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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, after the trading hours on 19 November 2025, the Lender, an indirect wholly-owned subsidiary of the Company, entered into the New Loan Agreement with the Borrower and the Guarantor, pursuant to which the Lender agreed to grant the Loan in the principal amount of HK\$2,800,000 to the Borrower from 19 November 2025 to 18 November 2027 at an interest rate of 8% per annum, and the Guarantor agreed to provide a guarantee in favour of the Lender as security for the Loan. The Loan has been used to fully repay the principal amount of the Former Loan on the date of the New Loan Agreement.

GEM LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan exceeds 5% but is less than 25%, the grant of the Loan under the New 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.

BACKGROUND

Reference is made to the announcements of Finsoft Financial Investment Holdings Limited (“**Company**”, together with its subsidiaries, the “**Group**”) dated 23 December 2022 and 23 December 2024 in relation to the loan agreement dated 23 December 2022 (as amended and supplemented by the supplemental agreement dated 23 December 2024) (“**Former Loan Agreement**”) entered into between Finsoft Finance Limited (“**Lender**”), an indirect wholly-owned subsidiary of the Company, as the lender, Chunlin Group Limited (“**Former Borrower**”) as the borrower and InvesTech Holdings Limited (“**Guarantor**”) as the guarantor, pursuant to which the Lender agreed to grant a loan (“**Former Loan**”) in the principal amount of HK\$2,800,000 to the Former Borrower from 23 December 2022 to 22 December 2026 at an interest rate of 8% per annum, and the Guarantor agreed to provide a guarantee in favour of the Lender as security for the Former Loan.

* For identification purposes only

PROVISION OF THE LOAN

The board (“**Board**”) of directors (“**Directors**”) of the Company announces that, after the trading hours on 19 November 2025, the Lender as the lender, entered into a loan agreement (“**New Loan Agreement**”) with Fortune Grace Management Limited (“**Borrower**”) as the borrower and the Guarantor as the guarantor, pursuant to which the Lender agreed to grant a loan (“**Loan**”) in the principal amount of HK\$2,800,000 to the Borrower from 19 November 2025 to 18 November 2027 at an interest rate of 8% per annum, and the Guarantor agreed to provide a guarantee in favour of the Lender as security for the Loan. After the proceeds from the Loan have been used to fully repay the principal amount of the Former Loan on the date of the New Loan Agreement, the borrower of the loan in the principal amount of HK\$2,800,000 granted by the Lender under the Former Loan Agreement in effect changed from the Former Borrower to the Borrower, both being wholly-owned subsidiaries of the Guarantor.

The principal terms of the New Loan Agreement are summarised as below:

THE NEW LOAN AGREEMENT

Date:	19 November 2025
Lender:	Finsoft Finance Limited, an indirect wholly-owned subsidiary of the Company
Borrower:	Fortune Grace Management Limited, a direct wholly-owned subsidiary of the Guarantor
Guarantor:	InvesTech Holdings Limited
Principal amount:	HK\$2,800,000
Term:	2 years, from 19 November 2025 to 18 November 2027
Interest:	8% per annum and payable quarterly
Repayment:	Subject to as otherwise provided in the New 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.
Security:	Corporate guarantee provided by the Guarantor in favour of 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 AND THE GUARANTOR

The Borrower is a company incorporated in British Virgin Islands with limited liability, being a direct wholly-owned subsidiary of the Guarantor. The principal activity of the Borrower is investment holding.

The Guarantor is a company incorporated in the Cayman Islands and continued in Bermuda with limited liability, the issued shares of which are listed on the Main Board of The Stock Exchange of Hong Kong Limited (“**Stock Exchange**”) (stock code: 1087). The Guarantor is principally engaged in the provision of network system integration including the provision of network infrastructure solutions, network professional services and smart office software solutions, and the network equipment rental business.

Ms. Tin Yat Yu Carol (“**Ms. Tin**”), holding approximately 9.21% and 28.93% of the issued shares of the Guarantor and the Company respectively as at the date of this announcement, is a substantial shareholder (as defined under the Rules Governing the Listing of Securities on GEM of the Stock Exchange (“**GEM Listing Rules**”)) of each of the Guarantor and the Company. Ms. Tin is an executive director of each of the Guarantor and the Company, the chairman of the Board and also the vice chairman of the board of directors of the Guarantor.

Mr. Chan Sek Keung Ringo (“**Mr. Chan**”), holding approximately 10.40% and 1.34% of the issued shares of the Guarantor and the Company respectively as at the date of this announcement, is a substantial shareholder (as defined under the GEM Listing Rules) of the Guarantor. Mr. Chan is also the sole director of the Borrower, an executive director, the chairman of the board of directors and the chief executive officer of the Guarantor and a former director of a number of subsidiaries of the Company.

To the best of the knowledge, information and belief of the Directors having made all reasonable enquiries, save as disclosed above, each of the Borrower, the Guarantor and their ultimate beneficial owners is a third party independent of the Company and its connected persons (as defined under the 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 New 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 Guarantor and the guarantee provided by the Guarantor, and the interest income to be brought to the Group by the Loan, the Directors consider that the terms of the New Loan Agreement are on normal commercial terms and are fair and reasonable and in the interests of the Company and its shareholders as a whole.

GEM LISTING RULES IMPLICATION

As one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan exceeds 5% but is less than 25%, the grant of the Loan under the New 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 November 2025

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. Tin Wun Yan Kelly being an executive Director and the chief executive officer of the Company, Mr. Yu Kwan Nam Gabriel being an executive Director, Mr. Lo Kai Pong being a non-executive Director and Mr. Hon Ming Sang, Mr. Tang Shu Pui Simon and Mr. Hung Ka Hai Clement 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.