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*(Incorporated in Bermuda with limited liability)*

**(Stock Code: 689)**

**DISCLOSEABLE TRANSACTION  
PROVISION OF LOAN FACILITY TO  
AN INDEPENDENT THIRD PARTY**

The Board is pleased to announce that on 14 May 2026 (after trading hours), the Lender, an indirect wholly-owned New Zealand subsidiary of the Company, entered into the Loan Agreement with the Borrower, the Mortgagor and the Guarantor, pursuant to which the Lender agreed to provide the Borrower the Loan Facility in the principal amount of NZD3,000,000 (approximately HK\$13,800,000) for a repayment term of nine (9) months.

As one or more of the applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the provision of the Loan Facility exceeds 5% but is less than 25%, the provision of the Loan Facility constitutes a discloseable transaction of the Company and is therefore subject to the notification and announcement requirements under Chapter 14 of the Listing Rules.

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\* For identification purpose only

## THE LOAN AGREEMENT

Principal terms of the Loan Agreement are set out as below:

Date:	14 May 2026
Lender:	EPI ESG Investment (New Zealand) Limited, an indirect wholly-owned New Zealand subsidiary of the Company
Borrower and Mortgagor:	JCJ Investment Limited
Guarantor:	Mr. Yifan Kong
Principal amount:	NZD3,000,000 (approximately HK\$13,800,000)
Interest rate:	6% per annum
Term:	Nine (9) months with interest payment in monthly intervals
Drawdown date:	Available for drawdown upon fulfilment of all conditions precedent as set out in the Loan Agreement
Maturity date:	Nine (9) months from the drawdown date
Collateral:	A first mortgage in respect of the Lands and Properties located at 10 Arklow Lane, Stanmore Bay, Auckland 0932, New Zealand
Guarantee:	The Guarantor shall execute the Guarantee in favour of the Lender as one of the conditions precedent of the Loan Agreement, pursuant to which the Guarantor, as a separate and additional obligation unconditionally and irrevocably undertakes that if, for any reason, the Borrower does not pay when due any guaranteed indebtedness, the Guarantor will pay such amount to the Lender, as a debt due upon demand

The Loan Facility will be funded by internal resources of the Group.

## **INFORMATION OF THE BORROWER, THE MORTGAGOR AND THE GUARANTOR**

The Borrower (which is also the Mortgagor) is a company incorporated in New Zealand with limited liability and is engaged in property investment business.

The Guarantor is an individual who is a merchant and sole director and shareholder of the Borrower.

The Borrower is a new customer of the Lender and has no previous business relationship with the Lender prior to the entering into of the Loan Agreement. The Lender was approached by the Borrower through its business network.

To the best of the Directors' knowledge, information and belief having made all reasonable enquiry, the Borrower, the Mortgagor and the Guarantor are Independent Third Parties.

## **INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN FACILITY**

The provision of the Loan Facility is collateralised by the Lands and Properties. The collateral provided by the Borrower for the Loan Facility is sufficient as the loan-to-value ratio of the mortgaged Lands and Properties for the Loan Facility is less than 55% based on the latest market value of the mortgaged Lands and Properties for the Loan Facility as set out in the valuation report prepared by an independent valuer.

The provision of the Loan Facility is made on the basis of the Lender's credit assessments on (i) the collateral and guarantee provided by the Borrower and the Guarantor; (ii) the credit searches on the Borrower and the Guarantor noting that the risks of default are low; and (iii) the financial positions of the Borrower and the Guarantor concluding that the repayment ability are high. After taking into account the credit assessments as disclosed above and the relatively short-term nature of the Loan Facility, the Company considers that the risks involved in the provision of the Loan Facility to the Borrower are relatively low.

## **REASON FOR AND BENEFITS OF THE PROVISION OF THE LOAN FACILITY**

The Group is principally engaged in the businesses of petroleum exploration and production, solar energy, money lending and investment in securities.

The Lender is a licensed money lender registered under Financial Services Providers (FSP) (Entity) in New Zealand and is principally engaged in the provision of financial services, being a creditor under a credit contract. The provision of the Loan Facility is a transaction carried out as part of the ordinary and usual course of business of the Group.



“connected person(s)”	has the meaning ascribed to it under the Listing Rules
“Director(s)”	director(s) of the Company
“Group”	the Company and its subsidiaries
“Guarantor”	Mr. Yifan Kong, the guarantor under the Loan Agreement, being an Independent Third Party
“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(ies)”	third party(ies) who is/are independent of the Company and its connected person(s)
“Lands and Properties”	the lands and properties located at 10 Arklow Lane, Stanmore Bay, Auckland 0932, New Zealand
“Lender”	EPI ESG Investment (New Zealand) Limited, a company incorporated in New Zealand with limited liability and an indirect wholly-owned subsidiary of the Company, registered under Financial Services Providers (FSP) (Entity) in New Zealand as a licensed money lender
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange
“Loan Agreement”	a term loan agreement dated 14 May 2026 entered into among the Lender, the Borrower, the Mortgagor and the Guarantor in respect of the Loan Facility
“Loan Facility”	loan facility in the principal amount of NZD3,000,000 (approximately HK\$13,800,000) provided by the Lender to the Borrower pursuant to the Loan Agreement
“NZD”	New Zealand dollars, the lawful currency of New Zealand
“Shareholders”	shareholders of the Company

“Stock Exchange”

The Stock Exchange of Hong Kong Limited

“%”

per cent.

*For the purpose of this announcement, unless otherwise indicated, the exchange rate of NZD1.00=HK\$4.60 has been used, where applicable, for the purpose of illustration only.*

By Order of the Board  
**EPI (Holdings) Limited**  
**Chan Shui Yuen**  
*Executive Director*

Hong Kong, 14 May 2026

*As at the date of this announcement, the Board comprises three Executive Directors, namely Mr. Chan Shui Yuen, Mr. Bai Zhifeng and Mr. Wang Jinglu; and three Independent Non-executive Directors, namely Mr. Pun Chi Ping, Mr. Khoo Wun Fat, William and Ms. Jiao Jie.*