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, 12 June 2026 and 29 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 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 principal amounts of the Financial Assistance and the Second Financial Assistance, in addition to the HK$10 million, HK$3.3 million, HK$6 million, HK$8 million and HK$30 million repayments made on 24 April 2025, 30 April 2025, 8 May 2025, 15 May 2025 and 29 June 2026, respectively. There is no penalty for repayment of principal and relevant interest amounts at any time under the Agreement and the Second Agreement.

The Board is pleased to announce that, on 7 July 2026, SAL, Santai and Mr. Choi entered into a repayment agreement (the "**Second Repayment Agreement**"), pursuant to which they agreed to effect an early repayment of HK$10,881,568 from Santai to the Group on 7 July 2026. Pursuant to the Second Repayment Agreement, it was agreed that Mr. Choi shall set off his guarantee fee receivable due from SAL of HK$10,881,568 (the "**Guarantee Fee Receivable**") against the outstanding principal amounts of the Financial Assistance and the Second Financial Assistance of approximately HK$10,987,001 in aggregate as an early repayment to repay SAL on behalf of Santai.

Note: The Guarantee Fee Receivable represents the total outstanding amounts of the guarantee fee receivables of Mr. Choi and Ms. Wong due from SAL under the Guaranty Fee Agreement as at 30 June 2026; and Ms. Wong transferred her relevant guarantee fee receivable to Mr. Choi subsequently before the date of this announcement.

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

(i) the remaining unsettled principal amounts of the Financial Assistance and the Second Financial Assistance are approximately HK$105,433 in aggregate; and

(ii) 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 Second Repayment Agreement and such an early repayment to be beneficial to the financial conditions and cash flows of the Group as a whole.

CONTINUED TRADING SUSPENSION

At the request of the Company, trading in the Company's shares on the Stock Exchange was suspended with effect from 9:00 a.m. on 2 July 2026 pending publication of the audited annual results of the Group for the year ended 31 March 2026.

Shareholders of the Company and potential investors are advised to exercise caution when dealing in the securities of the Company.

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, 7 July 2026

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

* *For identification purposes only*