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Hong Kong Finance Group Limited
香港信貸集團有限公司

(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 1273)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

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The Board is pleased to announce that on 6 July 2026, the Loan Agreements were entered into between HK Finance (PL) as the lender and Customer B as the Borrower. Pursuant to the Loan Agreements, HK Finance (PL) has agreed to grant the Loans to the Borrower for principal amounts of HK\$15,000,000 in aggregate.

LISTING RULES IMPLICATIONS

As an applicable percentage ratio under Rule 14.07 of the Listing Rules in respect of the Loans granted to the Borrower under the Loan Agreements exceeds 5% but is less than 25%, the grant of the Loans constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

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Summarised below are the principal terms of the Loan Agreements.

THE LOAN AGREEMENTS

Date of the Loan Agreements	: 6 July 2026
Lender	: HK Finance (PL)
Borrower	: Customer B

Term	: 6 months commencing from the drawdown date
Security	: A first mortgage in respect of a residential property with a car parking space located at Beacon Hill Road, Kowloon Tong, Hong Kong with valuation conducted by an independent property valuer with the aggregate amount of approximately HK\$24,800,000 as at 26 June 2026
Repayment	: the Borrower will repay the interest on a monthly basis with a principal sum to be repaid at maturity of the Loans

As for the loan agreement (i)

Principal	: HK\$9,000,000
Interest rate	: 1% per month (i.e. to 12.0% per annum)

As for the loan agreement (ii)

Principal	: HK\$6,000,000
Interest rate	: 1.05% per month (i.e. to 12.6% per annum)

INFORMATION ON THE CREDIT RISK RELATING TO THE LOANS

The making of the Loans is collateralised. The collaterals provided by the Borrower is sufficient based on the value of the mortgaged properties for the Loans determined by an independent valuer.

The advances in respect of the Loans were also made on the basis of the Group's credit assessments with reference to the facts that (i) the collaterals provided by the Borrower are at the prime site in Hong Kong; (ii) the financial backgrounds and personal net worth of both Mr. Zhang and Ms. Lei are solid to prove the Borrower's repayment ability; (iii) the Borrower is a repeated customer with satisfactory repayment history; and (iv) the terms of the advances are relatively short. After taking into account the factors as disclosed above in assessing the risks of the relevant advance, the Group considers that the risks involved in the advance to the Borrower is manageable.

FUNDING OF THE LOANS

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

INFORMATION ON THE BORROWER AND ITS ULTIMATE BENEFICIAL OWNERS

Customer B is a company incorporated in Hong Kong engaging in the business of property holdings, and is directly and ultimately owned by Mr. Zhang and Ms. Lei. Mr. Zhang is a merchant and Mr. Zhang is closely connected to Ms. Lei. The Borrower was 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 Borrower, Mr. Zhang and Ms. Lei 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 money lending business in Hong Kong under the Money Lenders Ordinance. HK Finance (PL), as the lender, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR ENTERING INTO THE LOAN AGREEMENTS

Taking into account the principal business activities of the Group, the grant of the Loans to the Borrower is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreements were negotiated on an arm's length basis between HK Finance (PL) and the Borrower. The Directors consider that the grant of the Loans 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 Agreements were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrower and its ultimate beneficial owners and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the Loan Agreements are fair and reasonable and the entering into of the Loan Agreements 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

“Borrower” or “Customer B”	Mega Smooth Group Limited (順興集團有限公司), a company incorporated in Hong Kong with limited liability and, pursuant to the Loan Agreements, is an Independent Third Party
“Company”	Hong Kong Finance Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Main Board of the Stock Exchange
“Director(s)”	the director(s) of the Company
“Group”	the Company and its subsidiaries
“HK\$”	Hong Kong Dollars, the lawful currency of Hong Kong
“HK Finance (PL)”	Hong Kong Finance (Personal Loan) Limited, a company incorporated in Hong Kong with limited liability with money lenders licence registered under Money Lenders Ordinance, and is an indirect wholly-owned subsidiary of the Company
“Hong Kong”	the Hong Kong Special Administrative Region of the People’s Republic of China
“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
“Loans”	two first mortgage loans in the principal amount of HK\$15,000,000 in aggregate granted to the Borrower under the Loan Agreements
“Loan Agreements”	two loan agreements dated 6 July 2026 entered into between HK Finance (PL) and the Borrower
“Mr. Zhang”	Mr. Zhang Zhanjie (張站捷), an individual who is an Independent Third Party
“Ms. Lei”	Ms. Lei Shihong (雷世紅), an individual who is an Independent Third Party
“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
“Share(s)”	ordinary share(s) of HK\$0.01 each in the share capital of the Company
“Shareholder(s)”	holder(s) of the Share(s)

“Stock Exchange”

The Stock Exchange of Hong Kong Limited

On behalf of the Board
Hong Kong Finance Group Limited
Chan Kwong Yin William
Chairman

Hong Kong, 6 July 2026

As at the date of this announcement, the Board comprises the following members:

Executive Directors:

Mr. Chan Kwong Yin William (*Chairman*)
Mr. Chan Koung Nam
Mr. Tse Pui To (*Chief Executive Officer*)
Ms. Chan Siu Ching

Independent Non-executive Directors:

Mr. Chu Yat Pang Terry
Mr. Cheung Kok Cheong
Mr. Wong Kai Man