金粵控股有限公司
Rich Goldman Holdings Limited
(Incorporated in Hong Kong with limited liability)
(Stock Code: 00070)

INSIDE INFORMATION
DEFAULT OF LOAN REPAYMENT BY BORROWER

This announcement is made by Rich Goldman Holdings Limited (the "**Company**") pursuant to Rule 13.09 of the Listing Rules and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the SFO.

References are made to (i) the announcement of the Company dated 8 September 2020 in relation to, among others, the provision of the Loan in the amount of HK$35,000,000 pursuant to the Loan Agreement entered into between Top Vast and the Customer on 8 September 2020; and (ii) the announcement of the Company dated 27 June 2023 in relation to the default of loan repayment by the Borrower (collectively, the "**Announcements**"). Unless otherwise stated, terms used in this announcement shall have the same meanings as those defined in the Announcements.

DEFAULT OF LOAN REPAYMENT BY BORROWER

As disclosed in the Announcements, the Lender had taken legal action against the Customer to recover the Loan by enforcing the rights on the mortgaged property.

A judgement from the First Civil Court of the Court of First Instance of Macau (the "**Court**") was delivered to the Lender on 22 September 2026. Pursuant to the judgement, the Court has directed the mortgaged property located in Macau (the "**Property**") be transferred to Funki Finance Limited (formerly known as Top Vast, being the Lender) ("**Funki Finance**") at a value of MOP 30,100,000. Funki Finance intends to dispose of the Property to recover cash. The Company will publish announcement as and when appropriate in compliance with the Listing Rules.

INFORMATION OF THE GROUP, FUNKI FINANCE AND THE BORROWER

The Group is principally engaged in (i) money lending business; (ii) hotel operations business; and (iii) property leasing business.

Funki Finance is a wholly-owned subsidiary of the Company. Funki Finance obtained the money lender licence under the Money Lenders Ordinance on 24 December 2015 and commenced the money lending business thereafter.

The Customer (being the Borrower) is an individual and a merchant. To the best of the Directors' knowledge, information and belief, having made all reasonable enquiries, the Customer is Independent Third Party.

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

By order of the Board
Rich Goldman Holdings Limited
Lin Yee Man
Chairman

Hong Kong, 23 September 2026

As at the date of this announcement, the Board comprises Ms. Lin Yee Man (Chairman) and Ms. Yu Huan as executive Directors; and Mr. Cheung Yat Hung, Alton, Mr. Yue Fu Wing and Ms. Yeung Hoi Ching as independent non-executive Directors.