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Lvji Technology Holdings Inc.
驢跡科技控股有限公司
(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 1745)

VOLUNTARY ANNOUNCEMENT
IN RELATION TO THE ENTERING INTO OF A CORPORATE LOAN
CONTRACT BY A WHOLLY-OWNED SUBSIDIARY
OF THE COMPANY

This announcement is made by Lvji Technology Holdings Inc. (the “**Company**”, together with its subsidiaries, the “**Group**”) on a voluntary basis.

The board (the “**Board**”) of directors (the “**Directors**”) of the Company hereby announces that Guangzhou Lvji International Travel Agency Co., Ltd. (“**Lvji International Travel**”), a wholly-owned subsidiary of the Company, has entered into a corporate loan contract (the “**Loan Contract**”) with the Huangpu Branch of Guangzhou Rural Commercial Bank Co., Ltd. (the “**Rural Commercial Bank**”). The principal terms of the Loan Contract are set out below:

Parties:	Rural Commercial Bank (as the lender); and Lvji International Travel (as the borrower).
Loan facility:	RMB10 million.
Term of the loan:	12 months, from 10 July 2026 to 10 July 2027. The specific term of the loan shall be subject to the actual date of drawdown and maturity date as stated in the loan receipt.

Use of funds:	Working capital. Without the prior written consent of Rural Commercial Bank, Lvji International Travel shall not alter the intended use of the loan.
Interest rate:	A fixed annual interest rate of 3.2%. Such interest rate is determined on the basis of the 1-year Loan Prime Rate (LPR) as at the working day immediately preceding the date of the first drawdown under the contract plus 20 basis points, and shall remain unchanged during the term of the loan. In the event of any inconsistency between the interest rate stated in the loan receipt and that in the Loan Contract, the loan receipt shall prevail.
Guarantee:	The security for the loan under the Loan Contract shall be in the form of mortgage and guarantee, and the relevant security contracts shall be entered into separately.

The Board believes that the entering into of the Loan Contract is beneficial to the Group, as it can provide additional funds for the Group's day-to-day business operation. The Board is of the view that the terms of the Loan Contract are determined by the parties after arm's length negotiations, are fair and reasonable, and in the interest of the Company and its shareholders as a whole.

To the best knowledge, information and belief of the Directors of the Company having made all reasonable enquiries, Rural Commercial Bank and its ultimate beneficial owners are all third parties independent of the Company and its connected persons (as defined in the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**")). Pursuant to Chapter 14 and Chapter 14A of the Listing Rules, the entering into of the Loan Contract itself will not constitute any notifiable transaction and/or connected transaction.

By order of the Board
Lvji Technology Holdings Inc.
Zang Weizhong
Chairman and Executive Director

Hong Kong, 15 July 2026

As at the date of this announcement, the Board comprises three executive Directors, namely Mr. Zang Weizhong, Mr. Wang Lei and Mr. Liu Hui; and four independent non-executive Directors, namely Ms. Gu Jianlu, Ms. Gu Ruizhen, Mr. Wu Qiang and Mr. Wang Lu.