EPI (Holdings) Limited
長盈集團(控股)有限公司*

(Incorporated in Bermuda with limited liability)
(Stock Code: 689)

DISCLOSEABLE TRANSACTION IN RELATION TO PROVISION OF LOAN FACILITIES

Further to the Lender, an indirect wholly-owned New Zealand subsidiary of the Company, entered into the Existing Loan Agreement with the Borrower and the Mortgagor in relation to the provision of the Existing Loan Facility in the principal amount of NZD650,000 (approximately HK$2,925,000) for a repayment term of eleven (11) months, the Board is pleased to announce that on 21 September 2026 (after trading hours), the Lender entered into the New Loan Agreement with the Borrower and the Mortgagor, pursuant to which the Lender agreed to provide the Borrower the New Loan Facility in the principal amount of NZD1,860,000 (approximately HK$8,370,000) for a repayment term of twelve (12) months.

IMPLICATIONS UNDER THE LISTING RULES

Pursuant to Rules 14.22 and 14.23 of the Listing Rules, a series of transactions will be aggregated and treated as if they were one transaction if they were all completed with same party or with parties connected or otherwise associated with one another within a 12-month period or were otherwise related. Given that the Lender has granted the Existing Loan in the amount of NZD650,000 (approximately HK$2,925,000) to the Borrower within 12 months from the date of this announcement, the transactions above were aggregated in the calculation of the relevant percentage ratios to determine the classification of the transactions under the Listing Rules.

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

* *For identification purpose only*

Further to the Lender, an indirect wholly-owned New Zealand subsidiary of the Company, entered into the Existing Loan Agreement with the Borrower and the Mortgagor in relation to the provision of the Existing Loan Facility in the principal amount of NZD650,000 (approximately HK$2,925,000) for a repayment term of eleven (11) months, the Board is pleased to announce that on 21 September 2026 (after trading hours), the Lender entered into the New Loan Agreement with the Borrower and the Mortgagor, pursuant to which the Lender agreed to provide the Borrower the New Loan Facility in the principal amount of NZD1,860,000 (approximately HK$8,370,000) for a repayment term of twelve (12) months.

THE EXISTING LOAN FACILITY

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

Date:	30 June 2026
Lender:	EPI ESG Investment (New Zealand) Limited, an indirect wholly-owned New Zealand subsidiary of the Company
Borrower and Mortgagor:	Ms. Shen
Principal amount:	NZD650,000 (approximately HK$2,925,000)
Interest rate:	7.9% per annum
Term:	Eleven (11) months with interest payment in monthly intervals
Maturity date:	Eleven (11) months from the drawdown date
Collateral:	A first mortgage in respect of the Existing Lands and Properties located at 54D Monteith Crescent, Remuera, Auckland 0612, New Zealand

The Existing Loan Facility has been funded by internal resources of the Group.

THE NEW LOAN FACILITY

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

Date:	21 September 2026 (after trading hour)
Lender:	EPI ESG Investment (New Zealand) Limited, an indirect wholly-owned New Zealand subsidiary of the Company
Borrower and Mortgagor:	Ms. Shen
Principal amount:	NZD1,860,000 (approximately HK$8,370,000)
Interest rate:	7% per annum
Handling fee:	3% of the principal amount
Term:	Twelve (12) months with interest payment in monthly intervals
Drawdown date:	Available for drawdown upon fulfilment of all conditions precedent as set out in the New Loan Agreement
Maturity date:	Twelve (12) months from the drawdown date
Collateral:	A first mortgage in respect of the New Lands and Properties located at 41A Tarawera Terrace, Saint Heliers, Auckland 1071, New Zealand

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

INFORMATION OF THE BORROWER AND THE MORTGAGOR

The Borrower (which is also the Mortgagor) is an individual who is a merchant.

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 Existing 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 and the Mortgagor are Independent Third Parties.

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN FACILITIES

The provision of the Existing Loan Facility is collateralised by the Existing Lands and Properties. The collateral provided by the Borrower for the Existing Loan Facility is sufficient as the loan-to-value ratio of the mortgaged Existing Lands and Properties for the Existing Loan Facility is less than 40% based on the latest market value of the mortgaged Existing Lands and Properties for the Existing Loan Facility as set out in the valuation report prepared by an independent valuer.

The provision of the New Loan Facility is collateralised by the New Lands and Properties. The collateral provided by the Borrower for the New Loan Facility is sufficient as the loan-to-value ratio of the mortgaged New Lands and Properties for the New Loan Facility is not more than 60% based on the latest market value of the mortgaged New Lands and Properties for the New Loan Facility as set out in the valuation report prepared by an independent valuer.

The provision of the Loan Facilities is made on the basis of the Lender's credit assessments on (i) the collateral provided by the Borrower; (ii) the credit searches on the Borrower noting that the risks of default are low; and (iii) the financial positions of the Borrower 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 Facilities, the Company considers that the risks involved in the provision of the Loan Facilities to the Borrower are relatively low.

REASON FOR AND BENEFITS OF THE PROVISION OF THE LOAN FACILITIES

The Group is principally engaged in the businesses of petroleum exploration and production, money lending, solar energy, motor vehicle 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 Facilities is a transaction carried out as part of the ordinary and usual course of business of the Group.

As mentioned in the interim results announcement of the Company for the six months ended 30 June 2026, the Group continued to expand its money lending business in New Zealand through the Lender, which was commenced during June 2025. The Group develops a stable source of loan deals from its business network and expands the source of income from the money lending business. The Group aims to make loans that could be covered by sufficient collateral, preferably properties and assets with good quality, and to borrowers with good credit history. The target customer groups of the money lending business are individuals and corporate entities that have short-term funding needs for business purpose and could provide sufficient collateral for their borrowings.

As such, the Directors consider that the provision of the Loan Facilities by the Lender is in line with the Company's plan to generate a stable income and in the ordinary and usual course of the Group's money lending business. The terms of the Loan Agreements were arrived at by the parties after arm's length negotiations with reference to the prevailing commercial practices.

Having considered the results of due diligence on the financial background of the Borrower and the Mortgagor, the collateral provided by the Borrower within 12 months and the Mortgagor, and the interest income and handling fee to be received by the Group, the Directors consider that the terms of the Loan Agreements are on normal commercial terms and are fair and reasonable and in the interests of the Company and its Shareholders as a whole.

IMPLICATIONS UNDER THE LISTING RULES

Pursuant to Rules 14.22 and 14.23 of the Listing Rules, a series of transactions will be aggregated and treated as if they were one transaction if they were all completed with same party or with parties connected or otherwise associated with one another within a 12-month period or were otherwise related. Given that the Lender has granted the Existing Loan in the amount of NZD650,000 (approximately HK$2,925,000) to the Borrower within 12 months from the date of this announcement, the transactions above were aggregated in the calculation of the relevant percentage ratios to determine the classification of the transactions under the Listing Rules.

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

DEFINITIONS

In this announcement, unless the context otherwise requires, the following terms have the meanings set out below:

"Board"	the board of Directors
"Borrower" or "Mortgagor"	Ms. Ji Shen ("**Ms. Shen**"), is the borrower and mortgagor under the Loan Agreements, being an Independent Third Party
"Company"	EPI (Holdings) Limited, a company incorporated in Bermuda with limited liability, the shares of which are listed on the Main Board of the Stock Exchange (Stock Code: 689)
"connected person(s)"	has the meaning ascribed to it under the Listing Rules
"Director(s)"	director(s) of the Company
"Existing Lands and Properties"	the lands and properties located at 54D Monteith Crescent, Remuera, Auckland 0612, New Zealand
"Existing Loan Agreement"	a term loan agreement dated 30 June 2026 entered into among the Lender, the Borrower and the Mortgagor in respect of the Existing Loan Facility
"Existing Loan Facility"	loan facility in the principal amount of NZD650,000 (approximately HK$2,925,000) provided by the Lender to the Borrower pursuant to the Existing Loan Agreement
"Group"	the Company and its subsidiaries
"HK$"	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(ies)"	third party(ies) who is/are independent of the Company and its connected person(s)
"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 Agreements"	the Existing Loan Agreement and the New Loan Agreement
"Loan Facilities"	the Existing Loan Facility and New Loan Facility
"New Lands and Properties"	the lands and properties located at 41A Tarawera Terrace, Saint Heliers, Auckland 1071, New Zealand
"New Loan Agreement"	a term loan agreement dated 21 September 2026 entered into among the Lender, the Borrower and the Mortgagor in respect of the New Loan Facility
"New Loan Facility"	loan facility in the principal amount of NZD1,860,000 (approximately HK$8,370,000) provided by the Lender to the Borrower pursuant to the New 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$4.50 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, 21 September 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. Ji Wenting.