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China Financial Services Holdings Limited

(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 November 2026, the Loan Agreement was entered into between QLCG as the lender and Customer GW and Customer GX as the Borrowers, pursuant to which QLCG has agreed to grant the Loan to the Borrowers for a principal amount of HK$17,750,000 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 Borrowers exceeds 5% but is 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 November 2026
Lender	:	QLCG
Borrowers	:	Customer GW and Customer GX
Principal	:	HK$17,750,000
Interest rate	:	13.5% per annum
Term	:	12 months commencing from the drawdown date
Securities	:	(i) First legal charges/mortgages in respect of a residential property located at Sham Shui Po District, Hong Kong and an industrial property located at Kwun Tong District, Hong Kong, with valuations conducted by independent property valuers in Hong Kong with an aggregate market value of approximately HK$28,500,000 as at 13 October 2026 (ii) Personal and corporate guarantees executed by the Guarantors in favour of QLCG, pursuant to which the Guarantors shall guarantee the repayment obligations of the Borrowers under the Loan Agreement
Repayment	:	the Borrowers 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 and an industrial property. The collaterals provided by the Borrowers for the Loan are sufficient based on the value of the mortgaged properties 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 collaterals provided by the Borrowers are at the prime site in Hong Kong; and (ii) 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 Borrowers are manageable.

FUNDING OF THE LOAN

The Group will finance the Loan with the Group's general working capital.

INFORMATION ON THE BORROWERS AND GUARANTORS

Customer GW, Guarantor A and Guarantor B are individuals who engage in the trading and manufacturing of household electrical appliances in Hong Kong. Customer GX is an individual who engages in the watch manufacturing, wholesale and retail in Hong Kong and the spouse of Customer GW. Guarantor A is elder brother of Customer GW and Guarantor B is elder sister of Customer GW. Guarantor C is a limited liability company established in Hong Kong whose principal business is manufacturing of household electrical appliances and is ultimately beneficially owned as to 82% and 18% by Customer GW and Guarantor B respectively. Guarantor D is a limited liability company established in Hong Kong whose principal business is trading of household electrical appliances and is equally owned by Customer GW and Guarantor A respectively.

The Borrowers and Guarantors 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 Borrowers and the Guarantors 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 Borrowers 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 Borrowers, 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 Borrowers, 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.

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DEFINITIONS

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

"Board"	the board of Directors
"Borrowers"	Customer GW and Customer GX

"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 GW"	Ms. Chang Wai Han Vivian（鄭惠嫻）, an individual who is an Independent Third Party
"Customer GX"	Mr. Man Chi Lai（文志禮）, an individual who is an Independent Third Party
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"Guarantors"	Guarantor A, Guarantor B, Guarantor C and Guarantor D
"Guarantor A"	Mr. Chang Lok Kuan Rocky（鄭樂群）, an individual who is an Independent Third Party, elder brother of Customer GW
"Guarantor B"	Ms. Chang Wai San（鄭惠珊）, an individual who is an Independent Third Party, elder sister of Customer GW
"Guarantor C"	Talentone Technology Limited, a limited liability company established in Hong Kong whose principal business is manufacturing of household electrical appliances and is ultimately beneficially owned as to 82% and 18% by Customer GW and Guarantor B respectively, who are merchants and Independent Third Parties
"Guarantor D"	Inspiration Home Company Limited, a limited liability company established in Hong Kong whose principal business is trading of household electrical appliances and is equally owned by Customer GW and Guarantor A respectively, who are merchants and Independent Third Parties
"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$17,750,000 granted to the Borrowers under the Loan Agreement
"the Loan Agreement"	the loan agreement made between QLCG and the Borrowers for the Loan on 11 November 2026

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

Hong Kong, 11 November 2026

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

Executive Directors:
Ms. Cheung Amy
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