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華富建業國際金融有限公司

QUAM PLUS INTERNATIONAL FINANCIAL LIMITED

(Incorporated in Bermuda with limited liability)

(Stock Code: 952)

DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE

THE FINANCIAL ASSISTANCE

The Board is pleased to announce that on 5 October 2026, Quam Finance entered into the Facility Agreement with the Borrower pursuant to which Quam Finance has agreed to make available to the Borrower, the Facility in an aggregate amount equal to the Commitment for the Loan Tenor subject to the terms and conditions of the Facility Agreement. The Facility is to be secured by, among other things, the Security.

LISTING RULES IMPLICATIONS

The facility arrangement under the Facility Agreement constitutes the provision of financial assistance by Quam Finance to the Borrower under the Listing Rules. As one or more of the applicable percentage ratios (as defined in the Listing Rules) in respect of the financial assistance exceeds 5% but all of them are less than 25%, the provision of the said financial assistance constitutes a discloseable transaction of the Company and is therefore subject to the notification and announcement requirements under Chapter 14 of the Listing Rules.

INTRODUCTION

The Board is pleased to announce that on 5 October 2026, Quam Finance entered into the Facility Agreement with the Borrower pursuant to which Quam Finance has agreed to make available to the Borrower, the Facility in an aggregate amount equal to the Commitment for the Loan Tenor subject to the terms and conditions of the Facility Agreement. The Facility is to be secured by, among other things, the Security.

PRINCIPAL TERMS OF THE FACILITY AGREEMENT

The principal terms of the Facility Agreement are set out below:

Date:	5 October 2026
Parties:	(1) Quam Finance; and (2) The Borrower (the “ Parties ”)
Nature of Facility:	Standby credit facility
Commitment:	HK\$46,800,000, to the extent not cancelled, reduced or transferred under the Facility Agreement (“ Commitment ”)
Commitment Fee:	A one-off, non-refundable commitment fee of HK\$351,000 shall be payable in full to Quam Finance on the Signing Date, regardless of whether the Facility is drawn or remains undrawn (“ Commitment Fee ”)
Availability Period:	The Facility shall be available for drawdown for a period of six (6) calendar months after the Signing Date (from and including the Signing Date), or such earlier date on which the Commitment is cancelled in full (“Availability Period”) The available Commitment shall automatically lapse and be cancelled immediately at the end of the Availability Period if the Facility has not been drawn by then
Drawdown:	Subject to the fulfilment of certain conditions precedent which include, among others, all the Security Documents having been received by the Lender to the extent applicable in form and substance satisfactory to the Lender, the Borrower shall be entitled to utilise the Facility by way of a single drawdown during Availability Period by delivering a drawdown notice to the Lender
Loan Tenor:	The period from the Drawdown Date to the Repayment Date, being twelve (12) months, extendable by a further twelve (12) months on mutual written agreement by the Parties (“ Loan Tenor ”)

Interest:	For the period from and including the Drawdown Date to and including date falling twelve (12) months after the Drawdown Date (“Year 1”), the interest rate on the Loan is 15% per annum, payable quarterly in arrears If the Loan Tenor is extended in accordance with the Facility Agreement, the interest rate on the Loan for the period from and including the date immediately after the end of Year 1 to and including the date falling twenty-four (24) months after the Drawdown Date (“Year 2”) is 18% per annum, payable quarterly in arrears
Purpose:	All amounts of the Loan under the Facility shall be applied in part payment of the consideration payable by the Purchaser within six (6) months after the completion date for the Acquisition, if certain placing of the shares of the Borrower cannot be completed by the time when the aforesaid payment is due
Security:	First-ranking fixed share charges over the Purchaser’s 100% equity interest in DSGBL to be executed by the Purchaser and DSGBL’s 55% equity interest in CPM to be executed by DSGBL (“ Security ”)
Repayment:	The Borrower shall repay the Loan, together with all accrued interest in full on the Repayment Date
Prepayment:	The Borrower may prepay the whole or any part of the Loan at any time prior to the Repayment Date provided that the Borrower has given no less than five (5) day’s prior written notice to Quam Finance and any partial repayment of the Loan shall be at least HK\$5,000,000 and an integral multiple of HK\$1,000,000

REASONS AND BENEFITS OF THE PROVISION OF FINANCIAL ASSISTANCE

The terms of the Facility Agreement were negotiated on an arm’s length basis between the Lender and the Borrower. The Directors consider that the granting of the Facility is a financial assistance provided by the Company within the meaning of the Listing Rules. Taking into account the financial background of the Borrower, the cash inflow and revenue to be generated from the Commitment Fee and/or expected interest income (if the Facility is drawn), the Directors are of the view that the terms of the Facility Agreement were entered into on normal commercial terms, are fair and reasonable, and in the interests of the Company and the Shareholders as a whole.

FUNDING OF THE FACILITY

The Facility will be financed by the internal resources of the Group.

INFORMATION ON THE PARTIES

The Group

The Group is principally engaged in (i) corporate finance advisory and general advisory services; (ii) fund management, discretionary portfolio management and portfolio management advisory services; (iii) discretionary and non-discretionary dealing services for securities, futures and options, securities placing and underwriting services, margin financing, insurance broking and wealth management services; (iv) money lending services; (v) financial media services; and (vi) investing and trading of various investment products.

Quam Finance

Quam Finance is a company incorporated in Hong Kong with limited liability and is a direct wholly-owned subsidiary of the Company. Quam Finance is a registered money lender holding a valid money lenders licence under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong) and is principally engaged in the business of money lending services.

The Borrower and the Purchaser

The Borrower is a company incorporated in Cayman Islands with limited liability, the shares of which are listed on GEM (Stock Code: 8395).

The Purchaser is a company incorporated in the British Virgin Islands with limited liability and a direct wholly-owned subsidiary of the Borrower.

The Borrower and its subsidiaries (collectively the “**Borrower’s Group**”) are principally engaged in (i) the sale, distribution and rental of furniture and home accessories; (ii) the distribution and licensing of its intellectual property rights; (iii) the operation of TREE Café at the Borrower’s Group’s flagship store in Hong Kong; (iv) the provision of styling and consulting services; (v) the provision of furniture agency services; (vi) the provision of consumer loan services; and (vii) the provision of software and information technology services.

Reference is made to the announcement of the Company dated 25 August 2026 (“**Subscription Announcement**”) in relation to the subscription of a total of 10,000,000 shares of the Borrower (“**Subscription**”) by Well Foundation Company Limited (“**Well Foundation**”), a direct wholly-owned subsidiary of the Company. As disclosed in the Subscription Announcement, taking into account the Previous Subscription (as defined in the Subscription Announcement), Well Foundation has subscribed a total of 30,000,000 shares of the Borrower, which represented approximately 1.72% of the

total number of issued shares of the Borrower as enlarged by the allotment and issuance of the shares of the Borrower pursuant to the Placing (as defined in the Subscription Announcement) and approximately 1.69% of the total number of issued shares of the Borrower as of the date of this announcement.

To the best of the Directors' knowledge, information and belief, and having made all reasonable enquiries as at the date of this announcement, the Borrower (and its ultimate beneficial owners) is an Independent Third Party of the Company.

LISTING RULES IMPLICATIONS

The facility arrangement under the Facility Agreement constitutes the provision of financial assistance by Quam Finance to the Borrower under the Listing Rules. As one or more of the applicable percentage ratios (as defined in the Listing Rules) in respect of the financial assistance exceeds 5% but all of them are less than 25%, the provision of the said financial assistance constitutes a discloseable transaction of the Company and is therefore subject to the notification and announcement requirements under Chapter 14 of the Listing Rules.

DEFINITIONS

Unless the context otherwise requires, capitalised terms used in this announcement shall have the following meanings:

“Acquisition”	the acquisition of the Sale Shares together with the assignment of Shareholder's Loan subject to the terms and conditions of the share sale agreement dated 5 October 2026 entered into between the vendor, the Purchaser and a guarantor in respect of the sale and purchase of the Sale Shares together with the assignment of the Shareholder's Loan
“ACPM”	AC Precious Metals Limited, previously known as AC Precious Metals Refinery Limited, a company incorporated in Hong Kong with limited liability
“Availability Period”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Board”	the board of Directors
“Borrower”	ZXZN Qi-House Holdings Limited, a company incorporated in Cayman Islands with limited liability, the shares of which are listed on GEM (Stock Code: 8395)
“Borrower's Group”	has the meanings ascribed thereto under the section headed “The Borrower and the Purchaser”

“Commitment”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Commitment Fee”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Company”	Quam Plus International Financial Limited, a company incorporated in Bermuda with limited liability and the shares of which are listed on the Stock Exchange (Stock Code: 952)
“connected person(s)”	has the meanings as defined under the Listing Rules
“CPM”	Cheung’s Precious Metals Company Limited, a company incorporated in Hong Kong with limited liability
“Director(s)”	director(s) of the Company
“Drawdown Date”	the date on which the Loan is made available to the Borrower pursuant to a drawdown notice
“DSGBL”	DSG Bullion Limited, a company incorporated in Hong Kong with limited liability. As of the date of this Facility Agreement, DSGBL holds 55% of the equity interest in CPM which in turn, through its wholly-owned subsidiary, Samore holds 49% of the equity interest in ACPM
“Facility”	standby credit facility made available in an aggregate amount equal to the Commitment under the Facility Agreement
“Facility Agreement”	the facility agreement dated 5 October 2026 entered into between the Lender and the Borrower in respect of the Facility
“GEM”	GEM operated by the Stock Exchange
“Group”	the Company and its subsidiaries
“HK\$”	Hong Kong dollars, the lawful currency of Hong Kong
“Hong Kong”	the Hong Kong Special Administrative Region of the People’s Republic of China
“Independent Third Party(ies)”	third party(ies) who is/are independent of and not connected with the Company and its connected person(s)
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange

“Loan”	a loan made or to be made under the Facility, or the principal amount outstanding from time to time
“Loan Tenor”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Parties”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Purchaser”	Qi-House Investment Group Limited, a company incorporated in the British Virgin Islands with limited liability and a direct wholly-owned subsidiary of the Borrower
“Quam Finance/ Lender”	Quam Finance Limited, a direct wholly-owned subsidiary of the Company incorporated in Hong Kong with limited liability and a registered money lender holding a valid money lenders license under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong) and is principally engaged in the business of money lending services
“Repayment Date”	means the date falling twelve (12) months after the Drawdown Date, or where the Loan Tenor has been extended for a further twelve (12) months on mutual written agreement by the Parties, the Repayment Date shall be construed accordingly and confirmed by the Parties
“Sale Shares”	the entire issued share capital of the DSGBL
“Samore”	Samore Company Limited, a company incorporated in Hong Kong with limited liability
“Security”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Security Documents”	the share charge over 100% equity interest of DSGBL executed by the Purchaser and the share charge over 55% of the equity interest in CPM executed by DSGBL
“Signing Date”	the date of execution of the Facility Agreement i.e. 5 October 2026
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Shareholder(s)”	holder(s) of the ordinary share(s) of the Company
“Shareholder’s Loan”	the shareholder’s loan extended by the Vendor to DSGBL

“Vendor”	DSG Holdings Limited, a company incorporated in Hong Kong with limited liability
“Year 1”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“Year 2”	has the meanings ascribed thereto under the section headed “Principal Terms of the Facility Agreement”
“%”	per cent

On behalf of the Board
Quam Plus International Financial Limited
HAN Xiaosheng
Co-Chairman

Hong Kong, 5 October 2026

As at the date of this announcement, the Board of the Company comprises:

Executive Directors:

Mr. HAN Xiaosheng (*Co-Chairman*)
Mr. Kenneth LAM Kin Hing (*Co-Chairman*)
Mr. LIU Hongwei

Independent Non-executive Directors:

Mr. Roy LO Wa Kei
Mr. LIU Jipeng
Ms. Cindy KONG Siu Ching

Non-executive Director:

Mr. WANG Liuqi