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## **FINSOFT FINANCIAL INVESTMENT HOLDINGS LIMITED**

### **匯財金融投資控股有限公司\***

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 8018)**

## **DISCLOSEABLE TRANSACTION – PROVISION OF LOAN**

### **PROVISION OF THE LOAN**

The Board announces that, on 19 August 2024, the Lender, an indirect wholly-owned subsidiary of the Company, entered into the Loan Agreement with the Borrower, pursuant to which the Lender agreed to grant the Loan in the principal amount of HK\$5,000,000 to the Borrower from 19 August 2024 to 18 August 2025 at an interest rate of 12% per annum.

### **GEM LISTING RULES IMPLICATIONS**

As more than one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan exceed 5% but all relevant applicable percentage ratios are less than 25%, the grant of the Loan under the Loan Agreement constitutes a discloseable transaction for the Company under Chapter 19 of the GEM Listing Rules and is subject to the notification and announcement requirements under Chapter 19 of the GEM Listing Rules.

### **PROVISION OF THE LOAN**

The board (“**Board**”) of directors (“**Directors**”) of Finsoft Financial Investment Holdings Limited (“**Company**”, together with its subsidiaries, the “**Group**”) announces that, on 19 August 2024, Finsoft Finance Limited (“**Lender**”), an indirect wholly-owned subsidiary of the Company, as the lender, entered into a loan agreement (“**Loan Agreement**”) with China Demeter Financial Investments Limited (“**Borrower**”) as the borrower, pursuant to which the Lender agreed to grant a loan (“**Loan**”) in the principal amount of HK\$5,000,000 to the Borrower from 19 August 2024 to 18 August 2025 at an interest rate of 12% per annum. The principal terms of the Loan Agreement are summarised as below:

### **THE LOAN AGREEMENT**

Date: 19 August 2024

Lender: Finsoft Finance Limited, an indirect wholly-owned subsidiary of the Company

Borrower: China Demeter Financial Investments Limited

Principal amount: HK\$5,000,000

Term:	From 19 August 2024 to 18 August 2025
Interest:	12% per annum and payable monthly
Repayment:	Subject to as otherwise provided in the Loan Agreement, the Borrower shall repay the Loan upon expiry of the term.
Prepayment:	The Borrower may at any time prepay all or part of the Loan and the accrued interests by giving prior written notice to the Lender.

## **FUNDING OF THE LOAN**

The Group financed the Loan with its internal resources.

## **INFORMATION ON THE GROUP AND THE LENDER**

The Group is principally engaged in the provision of financial trading software solutions, provision of other IT and internet financial platforms services, money lending business and assets investments in Hong Kong. The Lender, being an indirect wholly-owned subsidiary of the Company, is a holder of a money lender licence under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong).

## **INFORMATION ON THE BORROWER**

The Borrower is a company incorporated in the Cayman Islands and continued in Bermuda with limited liability, the issued shares of which are listed on GEM of The Stock Exchange of Hong Kong Limited (“**Stock Exchange**”) (Stock Code: 8120). The Borrower is an investment holding company, and the Borrower and its subsidiaries principally engage in (i) money lending business; (ii) financial services business; (iii) securities investment business; (iv) food and beverage business; (v) alcoholic beverage distribution and miscellaneous business; and (vi) provision of children education service.

As at the date of this announcement, the Group holds 15,270,000 ordinary shares of the Borrower, being approximately 1.7% of the total issued shares of the Borrower.

To the best of the knowledge, information and belief of the Directors having made all reasonable enquiries, save as disclosed above, the Borrower and its ultimate beneficial owners is a third party independent of the Company and its connected persons (as defined under the Rules Governing the Listing of Securities on GEM of the Stock Exchange (“**GEM Listing Rules**”)).

## **REASONS FOR AND BENEFITS OF THE GRANT OF THE LOAN**

The Directors are of the view that the grant of the Loan is in the course of the Group’s money lending business. The terms of the Loan Agreement (including the interest rate) have been arrived at by the Lender and the Borrower after arm’s length negotiation, having regard to the commercial practice and the amount and term of the Loan. Having considered the financial background of the Borrower and the interest income to be brought to the Group by the Loan, the Directors consider that the terms of the Loan Agreement are on normal commercial terms and are fair and reasonable and in the interest of the Company and its shareholders as a whole.

## **GEM LISTING RULES IMPLICATION**

As more than one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan exceed 5% but all relevant applicable percentage ratios are less than 25%, the grant of the Loan under the Loan Agreement constitutes a discloseable transaction for the Company under Chapter 19 of the GEM Listing Rules and is subject to the notification and announcement requirements under Chapter 19 of the GEM Listing Rules.

On behalf of the Board  
**Finsoft Financial Investment Holdings Limited**  
**Ms. Tin Yat Yu Carol**  
*Chairman*

Hong Kong, 19 August 2024

*As at the date of this announcement, the Board consists of Ms. Tin Yat Yu Carol being an executive Director and the chairman of the Board, Ms. Liu Mung Ting being an executive Director and the chief executive officer of the Company, Ms. Lin Ting being an executive Director, and Mr. Hon Ming Sang, Ms. Lee Kwun Ling, May Jean and Mr. Tang Shu Pui Simon being the independent non-executive Directors.*

*This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.*

*This announcement will remain on the “Latest Listed Company Information” page of the website of The Stock Exchange of Hong Kong Limited at <https://www.hkexnews.hk> for a minimum period of seven days from the date of its publication and on the website of the Company at [www.finsofthk.com](http://www.finsofthk.com).*