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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 17 June 2026, 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\$1,700,000 to the Borrower from 17 June 2026 to 16 December 2026 at an interest rate of 12% per annum. On the date of the Loan Agreement, part of the Loan has been used to fully repay the principal amount of the Former Loan.

GEM LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan, standalone and aggregated with the Other Loan and the Former Loan, exceeds 5% but is 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, after the trading hours on 17 June 2026, Finsoft Finance Limited (“**Lender**”), an indirect wholly-owned subsidiary of the Company as the lender, entered into a loan agreement (“**Loan Agreement**”) with Ms. Tam Yuk Ching Jenny as the borrower (“**Borrower**”), pursuant to which the Lender agreed to grant a loan (“**Loan**”) in the principal amount of HK\$1,700,000 to the Borrower from 17 June 2026 to 16 December 2026 at an interest rate of 12% per annum. On the date of the Loan Agreement, part of the Loan has been used to fully repay the principal amount of the loan (“**Former Loan**”) in the principal amount of HK\$700,000 at an interest rate of 12% per annum, which had been granted by the Lender to the Borrower on 1 December 2025 and recently renewed on 1 June 2026 with maturity date on 31 August 2026 and interest rate of 12% per annum (payable monthly).

* *For identification purposes only*

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

THE LOAN AGREEMENT

Date:	17 June 2026
Lender:	Finsoft Finance Limited, an indirect wholly-owned subsidiary of the Company
Borrower:	Ms. Tam Yuk Ching Jenny, an individual who, to the best of the knowledge, information and belief of the Directors having made all reasonable enquiries, is a third party independent of the Company and its connected persons (as defined in the Rules (“ GEM Listing Rules ”) Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited) (“ Independent Third Party ”).
Principal amount:	HK\$1,700,000
Term:	From 17 June 2026 to 16 December 2026
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.
Security:	A pair of yellow-green diamond, colored diamond and diamond pendent earrings.

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 the holder of a money lender licence under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong).

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 negotiations, having regard to the commercial practice and the amount and term of the Loan. Having considered the financial background of

the Borrower, the value of the collateral 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 interests of the Company and its shareholders as a whole.

GEM LISTING RULES IMPLICATION

Reference is made to the announcement of the Group dated 9 February 2026 in relation to the loan agreement dated 9 February 2026 (“**Other Loan Agreement**”) entered into between the Lender as the lender, Mr. Chang Hoi Nam (an Independent Third Party) as the borrower (“**Other Borrower**”) and the Borrower as the guarantor, pursuant to which the Lender agreed to grant a loan (“**Other Loan**”) in the principal amount of HK\$2,000,000 to the Other Borrower from 9 February 2026 to 8 August 2026 at an interest rate of 36% per annum (payable monthly). As at the date of this announcement, the principal amount of the Other Loan which remains outstanding is HK\$1,000,000.

As one of the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan, standalone and aggregated with the Other Loan and the Former Loan, exceeds 5% but is 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, 17 June 2026

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.