Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.

CSI PROPERTIES
資 本 策 略

CSI PROPERTIES LIMITED
資本策略地產有限公司*

(Incorporated in Bermuda with limited liability)

(Stock Code: 497)

(Warrant Code: 2612)

DISCLOSURE PURSUANT TO RULE 13.18 OF THE LISTING RULES – SUCCESSFUL REFINANCING OF A BANKING FACILITY BY ABLE WEALTH ENTERPRISE LIMITED AND GO CLEAR INVESTMENTS LIMITED

This announcement is made by CSI Properties Limited (the "**Company**") pursuant to Rule 13.18 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**").

On 23 September 2026, Able Wealth Enterprise Limited and Go Clear Investments Limited, each an indirect wholly-owned subsidiary of the Company (as borrowers, hereinafter the "**Borrowers**"), entered into a facility agreement (the "**Facility Agreement**") with a bank (as lender, hereinafter the "**Lender**") in relation to a term loan facility in the aggregate amount of HK$275,072,300 (the "**Facility**") for refinancing the outstanding principal of an existing loan facility. The final maturity date of the Facility is the date falling 36 months from the date on which the loan under the Facility is made.

Pursuant to the Facility Agreement, it would constitute an event of default if the Chung Family (as defined below) ceases to be the single largest shareholder of the Company.

* *For identification purpose only*

Further, in connection with the Facility Agreement, the Company has provided a guarantee in favour of the Lender (the "**Guarantee**") to guarantee the performance of the obligations of the Borrowers in accordance with the Facility Agreement. Under the Guarantee, the Company undertakes to ensure and procure that the Chung Family will continue to be the single largest shareholder of the Company while any commitment under the Facility Agreement is in force or any balance owing by the Borrowers under the Facility Agreement are outstanding.

A breach of the above undertakings would constitute an event of default under the Facility Agreement, upon which the Lender may, among other things, declare all or part of the principal amount outstanding under the Facility, together with accrued interest and all other amounts accrued or outstanding, be immediately due and payable.

For the purposes of the Facility Agreement and the Guarantee, "**Chung Family**" means any of:

(a) Mr. Chung Cho Yee, Mico ("**Mr. Chung**");

(b) the spouse of Mr. Chung; and

(c) any child or step child, natural or adopted, over 18 years old of Mr. Chung and his spouse,

including any trust of which Mr. Chung and any other person(s) identified in paragraph (b) or (c) above are principal beneficiaries.

The Company will make continuing disclosure in its subsequent interim and annual reports pursuant to the requirements of Rule 13.21 of the Listing Rules so long as the abovementioned obligations continue to exist.

By order of the Board
CSI Properties Limited
Tang Wallace
Company Secretary

Hong Kong, 23 September 2026

As at the date of this announcement, the executive directors of the Company are Mr. Chung Cho Yee, Mico (Chairman), Mr. Kan Sze Man, Mr. Chow Hou Man, Mr. Ho Lok Fai, Mr. Leung King Yin, Kevin, Ms. Chung Yuen Tung, Jasmine and Mr. Yip Chai Tuck; the non-executive director of the Company is Mr. Lo Hing Hung (with Mr. Ip Ho Wang as his alternate); and the independent non-executive directors of the Company are Mr. Shek Lai Him, Abraham, GBS, JP, Mr. Chak Hubert and Mr. Yip Ka Kay.