Jing are the independent non-executive Directors.

* *For identification purposes only*