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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 TRANSACTIONS – PROVISION OF LOANS

PROVISION OF THE LOANS

The Board announces that, after the trading hours on 8 August 2019, the Lender, an indirect wholly-owned subsidiary of the Company, entered into (1) the First Loan Agreement with the First Borrower, pursuant to which the Lender agreed to grant the First Loan in the principal amount of HK\$7,220,000 to the First Borrower from 8 August 2019 to 6 August 2020 at an interest rate of 12% per annum; and (2) the Second Loan Agreement with the Second Borrower, pursuant to which the Lender agreed to grant the Second Loan in the principal amount of HK\$6,500,000 to the Second Borrower from 8 August 2019 to 6 August 2020 at an interest rate of 13% per annum.

GEM LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) in respect of the amount of each of the First Loan and the Second Loan exceeds 5% but is less than 25%, each of the grant of the First Loan under the First Loan Agreement and the grant of the Second Loan under the Second 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 LOANS

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 8 August 2019, Finsoft Finance Limited (“**Lender**”), an indirect wholly-owned subsidiary of the Company, as the lender, entered into (1) a loan agreement (“**First Loan Agreement**”) with 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) of the Company (“**Independent Third Party**”), as the borrower (“**First Borrower**”), pursuant to which the Lender agreed to grant a loan (“**First Loan**”) in the principal amount of HK\$7,220,000 to the First Borrower from 8 August 2019 to 6 August 2020 at an interest rate of 12% per annum; and (2) a loan agreement (“**Second Loan Agreement**”, together with the First Loan Agreement, the “**Loan Agreements**”) with another Independent Third Party, as the borrower (“**Second Borrower**”, together with the First Borrower, the “**Borrowers**”), pursuant to which the Lender agreed to grant a loan (“**Second Loan**”, together with the First Loan, the “**Loans**”) in the principal amount of HK\$6,500,000 to the Second Borrower from 8 August 2019 to 6 August 2020 at an interest rate of 13% per annum. The principal terms of the Loan Agreements are summarised as below:

* *For identification purposes only*

THE LOAN AGREEMENTS

	The First Loan Agreement	The Second Loan Agreement
Date:	8 August 2019	
Lender:	Finsoft Finance Limited, an indirect wholly-owned subsidiary of the Company.	
Borrower:	The First Borrower, an individual who, to the best of the knowledge, information and belief of the Directors having made all reasonable enquiries, is an Independent Third Party.	The Second Borrower, an individual who, to the best of the knowledge, information and belief of the Directors having made all reasonable enquiries, is an Independent Third Party.
Principal amount:	HK\$7,220,000	HK\$6,500,000
Interest:	12% per annum and payable quarterly	13% per annum and payable quarterly
Term:	from 8 August 2019 to 6 August 2020	
Repayment:	Subject as otherwise provided in the Loan Agreements, the Borrower shall repay the Loans upon expiry of the term.	
Prepayment:	The Borrowers may at any time prepay all or part of the Loans and the accrued interests by giving prior written notice to the Lender.	

FUNDING OF THE LOANS

The Group financed the Loans 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, provision of referral services, money lending business and assets investments in Hong Kong. One of the subsidiaries of the Company holds the license in respect of Type 6 (advising on corporate finance) regulated activity under the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong). The Lender, being a 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).

REASONS FOR AND BENEFITS OF THE GRANT OF THE LOANS

The Board is of the view that the grant of the Loans is in the course of the Group's money lending business. The terms of the Loan Agreements (including the interest rate) have been arrived at by the Lender and the Borrowers after arm's length negotiation, having regard to the commercial practice and the amount of the Loans. Having considered the financial background of the Borrowers and the interest income to be brought to the Group, the Board considers that the terms of the Loan Agreements 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 one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) in respect of the amount of each of the First Loan and the Second Loan exceeds 5% but is less than 25%, each of the grant of the First Loan under the First Loan Agreement and the grant of the Second Loan under the Second 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
Chan Wai Lung
Chairman

Hong Kong, 8 August 2019

As at the date of this announcement, the Board consists of Mr. Chan Wai Lung being an executive Director and the chairman of the Board, Ms. Lam Ching Yee, Ms. Lin Ting and Mr. Shi Shaowu being the executive Directors, Mr. Lo Yu Man being the non-executive Director, and Mr. Lam Kai Yeung, Ms. Lee Kwun Ling, May Jean and Mr. Zhong Shi 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 Company Announcements” page of the website of the GEM at www.hkgem.com for a minimum period of seven days from the date of its publication and on the Company’s website at www.finsofthk.com.