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EASY REPAY FINANCE & INVESTMENT LIMITED

易還財務投資有限公司

(Continued in Bermuda with limited liability)

(Stock Code: 8079)

CLARIFICATION AND SUPPLEMENTAL ANNOUNCEMENT PROVISION OF FINANCIAL ASSISTANCE

Reference is made to the announcement (the “**Announcement**”) of Easy Repay Finance & Investment Limited (the “**Company**”) dated 3 June 2019 in relation to the provision of financial assistance. Unless otherwise defined, capitalized terms used herein shall have the same meaning as ascribed to it in the Announcement.

The Company would like to supplement the information of Prior Transaction I as follows:

LOAN AGREEMENT OF PRIOR TRANSACTION I

Date	:	7 May 2019
Lender	:	Yvonne Credit Service Company Limited, being an indirect wholly-owned subsidiary of the Company
Borrower	:	Customer A
Loan Amount	:	HK\$2,300,000
Loan Period	:	Twenty years expiring on 6 May 2039 or such later date to be agreed between the Lender and the Borrower
Repayment	:	Borrower shall repay the principal and interest on a monthly basis.
Interest	:	26.38% per annum
Security	:	A property located in Hong Kong with a valuation of approximately HK\$11.9 million conducted by an independent property valuer on 29 April 2019.

The loan amount of Prior Transaction I was granted to the Borrower was funded by internal resources of the Group.

GENERAL

The loan amount of the Prior Transaction I granted to the Borrower does not constitute a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules. But the Loan Amount plus the loan amount of the Prior Transaction I granted to the Borrower within a 12-month period are HK\$6,000,000. As the applicable percentage ratios set out in Rule 19.07 of the GEM Listing Rules with respect to the grant of the Loan Amount on an aggregated basis with the Prior Transaction I exceeds 5% but less than 25% in accordance with the GEM Listing Rules, the provision of Loan Amount constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules.

In addition, the Company would like to clarify that the date of Loan Agreement stated in the Announcement under the section headed “LOAN AGREEMENT” should be 3 June 2019 instead of 3 June 2018 and as at the date of the Announcement, the Board comprises Mr. Shiu Yeuk Yuen, and Ms. Siu Yeuk Hung, Clara as executive directors; Mr. Kam Tik Lun, Dr. Siu Chi Yiu Kenny and Mr. Ho Siu King, Stanley as independent non-executive Directors.

By order of the Board
Easy Repay Finance & Investment Limited
Shiu Yeuk Yuen
Chairman

Hong Kong, 5 June 2019

As at the date of this announcement, the Board comprises Mr. Shiu Yeuk Yuen, and Ms. Siu Yeuk Hung, Clara as executive directors; Mr. Kam Tik Lun, Dr. Siu Chi Yiu Kenny and Mr. Ho Siu King, Stanley as independent non-executive Directors.

This announcement, for which the Directors of the Company 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 of the Company 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 GEM website at www.hkgem.com on the “Latest Company Announcements” page for at least seven days from the date of its publication and on the website of the Company at www.ecrepay.com.