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Oi Wah Pawnshop Credit Holdings Limited

靚華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1319)

RESTORATION OF PUBLIC FLOAT

Reference is made to the announcement dated 18 June 2020 (the “**Announcement**”) published by Oi Wah Pawnshop Credit Holdings Limited (the “**Company**”) pursuant to Rule 13.32(1) of the Listing Rules. Capitalised terms used herein shall have the meanings as defined in the Announcement, unless the context requires otherwise.

RESTORATION OF PUBLIC FLOAT

The Company has been informed by Great Roc Capital Limited (“**Great Roc**”) that it has completed the disposal of part of the Shares owned by it to third party(ies) who is/are third parties independent of the Company and its core connected persons. As at the date of this announcement, Great Roc holds 193,106,029 Shares, representing approximately 9.99% of the total issued share capital of the Company. Therefore, Great Roc has ceased to be a substantial shareholder (as defined in the Listing Rules) of the Company.

Following the completion of the aforesaid disposal by Great Roc, a total of 533,007,818 Shares (representing approximately 27.58% of the total issued share capital of the Company) are held by the public. Accordingly, the minimum public float of 25% of the total issued share capital of the Company as required under Rule 8.08(1)(a) of the Listing Rules has been restored.

To the best of the knowledge, information and belief of the Directors and according to the disclosure of interests notices filed, as at the date of this announcement, the Company's shareholding structure is as follows:

Shareholders	Number of Shares	Approximate percentage of the total issued share capital of the Company
Kwan Lik Holding Limited ^(Note 1)	1,345,887,024	69.65%
Mr. Chan Kai Ho Edward ^(Note 1)	53,477,564	2.77%
Public shareholders ^(Note 2)	533,007,818	27.58%
Total	1,932,372,406	100%

Notes:

- These 1,345,887,024 Shares were owned by a discretionary trust whose trustee, TMF (Cayman) Limited, indirectly owns the entire issued share capital of Kwan Lik Holding Limited.
 - Ms. Chan Nga Yu, Ms. Mui Hang Sin, Mr. Chan Kai Ho Edward, Mr. Chan Chart Man, Ms. Chan Mei Fong, Ms. Chan Ying Yu and Mr. Chan Kai Kow Macksion are the discretionary beneficiaries of the trust.
 - Mr. Chan Kai Ho Edward, Mr. Chan Chart Man, Ms. Chan Mei Fong and Ms. Chan Ying Yu are executive Directors and Mr. Chan Kai Kow Macksion is a non-executive Director.
 - Mr. Chan Kai Ho Edward, Ms. Chan Ying Yu, Ms. Chan Mei Fong and Mr. Chan Kai Kow Macksion are siblings.
- The Shares held by public shareholders include 193,106,029 Shares (representing approximately 9.99% shareholding in the Company) held by Great Roc.

By Order of the Board of
Oi Wah Pawnshop Credit Holdings Limited
Chan Kai Ho Edward
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 3 July 2020

As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chief Executive Officer and Chairman), Mr. Chan Chart Man, Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Macksion and Mr. Ng Siu Hong as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.