

This SUPPLEMENTAL LOAN AGREEMENT is made on the 21st day of August 2025.

Between:

PARTIES

- 1) HUANG JIEFANG 黃洁芳 (holder of Hong Kong Identity Card No.R757328(5)) of House 12, 90 Repulse Bay Road, Hong Kong ("**Borrower**");
and
- 2) GET NICE FINANCE COMPANY LIMITED, a company incorporated in the Hong Kong whose registered address is at 3/F, Cosco Tower, Grand Millennium Plaza, 183 Queen's Road Central, Hong Kong ("**Lender**").

(the Borrower and the Lender shall hereinafter be collectively referred to as the "**Parties**" and each a "**Party**")

WHEREAS

- (1) By a Loan Agreement dated the 23rd day of August 2024 ("Loan Agreement") entered into and made between the Parties, the Lender agreed to make available to the Borrower a loan facility in the amount of HK\$150,000,000.00 (Hong Kong Dollars One Hundred and Fifty Million Only) (the "**Loan**") subject to the terms and conditions mentioned in the Loan Agreement.
- (2) The Borrower admits and confirms that the Loan in the sum of HK\$150,000,000.00 shall be due, owing and payable to the Lender on 23rd day of August 2025.
- (3) The Parties hereto are desirous of supplementing the terms and conditions of the Loan Agreement in manner hereinafter appearing and extending the term of repayment subject to and in accordance with the Loan Agreement, as amended herein.

IT IS HEREBY AGREED as follows:

1. Save where indicated otherwise, the defined terms and expressions set out in the

Loan Agreement shall be adopted and used herein and shall have the same meaning as defined in the Loan Agreement.

2. The Borrower warrants, represents and declares that (1) no Event of Default as defined in Clause 9 of the Loan Agreement has occurred or, to the knowledge of the Borrower, would be likely to occur as a result of this Supplemental Agreement being entered into by the Borrower; and (2) the representations, warranties and undertakings made by the Borrower in Clause 15 of the Loan Agreement and the Mortgage are true and correct in all respects as at the date of this Supplemental Agreement.
3. In reliance upon the warranties, representations and undertaking given by the Borrower to the Lender as set out in Clause 2 above, it is hereby agreed by the Parties that the terms of the Loan Agreement shall be amended or varied as follows with effect from the date of this Supplemental Agreement:

Clause 3 of the Loan Agreement shall be amended to “The Borrower agrees with the Lender to: (a) pay to the Lender monthly interest accrued on the Principal Sum at the Interest Rate during the respectively month on the day of drawing of the Principal Sum in each and every calendar month commencing from the month immediately after the drawing of the Principal Sum until full repayment of all Principal Sum; and (b) repay to the Lender the Principal Sum and accrued interest thereon on 24th day of August 2026.”

4. Save and except as herein varied, all the terms and conditions in the Loan Agreement shall remain in full force and effect and shall be valid and be construed and be enforceable as if the variations herein were incorporated therein.
5. For avoidance of any doubt, this Supplemental Agreement shall not affect any rights, interests or benefits accrued on the parties before the date of this Supplemental Agreement.
6. The Borrower shall bear the Lender’s costs and expenses incurred in connection with the negotiation, preparation, execution, performance and (where relevant)

registration of this Supplemental Agreement and any other documentation required hereunder or in connection herewith and the transactions contemplated hereunder.

7. The Lender hereby acknowledges that it has been advised to take separate and independent legal advice on the matters referred to in this Supplemental Agreement.
8. This Supplemental Agreement may be executed in counterparts and by different Parties on separate counterparts which when taken together shall be deemed to constitute one agreement.
9. This Supplemental Agreement and the rights and obligations of the Parties hereunder shall be governed by and construed in all respects in accordance with the laws of Hong Kong.
10. Each Party irrevocably agrees that the courts of Hong Kong shall have irrevocable jurisdiction to hear and determine any suit, action or proceeding, and to settle any disputes which may arise out of or in connection with this Supplemental Agreement and for such purposes each Party irrevocably submits to the non-exclusive jurisdiction of such courts.

AS WITNESS WHEREOF this Supplemental Agreement has been executed on the day and year first above written.

THE BORROWER

SIGNED by HUANG JIEFANG 黃洁芳)
(holder of Hong Kong Identity Card)
No.R757328(5)))
in the presence of :-)
)
)

黃洁芳

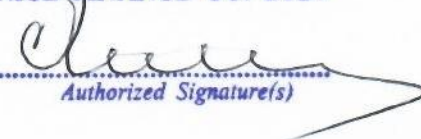


YEUNG WAI NIN
Solicitor, Hong Kong SAR
Joseph C.T. Lee & Co.

THE LENDER

SIGNED by Mr. Cham Wai Ho Anthony)
director, for and on behalf of)
GET NICE FINANCE COMPANY)
LIMITED 結好財務有限公司)
in the presence of :-)
)

For and on behalf of
結好財務有限公司
GET NICE FINANCE CO. LTD.


.....
Authorized Signature(s)



YEUNG WAI NIN
Solicitor, Hong Kong SAR
Joseph C.T. Lee & Co.

Dated the 21st day of August 2025

HUANG JIEFANG 黃洁芳

(as the Borrower)

and

GET NICE FINANCE COMPANY LIMITED

結好財務有限公司

(as the Lender)

SUPPLEMENTAL LOAN AGREEMENT

FOR

HK\$150,000,000 loan facility

Messrs. Joseph C.T. Lee & Co.,

Solicitors

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Euro Trade Centre,

No.21 – 23 Des Voeux Road Central,

Hong Kong.

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