

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



GLOBAL INTERNATIONAL CREDIT GROUP LIMITED

環球信貸集團有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1669)

DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF THE LOANS

The Board is pleased to announce that on 1 August 2025, GICL, as lender, entered into twelve renewal loan agreements with Customer A, Customer B or Customer C, each as borrower, pursuant to which, GICL agreed to grant twelve secured loans in an aggregate amount of HK\$30,582,947.

Prior to the entering into of the New Loan Agreements, GICL, as lender, entered into the Previous Loan Agreements for the grant of twenty-one secured loans in an aggregate original principal amount of HK\$39,787,893 to Customer A, Customer B or Customer C. Fourteen of the Previous Loan Agreements with aggregate outstanding principal amount of HK\$30,582,947 will be replaced by the New Loan Agreements.

The Group is principally engaged in money lending business of providing property mortgage loans and personal loans in Hong Kong under the Money Lenders Ordinance. GICL, as the lender of the New Loans and the Previous Loans, is an indirect wholly-owned subsidiary of the Company.

LISTING RULES IMPLICATIONS

As each of the Customers is associated with each other (details of their relationship are set out in the section headed “Information on the Customers” in this announcement), the grant of the Loans requires aggregation under Rule 14.22 of the Listing Rules. As the applicable percentage ratios in respect of the Loans in aggregate exceeds 5% but are less than 25% under Rule 14.07 of the Listing Rules, the grant of the Loans constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

PROVISION OF THE LOANS

The Board is pleased to announce that on 1 August 2025, GICL, as lender, entered into twelve renewal loan agreements with Customer A, Customer B or Customer C, each as borrower, pursuant to which, GICL agreed to grant twelve secured loans in an aggregate amount of HK\$30,582,947. Details of the New Loan Agreements and the Replacing Loan Agreements are as follows:

NEW LOAN AGREEMENT A

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,462,677
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$4,800,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,498,803 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement A will be used to fully settle the outstanding principal under Replacing Loan Agreement A.

NEW LOAN AGREEMENT B

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,639,940
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$4,500,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,905,060 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement B will be used to fully settle the outstanding principal under Replacing Loan Agreement B.

NEW LOAN AGREEMENT C

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,423,001
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$4,000,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,470,199 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement C will be used to fully settle the outstanding principal under Replacing Loan Agreement C and Replacing Loan Agreement D.

NEW LOAN AGREEMENT D

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,715,939
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$4,200,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,959,981 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement D will be used to fully settle the outstanding principal under Replacing Loan Agreement E.

NEW LOAN AGREEMENT E

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,134,776
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$4,100,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,262,224 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement E will be used to fully settle the outstanding principal under Replacing Loan Agreement F and Replacing Loan Agreement G.

NEW LOAN AGREEMENT F

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,299,712
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$3,300,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,659,568 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement F will be used to fully settle the outstanding principal under Replacing Loan Agreement H.

NEW LOAN AGREEMENT G

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,120,640
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$6,000,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,252,000 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement G will be used to fully settle the outstanding principal under Replacing Loan Agreement I.

NEW LOAN AGREEMENT H

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,900,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$3,400,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,092,840 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement H will be used to fully settle the outstanding principal under Replacing Loan Agreement J.

NEW LOAN AGREEMENT I

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer C
Principal	:	HK\$2,680,436
Interest rate	:	12% per annum
Term	:	112 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$4,000,000
Repayment	:	The borrower shall repay interest and principal in 112 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,787,580 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement I will be used to fully settle the outstanding principal under Replacing Loan Agreement K.

NEW LOAN AGREEMENT J

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$572,743
Interest rate	:	12% per annum
Term	:	111 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 26 June 2025, was HK\$850,000
Repayment	:	The borrower shall repay interest and principal in 111 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$378,083 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement J will be used to fully settle the outstanding principal under Replacing Loan Agreement L.

NEW LOAN AGREEMENT K

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,100,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$4,900,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,237,120 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement K will be used to fully settle the outstanding principal under Replacing Loan Agreement M.

NEW LOAN AGREEMENT L

Date of agreement	:	1 August 2025
Lender	:	GICL
Borrower	:	Customer B
Principal	:	HK\$533,083
Interest rate	:	12% per annum
Term	:	99 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 27 June 2025, was HK\$1,370,000
Repayment	:	The borrower shall repay interest and principal in 99 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$309,209 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

All the proceeds from the drawdown of New Loan Agreement L will be used to fully settle the outstanding principal under Replacing Loan Agreement N.

REPLACING LOAN AGREEMENT A

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,462,677
Interest rate	:	9% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$6,400,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$934,920 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement A will be settled through the drawdown of New Loan Agreement A.

REPLACING LOAN AGREEMENT B

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,039,940
Interest rate	:	9% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$5,500,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$820,800 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement B has been reduced to HK\$2,639,940 and such outstanding principal will be settled through the drawdown of New Loan Agreement B.

REPLACING LOAN AGREEMENT C

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,568,621
Interest rate	:	9% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$5,300,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$693,540 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement C will be settled through the drawdown of New Loan Agreement C.

REPLACING LOAN AGREEMENT D

Date of agreement	:	24 October 2024
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$900,000
Interest rate	:	10% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 7 October 2024, was HK\$4,400,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$527,280 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement D has been reduced to HK\$854,380 and such outstanding principal will be settled through the drawdown of New Loan Agreement C.

REPLACING LOAN AGREEMENT E

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,715,939
Interest rate	:	9% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$5,500,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$733,320 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement E will be settled through the drawdown of New Loan Agreement D.

REPLACING LOAN AGREEMENT F

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,695,673
Interest rate	:	9% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$5,500,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$727,848 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement F will be settled through the drawdown of New Loan Agreement E.

REPLACING LOAN AGREEMENT G

Date of agreement	:	24 October 2024
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$460,000
Interest rate	:	10% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 7 October 2024, was HK\$4,500,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$269,480 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement G has been reduced to HK\$439,103 and such outstanding principal will be settled through the drawdown of New Loan Agreement E.

REPLACING LOAN AGREEMENT H

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$2,299,712
Interest rate	:	10% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$4,700,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$689,904 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement H will be settled through the drawdown of New Loan Agreement F.

REPLACING LOAN AGREEMENT I

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,120,640
Interest rate	:	9.5% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 23 March 2022, was HK\$7,100,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$889,380 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

The outstanding principal under Replacing Loan Agreement I will be settled through the drawdown of New Loan Agreement G.

REPLACING LOAN AGREEMENT J

Date of agreement	:	19 August 2024
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$3,200,000
Interest rate	:	9.5% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 10 July 2024, was HK\$4,500,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$912,000 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement J has been reduced to HK\$2,900,000 and such outstanding principal will be settled through the drawdown of New Loan Agreement H.

REPLACING LOAN AGREEMENT K

Date of agreement	:	24 October 2024
Lender	:	GICL
Borrower	:	Customer C
Principal	:	HK\$3,000,000
Interest rate	:	10% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 7 October 2024, was HK\$4,100,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,757,400 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement K has been reduced to HK\$2,680,436 and such outstanding principal will be settled through the drawdown of New Loan Agreement I.

REPLACING LOAN AGREEMENT L

Date of agreement	:	24 October 2024
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$600,000
Interest rate	:	10% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located in Mongkok, the valuation of which, as conducted by an independent property valuer on 7 October 2024, was HK\$900,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$351,480 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement L has been reduced to HK\$572,743 and such outstanding principal will be settled through the drawdown of New Loan Agreement J.

REPLACING LOAN AGREEMENT M

Date of agreement	:	21 April 2022
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$4,000,000
Interest rate	:	9.5% per annum
Term	:	36 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 24 March 2022, was HK\$6,100,000
Repayment	:	The borrower shall repay interest on the principal in 36 monthly instalments and the principal amount at loan maturity
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,140,012 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement M has been reduced to HK\$3,100,000 and such outstanding principal will be settled through the drawdown of New Loan Agreement K.

REPLACING LOAN AGREEMENT N

Date of agreement	:	8 November 2023
Lender	:	GICL
Borrower	:	Customer B
Principal	:	HK\$600,000
Interest rate	:	10% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 31 October 2023, was HK\$1,600,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$351,480 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

As at the date of this announcement, the outstanding principal under Replacing Loan Agreement N has been reduced to HK\$533,083 and such outstanding principal will be settled through the drawdown of New Loan Agreement L.

PROVISION OF THE PREVIOUS LOANS

Prior to the entering into of the New Loan Agreements, GICL, as lender, entered into the Previous Loan Agreements for the grant of twenty-one secured loans in an aggregate original principal amount of HK\$39,787,893 to Customer A, Customer B or Customer C. Apart from fourteen of the Previous Loan Agreements which will be replaced by the New Loan Agreements, a summary of the remaining seven loan agreements with an aggregated original principal amount of HK\$7,124,691 is set out as follows:

EXISTING LOAN AGREEMENT A

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$331,799
Interest rate	:	12% per annum
Term	:	65 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 14 April 2025, was HK\$1,300,000
Repayment	:	The borrower shall repay interest and principal in 65 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$121,056 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT B

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer C
Principal	:	HK\$2,000,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 14 April 2025, was HK\$4,900,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$1,443,280 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT C

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer C
Principal	:	HK\$2,900,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 29 April 2025, was HK\$6,500,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$2,092,840 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT D

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer C
Principal	:	HK\$480,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 29 April 2025, was HK\$1,100,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$346,440 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT E

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$480,000
Interest rate	:	12% per annum
Term	:	120 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 29 April 2025, was HK\$900,000
Repayment	:	The borrower shall repay interest and principal in 120 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$346,440 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT F

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer B
Principal	:	HK\$466,446
Interest rate	:	12% per annum
Term	:	113 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 29 April 2025, was HK\$1,250,000
Repayment	:	The borrower shall repay interest and principal in 113 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$314,271 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

EXISTING LOAN AGREEMENT G

Date of agreement	:	28 May 2025
Lender	:	GICL
Borrower	:	Customer A
Principal	:	HK\$466,446
Interest rate	:	12% per annum
Term	:	113 months commencing from the loan drawdown date
Security	:	A first legal charge/mortgage in respect of a retail shop located in Mongkok, the valuation of which, as conducted by an independent property valuer on 29 April 2025, was HK\$1,250,000
Repayment	:	The borrower shall repay interest and principal in 113 monthly instalments
Interest	:	Interest is calculated on a daily basis with the maximum amount of HK\$314,271 throughout the term
Early repayment	:	The borrower may at any time before the loan maturity repay the principal by giving GICL not less than one month's prior written notice

INFORMATION ON THE CREDIT RISK RELATING TO THE LOANS

The Loans are collateralised against six residential properties and thirteen retail shops provided by the Customers with an aggregate loan-to-value ratio of approximately 60.2% based on the latest reviewed market value of the mortgaged properties for the Loans as determined by independent property valuers using the direct comparison method and the outstanding loan principal as at the date of this announcement. Details of each of the mortgage and their respective loan-to-value ratio are summarised as below:

Loan Agreement	Collateral	Loan-to-value ratio
New Loan Agreement A	1 residential property	72.1%
New Loan Agreement B	1 retail shop	58.7%
New Loan Agreement C	1 residential property	85.6%
New Loan Agreement D	1 retail shop	64.7%
New Loan Agreement E	1 residential property	76.5%
New Loan Agreement F	1 residential property	69.7%
New Loan Agreement G	1 residential property	52.0%
New Loan Agreement H	1 residential property	85.3%
New Loan Agreement I	1 retail shop	67.0%
New Loan Agreement J	1 retail shop	67.4%
New Loan Agreement K	1 retail shop	63.3%
New Loan Agreement L	1 retail shop	38.9%
Existing Loan Agreement A	1 retail shop	25.5%
Existing Loan Agreement B	1 retail shop	40.8%
Existing Loan Agreement C	1 retail shop	44.6%
Existing Loan Agreement D	1 retail shop	43.6%
Existing Loan Agreement E	1 retail shop	53.3%
Existing Loan Agreement F	1 retail shop	37.3%
Existing Loan Agreement G	1 retail shop	37.3%

The advance in respect of the Loans were made based on (i) the Group's credit assessments on the financial strength and repayment ability of the Customers; and (ii) the collaterals provided by the Customers, which are at prime sites in Hong Kong. In assessing the financial strength and repayment ability of the Customers, the Group has (i) considered the value of the mortgaged properties; (ii) considered the historical repayment record of the Customers with no record of default as at the date of this announcement; (iii) reviewed the external credit reports and ratings of the Customers, with satisfactory results; and (iv) conducted a litigation and bankruptcy search on the Customers with no material irregularities noted. After taking into account the factors as disclosed above in assessing the risk of the advance, the Group considers that the risk involved in the advance to the Customers is acceptable to the Group.

FUNDING OF THE NEW LOANS

All the proceeds from the drawdown of the New Loan Agreements will be used to fully settle the outstanding principal under the Replacing Loan Agreements and there will be no cash outflow from the Group upon the grant of the New Loans.

INFORMATION ON THE CUSTOMERS

Customer A

Customer A is an individual and an Independent Third Party. He is an experienced property investor, the spouse of Customer B and the son of Customer C.

Customer B

Customer B is an individual and an Independent Third Party. She is a housewife, the spouse of Customer A and daughter-in-law of Customer C.

Customer C

Customer C is an individual and an Independent Third Party. He is a retired person, the father of Customer A and father-in-law of Customer B.

The Customers are long term customers of the Group and prior to the grant of the New Loans, the Customers have outstanding loans with GICL of approximately HK\$37,707,638 and there is no record of default as at the date of this announcement. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Customers are third parties independent of the Company and its connected persons.

INFORMATION ON THE GROUP AND GICL

The Group is principally engaged in money lending business of providing property mortgage loans and personal loans in Hong Kong under the Money Lenders Ordinance. GICL, as the lender of the Loans, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR ENTERING INTO THE NEW LOAN AGREEMENTS AND THE PREVIOUS LOAN AGREEMENTS

Taking into account the principal business activities of the Group, the grant of the Loans to the Customers is in the ordinary and usual course of business of the Group.

The terms of the New Loan Agreements and the Previous Loan Agreements were negotiated on an arm's length basis between GICL and the Customers. The Directors consider that the grant of the Loans is financial assistance provided by the Group within the meaning of the Listing Rules. The Directors are of the view that the terms of the New Loan Agreements and the Previous Loan Agreements were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Customers and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the New Loan Agreements and the Previous Loan Agreements are fair and reasonable and the entering into of the New Loan Agreements and the Previous Loan Agreements are in the interests of the Company and its shareholders as a whole.

LISTING RULES IMPLICATIONS

As each of the Customers is associated with each other (details of their relationship are set out in the section headed "Information on the Customers" in this announcement), the grant of the Loans requires aggregation under Rule 14.22 of the Listing Rules. As the applicable percentage ratios in respect of the Loans in aggregate exceeds 5% but are less than 25% under Rule 14.07 of the Listing Rules, the grant of the Loans constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

It is required under Rule 14.58(2) of the Listing Rules to disclose the identities of the Customers. As (i) the Customers have confirmed to the Group that they will not consent to the disclosure of their identities in this announcement, the Company encounters practical difficulty for the strict compliance of the aforesaid disclosure requirement; (ii) the Company is of the view that the Loans are not regarded as a material transaction of the Group as compared to the Group's overall financial positions; (iii) the disclosure of the identities of the Customers does not reflect their financial standing or repayment abilities and thus will serve little purpose in assisting the shareholders of the Company to evaluate the Customers' creditworthiness and the risk exposure of the Loans; and (iv) the Company has made alternative disclosures in respect of the Loans in this announcement, including but not limited to the details of the collaterals and the loan-to-value ratio of the collaterals in respect of the Loans, the information disclosed could already enable the shareholders of the Company to assess the risk exposure of the Loans, the Company has applied to the Stock Exchange for and has been granted with a waiver from strict compliance with Rule 14.58(2) of the Listing Rules.

DEFINITIONS

In this announcement, the following expressions have the following meanings:

“Board”	the board of Directors
“Company”	Global International Credit Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Stock Exchange
“Customer A”	the borrower under each of New Loan Agreement A, New Loan Agreement B, New Loan Agreement C, New Loan Agreement D, New Loan Agreement E, New Loan Agreement F, New Loan Agreement G, New Loan Agreement H, New Loan Agreement J, New Loan Agreement K, Replacing Loan Agreement A, Replacing Loan Agreement B, Replacing Loan Agreement C, Replacing Loan Agreement D, Replacing Loan Agreement E, Replacing Loan Agreement F, Replacing Loan Agreement G, Replacing Loan Agreement H, Replacing Loan Agreement I, Replacing Loan Agreement J, Replacing Loan Agreement L, Replacing Loan Agreement M, Existing Loan Agreement A, Existing Loan Agreement E and Existing Loan Agreement G, being an individual and an Independent Third Party
“Customer B”	the borrower under each of New Loan Agreement L, Replacing Loan Agreement N and Existing Loan Agreement F, being an individual and an Independent Third Party
“Customer C”	the borrower under each of New Loan Agreement I, Replacing Loan Agreement K, Existing Loan Agreement B, Existing Loan Agreement C and Existing Loan Agreement D, being an individual and an Independent Third Party
“Customers”	Customer A, Customer B and Customer C
“Director(s)”	the director(s) of the Company
“Existing Loans”	the mortgage loans in the aggregate original principal amount of HK\$7,124,691 provided by GICL to Customer A, Customer B or Customer C under the Existing Loan Agreements

“Existing Loan Agreements”	Existing Loan Agreement A, Existing Loan Agreement B, Existing Loan Agreement C, Existing Loan Agreement D, Existing Loan Agreement E, Existing Loan Agreement F and Existing Loan Agreement G
“Existing Loan Agreement A”	the loan agreement entered into between GICL and Customer A on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement A” in this announcement
“Existing Loan Agreement B”	the loan agreement entered into between GICL and Customer C on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement B” in this announcement
“Existing Loan Agreement C”	the loan agreement entered into between GICL and Customer C on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement C” in this announcement
“Existing Loan Agreement D”	the loan agreement entered into between GICL and Customer C on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement D” in this announcement
“Existing Loan Agreement E”	the loan agreement entered into between GICL and Customer A on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement E” in this announcement
“Existing Loan Agreement F”	the loan agreement entered into between GICL and Customer B on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement F” in this announcement
“Existing Loan Agreement G”	the loan agreement entered into between GICL and Customer A on 28 May 2025, particulars of which are stated in the section headed “Existing Loan Agreement G” in this announcement
“GICL”	Global International Credit Limited, a limited liability company incorporated in Hong Kong and an indirect wholly-owned subsidiary of the Company
“Group”	the Company and its subsidiaries
“HK\$”	Hong Kong Dollars, the lawful currency of Hong Kong
“Hong Kong”	the Hong Kong Special Administrative Region of the People’s Republic of China
“Independent Third Party”	person or company which is not a connected person (as defined in the Listing Rules) of the Company
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange

“Loans”	the New Loans and the Existing Loans
“Money Lenders Ordinance”	the Money Lenders Ordinance (Chapter 163 of the laws of Hong Kong) as amended, supplemented, or otherwise modified from time to time
“New Loans”	the mortgage loans in the aggregate principal amount of HK\$30,582,947 provided by GICL to Customer A, Customer B or Customer C under the New Loan Agreements
“New Loan Agreements”	New Loan Agreement A, New Loan Agreement B, New Loan Agreement C, New Loan Agreement D, New Loan Agreement E, New Loan Agreement F, New Loan Agreement G, New Loan Agreement H, New Loan Agreement I, New Loan Agreement J, New Loan Agreement K and New Loan Agreement L
“New Loan Agreement A”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement A” in this announcement
“New Loan Agreement B”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement B” in this announcement
“New Loan Agreement C”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement C” in this announcement
“New Loan Agreement D”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement D” in this announcement
“New Loan Agreement E”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement E” in this announcement
“New Loan Agreement F”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement F” in this announcement
“New Loan Agreement G”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement G” in this announcement
“New Loan Agreement H”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement H” in this announcement

“New Loan Agreement I”	the loan agreement entered into between GICL and Customer C on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement I” in this announcement
“New Loan Agreement J”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement J” in this announcement
“New Loan Agreement K”	the loan agreement entered into between GICL and Customer A on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement K” in this announcement
“New Loan Agreement L”	the loan agreement entered into between GICL and Customer B on 1 August 2025, particulars of which are stated in the section headed “New Loan Agreement L” in this announcement
“Previous Loans”	the mortgage loans in the aggregate original principal amount of HK\$39,787,893 provided by GICL to Customer A, Customer B or Customer C under the Previous Loan Agreements
“Previous Loan Agreements”	the Replacing Loan Agreements and the Existing Loan Agreements
“Replacing Loan Agreements”	Replacing Loan Agreement A, Replacing Loan Agreement B, Replacing Loan Agreement C, Replacing Loan Agreement D, Replacing Loan Agreement E, Replacing Loan Agreement F, Replacing Loan Agreement G, Replacing Loan Agreement H, Replacing Loan Agreement I, Replacing Loan Agreement J, Replacing Loan Agreement K, Replacing Loan Agreement L, Replacing Loan Agreement M and Replacing Loan Agreement N
“Replacing Loan Agreement A”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement A” in this announcement
“Replacing Loan Agreement B”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement B” in this announcement
“Replacing Loan Agreement C”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement C” in this announcement
“Replacing Loan Agreement D”	the loan agreement entered into between GICL and Customer A on 24 October 2024, particulars of which are stated in the section headed “Replacing Loan Agreement D” in this announcement

“Replacing Loan Agreement E”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement E” in this announcement
“Replacing Loan Agreement F”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement F” in this announcement
“Replacing Loan Agreement G”	the loan agreement entered into between GICL and Customer A on 24 October 2024, particulars of which are stated in the section headed “Replacing Loan Agreement G” in this announcement
“Replacing Loan Agreement H”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement H” in this announcement
“Replacing Loan Agreement I”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement I” in this announcement
“Replacing Loan Agreement J”	the loan agreement entered into between GICL and Customer A on 19 August 2024, particulars of which are stated in the section headed “Replacing Loan Agreement J” in this announcement
“Replacing Loan Agreement K”	the loan agreement entered into between GICL and Customer C on 24 October 2024, particulars of which are stated in the section headed “Replacing Loan Agreement K” in this announcement
“Replacing Loan Agreement L”	the loan agreement entered into between GICL and Customer A on 24 October 2024, particulars of which are stated in the section headed “Replacing Loan Agreement L” in this announcement
“Replacing Loan Agreement M”	the loan agreement entered into between GICL and Customer A on 21 April 2022, particulars of which are stated in the section headed “Replacing Loan Agreement M” in this announcement
“Replacing Loan Agreement N”	the loan agreement entered into between GICL and Customer B on 8 November 2023, particulars of which are stated in the section headed “Replacing Loan Agreement N” in this announcement
“Stock Exchange”	The Stock Exchange of Hong Kong Limited

By Order of the Board of
Global International Credit Group Limited
Wang Yao
Chairman and Chief Executive

Hong Kong, 1 August 2025

As at the date of this announcement, the executive directors of the Company are Ms. Wang Yao, Ms. Jin Xiaoqin and Ms. Yip Lee Ying; and the independent non-executive directors of the Company are Dr. Ng Lai Man, Carmen, Mr. Man Yiu Kwong, Nick and Mr. Pao Ping Wing.