中金投集团
China Financial Services Holdings Ltd

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(Incorporated in Hong Kong with limited liability)

(Stock Code: 605)

DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 11 September 2026, the Loan Agreement was entered into between QLCG as the lender and Customer GC as the Borrower, pursuant to which QLCG has agreed to grant the Loan to the Borrower for a principal amount of HK$18,000,000 for one year term.

LISTING RULES IMPLICATIONS

As one or more of the applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the Loan granted to the Borrower exceed 5% but are 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	:	11 September 2026
Lender	:	QLCG
Borrower	:	Customer GC
Principal	:	HK$18,000,000
Interest rate	:	12% per annum
Term	:	12 months commencing from the drawdown date
Securities	:	(i) A first legal charge/mortgage in respect of a residential property located at Mid-Levels Central District, Hong Kong, with valuation conducted by an independent property valuer in Hong Kong with market value of approximately HK$35,500,000 as at 29 May 2026 (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 a residential property. The collateral provided by the Borrower for the Loan is sufficient based on the value of the mortgaged property 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 collateral provided by the Borrower is at the prime site in Hong Kong and the relatively low loan-to-value ratio at approximately 50.7%; (ii) the net worth of the Borrower and the Guarantor is strong and solid to prove their repayment abilities; (iii) the Borrower and the Guarantor have acceptable repayment record on the basis that there has not been any enforcement action taken against the Borrower and the Guarantor in the past 5 years; and (iv) 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 THE GUARANTOR

Customer GC is a limited liability company established in British Virgin Islands which engages in investment holding. The Guarantor is a merchant who engages in property investment and trading services in Hong Kong and is the sole director and shareholder of the Borrower. The Borrower and the Guarantor are new customers and have no previous relationship with the Group, and were 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 indirectly wholly-owned subsidiary controlled by 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.

LISTING RULES IMPLICATIONS

As one or more of the applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the Loan granted to the Borrower exceeds 5% but are 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.

Pursuant to Rule 14.58(2) of the Listing Rules, the identities of the Borrower and the Guarantor are required to be disclosed. Since (i) the advance of the Loan is not regarded as a material transaction of the Company as compared to the Company's overall financial position; (ii) the Company has practical difficulties in complying with the aforesaid disclosure requirement as the Borrower and the Guarantor have confirmed to the Group that they will not consent to the disclosure of their identities in this announcement; (iii) the disclosure of the identities of the Borrower and the Guarantor do not reflect their financial standing or repayment abilities and thus will serve little purpose in assisting the Shareholders to evaluate their creditworthiness and the risks and exposures of the Loan; and (iv) the Company has made alternative disclosures in respect of the Loan in this announcement, including but not limited to the details of the charged property and the loan-to-value ratio of the collateral in respect of the Loan, which would be much more meaningful for the Shareholders in assessing the risks and exposures of the Loan as well as the repayment abilities of the Borrower and the Guarantor, the Company has applied to the Stock Exchange, and the Stock Exchange has granted, a waiver from strict compliance with Rule 14.58(2) of the Listing Rules.

DEFINITIONS

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

"Board"	the board of Directors
"Borrower"	Customer GC
"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 GC"	A limited liability company established in British Virgin Islands whose principal business is investment holding and is an Independent Third Party
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantor"	An individual who is an Independent Third Party and the sole director and shareholder of the Borrower
"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

"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
"QLCG"	QL Credit Gain Finance Company Limited (乾隆領達財務有限公司), is a company incorporated in Hong Kong with limited liability and with money lenders licence registered under Money Lenders Ordinance, and 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$18,000,000 granted to the Borrower under the Loan Agreement
"the Loan Agreement"	the loan agreement made between QLCG and the Borrower for the Loan on 11 September 2026

By Order of the Board
China Financial Services Holdings Limited
Chung Chin Keung
Company Secretary

Hong Kong, 11 September 2026

As at the date of this announcement, the directors of the Company are:

Executive Directors:
Ms. Amy Cheung
Mr. Zhang Min *(Chief Executive Officer)*

Non-executive Director:
Dr. Cheung Chai Hong *(Chairman)*

Independent Non-executive Directors:
Mr. Chan Chun Keung
Mr. Cheung Pak To
Mr. Lee Ka Wai
Mr. Zhang Kun