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## **eprint GROUP LIMITED**

## **eprint集團有限公司**

*(Incorporated in the Cayman Islands with limited liability)*  
**(Stock code: 1884)**

### **DISCLOSEABLE TRANSACTION - PROVISION OF FINANCIAL ASSISTANCE**

#### **PROVISION OF THE LOAN**

The Board is pleased to announce that on 9 May 2025, YEIL, as lender, entered into the Loan Agreement with the Borrower, as borrower, and the Guarantor, as guarantor, pursuant to which YEIL agreed to grant the Loan in the amount of HK\$7,800,000 for 24 months.

YEIL is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance. YEIL, as the lender of the Loan, is an indirect non-wholly owned subsidiary of the Company.

#### **LISTING RULES IMPLICATIONS**

As the highest applicable percentage ratio in respect of the Loan exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules, the grant of the Loan constitutes a discloseable transaction for the Company and is subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

## PROVISION OF THE LOAN

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### LOAN AGREEMENT

Date of agreement	:	9 May 2025
Lender	:	YEIL
Borrower	:	Deepsea Marine HK Limited
Guarantor	:	Mr. Chan Kiu Lik Eric
Principal	:	HK\$7,800,000
Interest rate	:	8% per annum for the first to twelfth month 10% per annum for the thirteen to twenty-fourth month
Term	:	24 months
Security	:	A charge registered in respect of a pleasure yacht of Ferretti brand (model: Custom Line 112) located in the typhoon shelter of Kwun Tong, Kowloon, the value of which as determined by an independent yacht practitioner with approximately 15 years of relevant experience on 29 April 2025, was approximately USD2,000,000  a personal guarantee is provided by the Guarantor in favour of YEIL
Repayment	:	The Borrower shall repay the interest on the principal in 24 monthly instalments and repay the principal amount at loan maturity
Interest	:	Interest is calculated on an annual basis and the monthly interest instalment is HK\$52,000 for the first to twelfth month and HK\$65,000 for the thirteenth to twenty-fourth month

Early repayment : The Borrower may before the loan maturity repay the principal and all the relevant interests and expenses by giving YEIL not less than 50 days' prior written notice

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

The Loan is securitised against a registered charge of a pleasure yacht of Ferretti brand (model: Custom Line 112) with a loan-to-value ratio of approximately 50.0% based on the value of the yacht as determined by an independent yacht practitioner.

The Loan was made based on (i) the Group's credit assessments on the financial strength and repayment ability of the Borrower and the Guarantor; and (ii) the value of the security provided. In assessing the financial strength and repayment ability of the Borrower and the Guarantor, the Group has (i) considered the value of the pleasure yacht, the business of the Borrower and the background of the Guarantor; (ii) reviewed the financial statements of the Borrower for the year ended 31 March 2024; (iii) discussed with the Guarantor to understand the recent business of the Borrower; (iv) reviewed the personal financial condition of the Guarantor; and (v) conducted relevant background searches on the Borrower and the Guarantor with no material irregularities noted. After taking into account the factors as disclosed above in assessing the risk of the Loan, the Group considers that the risk involved in the Loan to the Borrower is acceptable to the Group.

### **FUNDING OF THE LOAN**

The Group will finance the Loan with its general working capital.

### **INFORMATION ON THE BORROWER AND THE GUARANTOR**

The Borrower is a limited liability company incorporated in Hong Kong and is principally engaged in trading of yacht business. The Guarantor, the sole director and ultimate beneficial owner of the Borrower, directly holds 100% equity interest in the Borrower. The Guarantor has been engaging in the business of trading of yacht for more than 15 years.

The Borrower is an existing and recurring client of YEIL and there was no record of defaults of the Borrower 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 Borrower and the Guarantor are Independent Third Parties.

### **INFORMATION ON THE COMPANY AND YEIL**

The Company is an investment holding company principally engaged in the provision of printing services to a diversified customer base in Hong Kong. The Company is also engaged in the provision of solutions on advertisement, bound books and stationeries.

YEIL is an indirect non-wholly owned subsidiary of the Company which is a company incorporated in Hong Kong with limited liability and is principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance.

## **REASONS FOR ENTERING INTO THE LOAN AGREEMENT**

Taking into account the principal business activities of YEIL, the grant of the Loan to the Borrower is in the ordinary and usual course of business of YEIL and the Group.

The terms of the Loan Agreement were negotiated on an arm's length basis among YEIL, the Borrower and the Guarantor. The Directors consider that the grant of the Loan is a financial assistance provided by the Group within the meaning of the Listing Rules. The Directors are of the view that the terms of the Loan Agreement were entered into on normal commercial terms based on YEIL's credit policy and credit assessment performed to the Borrower and the Guarantor. Taking into account the business of YEIL, the financial background of the Borrower and the Guarantor and the credit assessment performed as set out above and that a stable cashflow stream from the interest income is expected, the Directors consider that the terms of the Loan Agreement are fair and reasonable and the entering into of the Loan Agreement is in the interests of the Company and its shareholders as a whole.

## **LISTING RULES IMPLICATIONS**

As the highest applicable percentage ratio in respect of the Loan exceeds 5% but less than 25% under Rule 14.07 of the Listing Rules, the grant of the Loan constitutes a discloseable transaction for the Company and is subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

## **DEFINITIONS**

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

“Board”	the board of Directors
“Borrower”	Deepsea Marine HK Limited, the borrower under the Loan Agreement, being a limited liability company incorporated in Hong Kong and an Independent Third Party
“Company”	eprint Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Stock Exchange
“Director(s)”	the director(s) of the Company
“Group”	the Company and its subsidiaries

“Guarantor”	Mr. Chan Kiu Lik Eric
“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) independent of the Company and its connected persons (as defined in the Listing Rules)
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange
“Loan”	a secured loan in the amount of HK\$7,800,000 provided by YEIL to the Borrower under the Loan Agreement
“Loan Agreement”	the loan agreement entered into among YEIL, the Borrower and the Guarantor on 9 May 2025, particulars of which are stated in the section headed “Loan Agreement” in this announcement
“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
“Shareholders”	shareholders of the Company
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“USD”	US Dollars, the lawful currency of the United States of America
“YEIL”	Yacht Easy International Limited, a limited liability company incorporated in Hong Kong and an indirect non-wholly owned subsidiary of the Company, principally engaged in provision of finance of yacht in Hong Kong under the Money Lenders Ordinance

By Order of the Board  
**eprint Group Limited**  
**She Siu Kee William**  
*Chairman*

Hong Kong, 9 May 2025

*As at the date of this announcement, the executive Directors are Mr. She Siu Kee William, Mr. Chong Cheuk Ki and Mr. Leung Yat Pang; the non-executive Director is Mr. Leung Wai Ming; and the independent non-executive Directors are Mr. Poon Chun Wai, Mr. Fu Chung, Mr. Ma Siu Kit and Ms. Yu Mei Hung.*