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Oi Wah Pawnshop Credit Holdings Limited

靄華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1319)

DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE VARIATION TO TERMS

Reference is made to the announcements of Oi Wah Pawnshop Credit Holdings Limited (the “**Company**”) dated 12 July 2017 and 16 January 2018 (the “**Announcements**”). Terms defined in the Announcements shall have the same meanings when used herein, unless the context requires otherwise.

As disclosed in the Announcements, Oi Wah PL granted the loans of:

1. HK\$5,000,000 under Loan Agreement C dated 12 July 2017 to Customer B; and
2. HK\$30,000,000 under Loan Agreement D dated 12 July 2017 to Customer D.

Loan Agreement C and Loan Agreement D were amended by the Supplemental Agreements dated 16 January 2018.

ENTERING INTO OF THE SECOND SUPPLEMENTAL LOAN AGREEMENTS

On 12 October 2018, a second supplemental loan agreement to Loan Agreement C (“**Second Supplemental Loan Agreement C**”) and a second supplemental loan agreement to Loan Agreement D (“**Second Supplemental Loan Agreement D**”) were entered into between Oi Wah PL as lender and Customer B and Customer D, each as borrower (collectively the “**Second Supplemental Loan Agreements**”) respectively.

Pursuant to the Second Supplemental Loan Agreements, Oi Wah PL has increased the interest rate on Loan C and Loan D from P + 4.00% per annum, where P represented the prime rate of 5.25% per annum of Wing Lung Bank Limited as of the date of the Loan Agreement C and Loan Agreement D, to P + 6.75% per annum where P represented the prime rate of 5.375% per annum offered by Wing Lung Bank Limited as of the date of the Second Supplemental Loan Agreements.

Save as disclosed above, all the terms of Loan Agreement C and Loan Agreement D (as amended by the Supplemental Agreements) remain unchanged and in full force and effect.

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

Hong Kong, 12 October 2018

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 Mackston as non-executive Director; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.