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ETERNITY INVESTMENT LIMITED

(Incorporated in Bermuda with limited liability)

(Stock Code: 764)

MAJOR TRANSACTION – PROVISION OF FINANCIAL ASSISTANCE RELATING TO THE VARIATION OF THE LOAN AGREEMENTS

THE SUPPLEMENTAL AGREEMENTS

The Board announces that, on 9 November 2026 (after the trading hours of the Exchange), Hong Kong Builders and Customer C entered into the Supplemental Agreements to (i) extend the final repayment date of the Facilities which have an aggregate principal amount of HK$211.0 million from 9 November 2026 to 9 November 2028.

LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (calculated in accordance with the Listing Rules) in respect of the transactions contemplated under the Supplemental Agreements is more than 25%, the transactions contemplated under the Supplemental Agreements constitute a major transaction of the Company under Chapter 14 of the Listing Rules and are subject to the reporting, announcement, circular and Shareholders' approval requirements pursuant to Chapter 14 of the Listing Rules.

GENERAL

A SGM will be convened to consider and, if thought fit, to approve the Supplemental Agreements and the transactions contemplated thereunder.

A circular containing, among others, (i) details of the Supplemental Agreements and the transactions contemplated thereunder; (ii) other information required under the Listing Rules; and (iii) notice of the SGM will be despatched to the Shareholders on or before 31 December 2026 as additional time is required for the Company to prepare relevant information for inclusion in the circular.

References are made to (i) the announcements of the Company dated 21 February 2017, 13 April 2017 and 7 May 2021 in relation to, amongst others, the Loan Agreements; and (ii) the announcements dated 11 February 2019, 10 November 2020 and 9 November 2022 and the circular dated 24 January 2025 in relation to, amongst others, the variation of the Loan Agreements.

THE SUPPLEMENTAL AGREEMENTS

On 9 November 2026 (after the trading hours of the Exchange), Hong Kong Builders and Customer C entered into the Supplemental Agreements to (i) extend the final repayment date of the Facilities which have an aggregate principal amount of HK$211.0 million from 9 November 2026 to 9 November 2028. Save and except for above, all terms and conditions of each of the Loan Agreements shall remain unchanged and continue in full force and effect.

The Supplemental Agreements shall be conditional upon and subject to

(a) the publication of an announcement of the Company, the circular to the Shareholders, and approval from the Shareholders, in relation to the Supplemental Agreements and the transactions contemplated thereunder in compliance with Chapter 14 of the Listing Rules; and

(b) payment of all outstanding interest (if any).

The parties shall use their respective best endeavours to procure the fulfilment of the above conditions. None of the above conditions can be waived. In the event that any of such conditions is not fulfilled by 4:00 p.m. on 1 February 2027 (or such other date as the parties may agree in writing), the Supplemental Agreements will automatically be terminated.

As at the date of this announcement, the outstanding interest to be paid by Customer C as referred to in condition (b) above is approximately HK$27.2 million.

THE LOAN AGREEMENTS

Set out below are the principal terms of the Loan Agreements (as amended and supplemented by the Supplemental Agreements).

Loan Agreement 1

Date:	21 February 2017
Principal amount:	Up to HK$56.0 million
Interest rate:	the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time plus 3.0% per annum payable semi-annually in arrears

Loan Agreement 2

Date:	13 April 2017
Principal amount:	Up to HK$65.0 million
Interest rate:	the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time plus 3.0% per annum payable semi-annually in arrears

Loan Agreement 3

Date:	7 May 2021
Principal amount:	Up to HK$90.0 million
Interest rate:	the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time plus 3.0% per annum payable annually in arrears

Other common terms of the Loan Agreements

Lender:	Hong Kong Builders, a licensed money lender in Hong Kong
Borrower:	Customer C
Default interest rate:	the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time plus 3.0% on overdue sums from the due date until payment in full
Security and/or guarantee:	The Loans are guaranteed or secured by (i) the guarantee by the Guarantor in favour of Hong Kong Builders as a security under the Loan Agreements; and (ii) the pledge over the right of use for the Pledged Ancestral Tablets by the Chargor in favor of Hong Kong Builders as a security under the Loan Agreements.
Availability period:	The period commencing from the date of the respective Loan Agreements and ending on 9 November 2028. If (i) Customer C has not made the first drawing for 90 days (or such other number of days as Customer C and Hong Kong Builders may agree in writing) after the commencement of the availability period; or (ii) Customer C has not made a drawing for 15 days (or such other number of days as Customer C and Hong Kong Builders may agree in writing) after Customer C has repaid all the outstanding principal amounts, the interest accrued thereon and all other outstanding amounts to Hong Kong Builders, the respective Facilities shall automatically be cancelled and no longer be available for drawing.
Final repayment date:	9 November 2028
Repayment:	Customer C shall repay the outstanding principal amount of the respective Loans in full together with any accrued and unpaid interest in one lump sum on the final repayment date.

	Hong Kong Builders has the overriding right at anytime to require immediate repayment of the outstanding principal amount of the respective Loans, all interest accrued thereon and all other monies payables under the respective Loan Agreements.
Prepayment:	Customer C may prepay to Hong Kong Builders the whole or any part of the outstanding principal amount of the respective Loans before the final repayment date provided that (i) Customer C shall have given to Hong Kong Builders prior written notice specifying the amount to be prepaid and the date on which prepayment is to be made, and (ii) Customer C shall, on the date of prepayment, pay to Hong Kong Builders all accrued interest on the amount prepaid.
Re-borrowing and drawing:	Any amounts prepaid by Customer C before the final repayment date shall be available for re-borrowing and drawing provided that the aggregate outstanding principal amount of the respective Loans shall not be exceeded.

As at the date of this announcement, the outstanding principal amount of each of the Facilities 1, the Facilities 2, and the Facilities 3 is HK$55.1 million, HK$65.0 million, and HK$90.0 million respectively.

Funding of the Facilities

The Facilities have been and will be financed by the internal resources of the Group.

INFORMATION ON CUSTOMER C, THE GUARANTOR (OR THE CHARGOR) AND THE SECURITY

Customer C is an individual who is a merchant, and has been a customer of the Group's money lending business since March 2013.

The Guarantor (or the Chargor), namely Ever Rest Limited, is a company incorporated in Hong Kong with limited liability carrying on columbarium business in Hong Kong. The ultimate beneficial owner of the Guarantor is Customer C.

Pursuant to the Supplemental Agreements, the pledge over the right of use for the Pledged Ancestral Tablets located at Wish Memorial Garden (本願庭) in Tai Po, Hong Kong shall be provided by the Chargor in favor of Hong Kong Builders as a security under the Loan Agreements. Wish Memorial Garden is wholly owned by the Guarantor.

Based on the latest available information, Wish Memorial Garden consists of three separate blocks which are currently under renovation, and upon completion, columbarium walls, ancestral tablet walls and spaces for worship will be available within these premises to visitors for reflection and remembrance.

To the best knowledge of the Directors, Wish Memorial Garden has obtained approval in principle of the relevant license to engage in private columbaria operation in Hong Kong, and the commencement of the sale and operation of the private columbaria services is still pending government approval. On the other hand, the sale and operation of ancestral tablets does not require such approval. Currently, a sales and marketing team has been engaged by Wish Memorial Garden to promote these ancestral tablets in the market. Based on prevailing market prices for the right of use for ancestral tablets, the selling price ranges from approximately HK$30,000 to approximately HK$100,000 in similar location. The right of use for the Pledged Ancestral Tablets shall be sold at comparable price range as those in similar location. The prices of the right of use for the Pledge Ancestral Tablets are set depending on their positions on the walls, with those at more convenient positions and closer to the centre of the walls selling at higher prices, and those near the edges of the walls selling at lower prices.

To the best of the knowledge, information and belief of the Directors having made all reasonable enquires, Customer C and the Guarantor are Independent Third Parties.

INFORMATION ON THE GROUP AND HONG KONG BUILDERS

The Company is an investment holding company and its subsidiaries are principally engaged in sale of financial assets, property investment, money lending, design and sale of jewelry products and operation of a golf course in the People's Republic of China.

Hong Kong Builders is a licensed money lender in Hong Kong under the Money Lenders Ordinance. Hong Kong Builders conducts money lending business in Hong Kong through the provision of secured and unsecured loans to customers.

REASONS FOR AND BENEFITS OF THE ENTERING INTO OF THE SUPPLEMENTAL AGREEMENTS

As money lending is one of the principal activities of the Group, the provision of loans and the extension of final repayment dates of loans are in the ordinary and usual course of business of the Group.

At the request of Customer C, Hong Kong Builders and Customer C negotiated for the Supplemental Agreements and the transactions contemplated thereunder on an arm's length basis.

Customer C has maintained long term relationship with the Group that he has been a customer of the Group's money lending business since March 2013. From the past lending experience of the Group, willingness to cooperate and credibility in honouring promises have been shown by Customer C. According to the historical repayment and interest payment of Customer C, no event of default has been recorded. Based on the above, the Directors are of the opinion that the risk of Customer C defaulting on the repayment of the Loans and the Company being unable to recover the Loans is proportionately remote.

Apart from the guarantee from the Guarantor, the right of use for the Pledged Ancestral Tablets shall be pledged as a security (being a first charge) under the Loan Agreements. As discussed in the paragraphs headed "Information on Customer C, the Guarantor (or the Chargor) and the security" above, the right of use for the Pledged Ancestral Tablets shall be sold at comparable price range as those in similar location, which is between approximately HK$30,000 and approximately HK$100,000. For illustration purposes only, assuming the average selling price of the right of use for the Pledged Ancestral Tablets is HK$60,000, the estimated market value of the Pledged Ancestral Tablets is HK$240 million, which represents a loan-to-value ratio of approximately 113.7% and is more than enough to cover the aggregate principal amount of the Loans. Having considered the above and that the credit policy of Hong Kong Builders has no restrictions on accepting the right of use for the Pledged Ancestral Tablets as collateral, the Directors consider the inclusion of the right of use for the Pledged Ancestral Tablets as collateral on top of the guarantee from the Guarantor aligns with the credit policy of Hong Kong Builders and further reduces the risk exposure of the Group under the event of default of Customer C.

In considering the interest rates of the Loans, the Directors have made reference to the interest rates of fixed time deposits in Hong Kong dollars offered by major local commercial banks, which offer interest of up to 3.6% per annum. The interest rates of the Loans of 8.0%, calculated based on the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation of 5.0% as at the Latest Practicable Date plus 3%, is more than the prevailing time deposit rates and the existing interest rates of the Group's deposits. As such, the Directors consider the interest rates of the Loans are in the interests of the Group.

As stated in the Loan Agreements, Customer C shall repay the outstanding principal amount of the Loans in full together with any accrued and unpaid interest in one lump sum on the final repayment date i.e. 9 November 2028. Despite the above, Hong Kong Builders has the overriding right at anytime to require immediate repayment of the outstanding principal amount of the Loans, all interest accrued thereon and all other monies payables under the Loan Agreements. The Directors are of the view that such demand clauses protect the interests of the Group by rendering opportunities for it to call for all or part of the outstanding Loans if necessary.

Having considered the above, the Directors consider that the terms of the Supplemental Agreements (including the interest rate and the repayment terms) are fair and reasonable and in the interests of the Company and the Shareholders as a whole.

LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (calculated in accordance with the Listing Rules) in respect of the transactions contemplated under the Supplemental Agreements is more than 25%, the transactions contemplated under the Supplemental Agreements constitute a major transaction of the Company under Chapter 14 of the Listing Rules and are subject to the reporting, announcement, circular and Shareholders' approval requirements pursuant to Chapter 14 of the Listing Rules.

GENERAL

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A circular containing, among others, (i) details of the Supplemental Agreements and the transactions contemplated thereunder; (ii) other information required under the Listing Rules; and (iii) notice of the SGM will be despatched to the Shareholders on or before 31 December 2026 as additional time is required for the Company to prepare relevant information for inclusion in the circular.

DEFINITIONS

In this announcement, unless the context otherwise requires, the following expressions shall have the following meanings:

"Board"	the board of Directors
"Chargor" or "Guarantor"	Ever Rest Limited, a company incorporated in Hong Kong with limited liability
"Company"	Eternity Investment Limited, an exempted company incorporated in Bermuda with limited liability and the issued shares of which are listed on the Main Board of the Exchange under stock code: 764
"connected person(s)"	has the meaning ascribed thereto under the Listing Rules

"Customer C"	Mr. Kam Lap Sing, Kelvin
"Director(s)"	the director(s) of the Company
"Exchange"	The Stock Exchange of Hong Kong Limited
"Facilities"	collectively, the Facilities 1, the Facilities 2 and the Facilities 3, or any of them
"Facilities 1"	the Loan 1 granted by Hong Kong Builders to Customer C under the Loan Agreement 1
"Facilities 2"	the Loan 2 granted by Hong Kong Builders to Customer C under the Loan Agreement 2
"Facilities 3"	the Loan 3 granted by Hong Kong Builders to Customer C under the Loan Agreement 3
"Group"	the Company and its subsidiaries
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"Hong Kong Builders"	Hong Kong Builders Finance Limited, a company incorporated in Hong Kong with limited liability and a wholly owned subsidiary of the Company
"Independent Third Party(ies)"	third party(ies) independent of the Company and its subsidiaries and not connected with the Company or any of the connected persons of the Company
"Loans"	collectively, the Loan 1, the Loan 2 and the Loan 3, and the term "Loan" shall mean any of them
"Loan 1"	the principal amount of up to HK$56.0 million advanced by Hong Kong Builders to Customer C subject to and upon the terms and conditions of the Loan Agreement 1 or any part thereof and for the time being outstanding
"Loan 2"	the principal amount of up to HK$65.0 million advanced by Hong Kong Builders to Customer C subject to and upon the terms and conditions of the Loan Agreement 2 or any part thereof and for the time being outstanding

"Loan 3"	the principal amount of up to HK$90.0 million advanced by Hong Kong Builders to Customer C subject to and upon the terms and conditions of the Loan Agreement 3 or any part thereof and for the time being outstanding
"Loan Agreements"	collectively, the Loan Agreement 1, the Loan Agreement 2 and the Loan Agreement 3, and the term "Loan Agreement" shall mean any of them
"Loan Agreement 1"	the loan agreement dated 21 February 2017 (as amended and supplemented by the supplemental agreements dated 11 February 2019, 10 November 2020, 14 December 2020, 9 November 2022 and 8 November 2024) and entered into between Hong Kong Builders as lender and Customer C as borrower relating to the grant of the Facilities 1
"Loan Agreement 2"	the loan agreement dated 13 April 2017 (as amended and supplemented by the supplemental agreements dated 11 February 2019, 10 November 2020, 14 December 2020, 9 November 2022 and 8 November 2024) and entered into between Hong Kong Builders as lender and Customer C as borrower relating to the grant of the Facilities 2
"Loan Agreement 3"	the loan agreement dated 7 May 2021 (as amended and supplemented by the supplemental agreements dated 9 November 2022, 9 November 2023 and 8 November 2024) and entered into between Hong Kong Builders as lender and Customer C as borrower relating to the grant of the Loan Facilities 3
"Listing Rules"	the Rules Governing the Listing of Securities on the Exchange
"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
"Pledged Ancestral Tablets"	the 4,000 ancestral tablets located at Wish Memorial Garden (本願庭) in Tai Po, Hong Kong
"SGM"	the special general meeting to be convened and held by the Company for the Shareholders to consider and, if thought fit, approve the Supplemental Agreements and the transactions contemplated thereunder

"Share(s)"	ordinary shares of HK$0.1 each in the share capital of the Company
"Shareholder(s)"	the holders(s) of the Share(s)
"Supplemental Agreements"	the conditional supplemental agreements dated 9 November 2026 entered into between Hong Kong Builders and Customer C in relation to the extension of the final repayment date of the Facilities from 9 November 2026 to 9 November 2028
"HK$"	Hong Kong dollars, the lawful currency of Hong Kong
"%"	per cent.

By Order of the Board
Eternity Investment Limited
Lei Hong Wai
Chairman

Hong Kong, 9 November 2026

As at the date of this announcement, the Board comprises three executive Directors, namely, Mr. Lei Hong Wai, Mr. Cheung Kwok Wai Elton and Mr. Cheung Kwok Fan; and three independent non-executive Directors, namely, Mr. Wan Shing Chi, Mr. Ng Heung Yan and Mr. Law Kwok Ho Kenward.