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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 – EXTENSION OF LOAN

EXTENSION OF THE LOAN

The Board announces that, after the trading hours on 30 November 2018, the Lender entered into the Extension Agreement with the Borrower, pursuant to which the Lender agreed that the maturity date of the Loan in the principal amount of HK\$6,000,000 shall be extended to 29 November 2019.

GEM LISTING RULES IMPLICATIONS

As one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) for the Extension exceeds 5% but is less than 25%, the Extension 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.

EXTENSION 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 30 November 2018, Finsoft Finance Limited, a wholly-owned subsidiary of the Company, as the lender (“**Lender**”), and a company incorporated in Hong Kong with limited liability, as the borrower (“**Borrower**”), entered into the second supplemental agreement (“**Extension Agreement**”) to the loan agreement dated 2 March 2017 (as amended and supplemented by the first supplemental agreement dated 1 March 2018) in relation to the grant of the loan (“**Loan**”) in the principal amount of HK\$6,000,000 by the Lender to the Borrower. Pursuant to the Extension Agreement, the Lender has agreed that the maturity date (“**Maturity Date**”) of the Loan shall be extended from 30 November 2018 to 29 November 2019 (“**Extension**”) and with effect from 1 December 2018, interest shall be charged on the Loan at the rate of 11 per cent per annum and payable monthly. The Loan shall be repaid in full on the Maturity Date. The Loan was funded by the internal resources of the Group.

* For identification purposes only

INFORMATION ON THE GROUP

The Group is principally engaged in the provision of financial trading software solutions, provision of other IT and internet financial platforms services, provision of referral services, money lending business and assets investments in Hong Kong. One of the subsidiaries of the Company holds the license in respect of Type 6 (advising on corporate finance) regulated activity under the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong). The Lender, being a wholly-owned subsidiary of the Company, is the holder of a money lender's licence under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong).

INFORMATION ON THE BORROWER

The Borrower is a company incorporated in Hong Kong with limited liability and is principally engaged in the provision of financial printing services. To the best of the Directors' knowledge, information and belief, having made all reasonable enquiries, each of the Borrower and its ultimate beneficial owner(s) 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).

REASONS FOR AND BENEFITS OF THE EXTENSION

The Directors are of the view that the granting of the Extension to the Borrower is in the course of the Group's money lending business. The terms of the Extension Agreement have been arrived at by the Lender and the Borrower after arm's length negotiation, having regard to the prevailing commercial practice and the amount 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 Extension 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 one of the relevant applicable percentage ratios (as defined in the GEM Listing Rules) for the Extension exceeds 5% but is less than 25%, the Extension 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 the GEM Listing Rules.

On behalf of the Board
Finsoft Financial Investment Holdings Limited
Chan Wai Lung
Chairman

Hong Kong, 30 November 2018

As at the date of this announcement, the Board consists of Mr. Chan Wai Lung being an executive Director and the chairman of the Board, Ms. Lam Ching Yee, Ms. Lin Ting and Mr. Shi Shaowu being the executive Directors, Mr. Lo Yu Man being the non-executive Director, and Mr. Lam Kai Yeung, Ms. Lee Kwun Ling, May Jean and Mr. Zhong Shi 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.