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**FUTURE WORLD HOLDINGS LIMITED**

**未來世界控股有限公司**

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 572)**

## **SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO THE PROVISION OF LOAN**

Reference is made to the announcement of the Company dated 17 October 2022 (the “**Announcement**”). Unless the context requires otherwise, capitalized terms used herein shall bear the same meanings as defined in the Announcement.

To the information of the Company, the Borrower is an individual merchant and a PRC citizen. The Borrower was introduced to/approached by Globally Finance through the network of management of the Group.

Globally Finance has followed its credit policy and procedures in granting the Loan, including but not limited to obtaining and reviewing relevant documents of the Borrower. The Borrower has provided various documents, including income proof and monthly securities statement which shows stable monthly income and sufficient assets. The Borrower does not owe any debts based on the monthly securities statement. The Loan has been approved by the management committee of Globally Finance, who has reviewed the relevant documents in determining the terms of the Loan.

Based on the review of the relevant documents provided by the Borrower, including the income proof and monthly securities statement, Globally Finance considers that (1) the Borrower is with stable monthly income; and (2) the Borrower has sufficient assets to repay the Loan when it becomes due. It is noted that based on the monthly securities statement of the Borrower, the Borrower has assets with value significantly higher than the Loan amount and the assets shall be sufficient to cover the Loan when it becomes due.

The Company is not aware of any previous credit default records of the Borrower. Based on the above factors, in particular that the Borrower has significant assets to cover the Loan, the Company considers that the Borrower shall be able to settle the Loan on time.

In light of the cashflow stream from the expected interest income, the Board considers that the entering into of the Loan Agreement and the terms and conditions of the Loan Agreement (including the interest rate and principal amount) are fair and reasonable and in the interest of the Company and its Shareholders as a whole.

By order of the Board  
**Future World Holdings Limited**  
**Liang Jian**  
*Chairman*

Hong Kong, 6 December 2022

*As at the date of this announcement, the Board comprises (i) eight executive Directors, namely Mr. Liang Jian, Mr. Yu Zhenzhong, Ms. Wang Qian, Mr. Yu Qingrui, Mr. Su Wei, Mr. Yuan Yifeng, Mr. Li Rui and Mr. Cheung Kit Shing; and (ii) three independent non-executive Directors, namely Mr. Chen Pei, Mr. He Yi and Mr. Guo Yaoli.*