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**First Credit Finance Group Limited**  
**第一信用金融集團有限公司**

*(Incorporated in the Cayman Islands and continued in Bermuda with limited liability)*

**(Stock Code: 8215)**

## **NOTICE OF THE ANNUAL GENERAL MEETING**

**NOTICE IS HEREBY GIVEN THAT** the annual general meeting (“AGM”) of First Credit Finance Group Limited (“Company”) will be held at 1/F, China Building, 29 Queen’s Road Central, Hong Kong on Wednesday, 24 June 2020 at 9:00 a.m. for the following purposes:

As ordinary business:

1. To receive, consider and adopt the audited consolidated financial statements of the Company and the reports of the directors and the auditors of the Company for the year ended 31 December 2019.
2. To pass the following resolutions, each as a separate resolution:
  - (a) To re-elect Dr. Fung Kam Man as an independent non-executive director of the Company;
  - (b) To re-elect Mr. Chan Tung Tak Alain as an independent non-executive director of the Company;
  - (c) To re-elect Mr. Choy Sze Chung Jojo as an independent non-executive director of the Company;
  - (d) To authorise the board of directors of the Company to fix the remuneration of the directors of the Company.
3. To re-appoint Elite Partners CPA Limited, Certified Public Accountants, as the auditors of the Company and to authorise the board of directors of the Company to fix its remuneration.

As special business, to consider and, if thought fit, pass with or without amendments the following resolutions as ordinary resolutions:

4. **“THAT**

- (a) subject to paragraphs (c) and (d) of this resolution, and pursuant to the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited and all other applicable laws, the exercise by the directors of the Company (**“Directors”**) during the Relevant Period (as hereinafter defined) of all the powers of the Company to allot, issue or otherwise deal with additional shares in the share capital of the Company (**“Shares”**) and to make or grant offers, agreements and options (including bonds, warrants, debentures or other securities convertible into Shares) which might require the exercise of such powers be and is hereby generally and unconditionally approved;
- (b) the approval in paragraph (a) of this resolution shall be in addition to any other authorisations given to the Directors and shall authorise the Directors during the Relevant Period to make or grant offers, agreements and options (including bonds, warrants, debentures or other securities convertible into Shares) which might require the exercise of such powers during or after the end of the Relevant Period;
- (c) the aggregate number of Shares allotted, issued or dealt with or agreed conditionally or unconditionally to be allotted, issued or dealt with (whether pursuant to options or otherwise) by the Directors pursuant to the approval in paragraph (a) of this resolution, otherwise than pursuant to (i) a Rights Issue (as hereinafter defined); or (ii) the exercise of any options under the share option scheme of the Company or other similar arrangement adopted by the Company from time to time; or (iii) scrip dividend schemes or similar arrangements providing for the allotment and issue of Shares in lieu of the whole or part of a dividend on Shares in accordance with the bye-laws of the Company (**“Bye-Laws”**); or (iv) specific authority granted or to be granted by the shareholders of the Company (**“Shareholders”**) in general meetings, shall not exceed 20% of the aggregate number of issued Shares as at the date of passing of this resolution and the approval in paragraph (a) of this resolution shall be limited accordingly;
- (d) if, after the passing of this resolution, the Company conducts a share consolidation or subdivision, the number of Shares subject to the limit set out in paragraph (c) of this resolution shall be adjusted to the effect that the number of Shares subject to the limit set out in paragraph (c) of this resolution as a percentage of the total number of issued Shares at the time immediately before and after such consolidation or subdivision shall be the same; and

(e) for the purpose of this resolution:

“**Relevant Period**” means the period from the date of passing of this resolution until whichever is the earliest of:

- (i) the conclusion of the next annual general meeting of the Company;
- (ii) the expiry of the period within which the next annual general meeting of the Company is required by the Bye-Laws, the Companies Act 1981 of Bermuda (as amended from time to time) or other applicable laws to be held; or
- (iii) the passing of an ordinary resolution by the Shareholders in general meeting revoking or varying the authority given under this resolution.

“**Rights Issue**” means an offer of Shares, or offer or issue of warrants, options or other securities giving rights to subscribe for Shares open for a period fixed by the Company or the Directors to holders of Shares on the register of members of the Company on a fixed record date in proportion to their then holdings of Shares (subject to such exclusions or other arrangements as the Directors may deem necessary or expedient in relation to fractional entitlements or having regard to any restrictions or obligations under the laws of, or the requirements of, any jurisdiction or any recognised regulatory body or any stock exchange applicable to the Company).”

5. “**THAT**

- (a) Subject to paragraphs (b) and (c) of this resolution, the exercise by the directors of the Company during the Relevant Period (as hereinafter defined) of all the powers of the Company to repurchase shares of the Company (“**Shares**”) on The Stock Exchange of Hong Kong Limited (“**Stock Exchange**”), or any other stock exchange on which the Shares may be listed and which is recognised by The Securities and Futures Commission of Hong Kong and the Stock Exchange for this purpose, in accordance with all applicable laws and regulations and requirements of the Stock Exchange (or of such other stock exchange) as amended from time to time be and is hereby generally and unconditionally approved;
- (b) the aggregate number of Shares which may be repurchased by the Company pursuant to the approval in paragraph (a) of this resolution during the Relevant Period shall not exceed 10% of the aggregate number of issued Shares as at the date of passing of this resolution and the approval in paragraph (a) of this resolution shall be limited accordingly;
- (c) if, after the passing of this resolution, the Company conducts a share consolidation or subdivision, the number of Shares subject to the limit set out in paragraph (b) of this resolution shall be adjusted to the effect that the number

of Shares subject to the limit set out in paragraph (b) of this resolution as a percentage of the total number of issued Shares at the time immediately before and after such consolidation or subdivision shall be the same; and

(d) for the purpose of this resolution, “**Relevant Period**” means the period from the date of passing of this resolution until whichever is the earliest of:

(i) the conclusion of the next annual general meeting of the Company;

(ii) the expiry of the period within which the next annual general meeting of the Company is required by the bye-laws of the Company, the Companies Act 1981 of Bermuda (as amended from time to time) or other applicable laws to be held; or

(iii) the passing of an ordinary resolution by the shareholders of the Company in general meeting revoking or varying the authority given under this resolution.”

6. “**THAT** conditional upon resolutions no. 4 and no. 5 above being duly passed, the general and unconditional mandate granted to the directors of the Company to allot, issue or otherwise deal with additional shares in the share capital of the Company (“**Shares**”) pursuant to resolution no. 4 above be and is hereby extended by the addition thereto the aggregate number of Shares repurchased by the Company under the authority granted pursuant to resolution no. 5 above.”

For and on behalf of the Board  
**First Credit Finance Group Limited**  
**Wong Kai Lun**  
*Executive Director*

Hong Kong, 26 May 2020

*Registered office:*  
Clarendon House  
2 Church Street  
Hamilton HM 11  
Bermuda

*Head office and principal place of  
business in Hong Kong:*  
21/F.–22/F., Fung House,  
19-20 Connaught Road Central,  
Central, Hong Kong

*Notes:*

1. A shareholder of the Company (“**Shareholder**”) entitled to attend and vote at the AGM is entitled to appoint another person as his proxy to attend and vote on his behalf. A Shareholder who is the holder of two or more shares may appoint more than one proxy to represent him and vote on his behalf. A proxy needs not be a Shareholder. In order to be valid, the form of proxy must be deposited at the branch share registrar and transfer office of the Company in Hong Kong, Tricor Investor Services Limited, at Level 54, Hopewell Centre, 183 Queen’s Road East, Hong Kong together with a power of

attorney or other authority, if any, under which it is signed, or a certified copy of that power or authority, by 9:00 a.m. on Monday, 22 June 2020 or not less than 48 hours before the time appointed for holding any adjournment of the AGM.

2. In the case of joint holders of shares in the Company, the vote of the senior who tenders a vote, whether in person or by proxy, shall be accepted to the exclusion of the vote(s) of the other joint holder(s), and for this purpose, seniority shall be determined by the order in which the names stand in the register of members of the Company in respect of the joint holding.
3. Completion and return of the form of proxy will not preclude a Shareholder from attending and voting in person at the AGM or any adjournment thereof should he so wish, and in such event, the form of proxy previously submitted shall be deemed to be revoked.
4. In view of the recent development of the coronavirus disease 2019 (“**COVID-19**”) and in order to safeguard the health of the attendees of the AGM, the Company will implement certain prevention and control measures at the AGM, the details of which are set out in the section headed “Special Arrangements at the Annual General Meeting in light of COVID-19” in the “Letter from the Board” of the circular of the Company dated 26 May 2020, to mitigate the risk of the spread of COVID-19.
5. **For the health and safety of the Shareholders and other attendees of the AGM, the Company reminds all Shareholders that physical attendance in person at the AGM is not necessary for the purpose of exercising voting rights. The Company would like to encourage Shareholders to exercise their right to vote at the AGM by appointing the chairman of the AGM as their proxy instead of attending the AGM in person.**
6. For determining the entitlement to attend and vote at the AGM, the register of members of the Company will be closed for registration of transfer of shares of the Company from Friday, 19 June 2020 to Wednesday, 24 June 2020, both days inclusive, during which no transfer of shares of the Company will be registered. In order to qualify for the entitlement to attend and vote at the AGM, all completed share transfer documents accompanied by the relevant share certificates must be lodged with the branch share registrar and transfer office of the Company in Hong Kong, Tricor Investor Services Limited, at Level 54, Hopewell Centre, 183 Queen’s Road East, Hong Kong for registration no later than 4:30 p.m. on Thursday, 18 June 2020.
7. Shareholders should note that, subject to quorum requirement, the AGM will be held as scheduled notwithstanding that any tropical cyclone warning signal is hoisted or any rainstorm warning signal is in force in Hong Kong at or before 9:00 a.m. on Wednesday, 24 June 2020. If a quorum is not present at the AGM, or with the consent of the AGM at which a quorum is present, the AGM may be adjourned in accordance with the bye-laws of the Company. Shareholders should make their own decision as to whether or not to attend the AGM under bad weather conditions and if the Shareholders should choose to do so, they are advised to exercise care and caution.
8. Trading in the shares of the Company has been suspended since 24 November 2017 pursuant to the direction of the Securities and Futures Commission of Hong Kong made under Section 8(1) of the Securities and Futures (Stock Market Listing) Rules (Chapter 571V of the Laws of Hong Kong) and will remain suspended until further notice.
9. References to time and dates in this announcement are to Hong Kong time and dates.

*As at the date of this announcement, the board of directors of the Company comprises Ms. Xie Si, Mr. Wong Kai Lun and Ms. Lai Szu Yu as executive directors; and Dr. Fung Kam Man, Mr. Wang Zhiwei, Mr. Chan Tung Tak Alain, Mr. Li Long and Mr. Choy Sze Chung Jojo as independent non-executive directors.*

*This announcement, for which the directors of the Company collectively and individually accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited for the purpose of giving information with regard to the Company. The directors of the Company, 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 GEM website at [www.hkgem.com](http://www.hkgem.com) on the “Latest Company Announcements” page for at least 7 days from the date of its posting. This announcement will also be published and remains on the Company’s website at [www.fcfcg.com.hk](http://www.fcfcg.com.hk).*