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## **EASY REPAY FINANCE & INVESTMENT LIMITED**

### **易還財務投資有限公司**

*(Continued into Bermuda with limited liability)*

**(Stock Code: 8079)**

### **PROFIT WARNING**

This announcement is made by Easy Repay Finance & Investment Limited (the “Company” together with its subsidiaries, the “Group”) pursuant to the provisions of inside information under Part XIVA of the Securities and Futures Ordinance (Cap. 571) and Rule 17.10 of the Rules Governing the Listing of Securities on the GEM of The Stock Exchange of Hong Kong Limited (the “GEM Listing Rules”).

The board of directors (the “Board”) of the Company wishes to inform the shareholders of the Company and the potential investors that the Group is expected to record an increase in loss attributable to shareholders of the Company for the nine months ended 31 December 2019 as compared to the corresponding period in 2018. Such result is mainly due to increase of approximately HK\$35 million in impairment on loans and advances due to the adoption of an expected credit loss model under Hong Kong Financial Reporting Standard 9 Financial Instruments (“HKFRS 9”) issued by the Hong Kong Institute of Certified Public Accountants.

The information contained in this announcement is only a preliminary assessment by the Board based on the Company’s management accounts and the information provided by the management. The above information may be subjected to further adjustment based on further updated information, and following review by the Company’s audit committee. Shareholders of the Company and potential investors are advised to read carefully the results announcement of the Company for the nine months ended 31 December 2019 which will be published on 12 February 2020. Shareholders of the Company and the potential investors are advised to exercise caution when dealing in the shares of the Company.

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

Hong Kong, 6 February 2020

*As at the date of this announcement, the board of directors of the Company comprises Mr. Shiu Yeuk Yuen and Ms. Siu Yeuk Hung, Clara as executive directors; Mr. Ho Siu King, Stanley, Mr. Siu Chi Yiu Kenny and Mr. Lee King Fui 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 “Latest Company Announcements” page of the website of the GEM at [www.hkgem.com](http://www.hkgem.com) for at least seven days from the date of its posting and on the Company’s website at [www.ecrepay.com](http://www.ecrepay.com).*