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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 1 March 2022, 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\$1,000,000 to the Borrower from 1 March 2022 to 31 May 2022 at an interest rate of 21.6% per annum.

GEM LISTING RULES IMPLICATIONS

As the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan are less than 5%, the grant of the Loan, standalone, does not constitute any discloseable transaction for the Company under Chapter 19 of the GEM Listing Rules. As one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) in respect of the Loan, aggregated with the Existing 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 1 March 2022, Finsoft Finance Limited (“**Lender**”), an indirect wholly-owned subsidiary of the Company, as the lender, entered into a loan agreement (“**Loan Agreement**”) with Ms. Hung Man as the borrower (“**Borrower**”), pursuant to which the Lender agreed to grant a loan (“**Loan**”) in the principal amount of HK\$1,000,000 to the Borrower from 1 March 2022 to 31 May 2022 at an interest rate of 21.6% per annum. The principal terms of the Loan Agreement are summarised as below:

THE LOAN AGREEMENT

Date: 1 March 2022

Lender: Finsoft Finance Limited, an indirect wholly-owned subsidiary of the Company.

* For identification purposes only

Borrower:	Ms. Hung Man, 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) of the Company.
Principal amount:	HK\$1,000,000
Term:	1 March 2022 to 31 May 2022
Interest:	21.6% per annum and payable monthly
Repayment:	Subject 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.

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).

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 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 interest income to be brought to the Group, the Directors consider that the terms of the Loan Agreement 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 at the date of the Loan Agreement, the Lender has granted to the Borrower a loan (“**Existing Loan**”) in the principal amount of HK\$2,000,000 for a term from 17 September 2020 to 16 March 2022 at the interest rate of 21.6% per annum (payable monthly) pursuant to the loan agreement dated 16 September 2020 entered into between the Lender and the Borrower (as amended and supplemented by the supplemental agreement dated 16 December 2020, the second supplemental agreement dated 23 March 2021, the third supplemental agreement dated 14 July 2021, the fourth supplemental agreement dated 23 September 2021 and the fifth supplemental agreement dated 7 January 2022). As at the date of this announcement, the Existing Loan in the principal amount of HK\$1,000,000 remains outstanding.

As the relevant applicable percentage ratios (as defined under the GEM Listing Rules) in respect of the Loan are less than 5%, the grant of the Loan, standalone, does not constitute any discloseable transaction for the Company under Chapter 19 of the GEM Listing Rules. As one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) in respect of the Loan, aggregated with the Existing 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, 1 March 2022

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, Mr. Chan Wai Lung being an executive Director and the Chief Executive Officer, Ms. Lam Ching Yee and Ms. Lin Ting being the executive Directors, and Mr. Hon Ming Sang, Ms. Lee Kwun Ling, May Jean and Ms. Lo Wing Sze BBS, JP 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.