

Golden Maximum Finance Limited
(Money Lenders Licence No.: 1226/2022)
(Money Lenders Register No.: MLR 5703)

SUPPLEMENTAL AGREEMENT IN RELATION TO EXTENSION OF LOAN FACILITY

THIS SUPPLEMENTAL AGREEMENT (hereinafter referred to as the "Supplemental Agreement"), is made and entered into on [06 OCT 2022], by and between:

- (1) **Golden Maximum Finance Limited**, a licensed money lender carrying on its business at Room 2101, 21/F, China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Hong Kong and having its registered office at Room 2101, 21/F, China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Hong Kong (the "Lender"); and
- (2) **The Borrower**
Name: **Wong Lik Ping**
HK ID Card No.: P852207(7)
Address: FLAT 16, 28/F, CONVENTION PLAZA APARTMENTS, 1 HARBOUR ROAD, WAN CHAI, HK

(hereinafter jointly referred to as the "Parties" or individually as a "Party").

RECITALS

A. The Parties entered into the Facility Agreement on 6 October 2020 pursuant to which the Lender agreed to provide to the Borrower a revolving loan facility of up to HK\$20,000,000 for an availability period of 24 months commencing on 6 October 2020, which would be subject to the review of the Lender from time to time and extendable to such other date as determined by the Lender.

B. The Parties have agreed to amend the Facility Agreement for an extension of the Term of Facilities by entering into this Supplemental Agreement.

IT IS AGREED as follows:

1. INTERPRETATION

1.1 Definitions

In this Supplemental Agreement, the following words and expressions shall have the following meanings:

"**Entire Agreement**" means the Facility Agreement as amended by this Supplemental Agreement;

"**Facility Agreement**" means a facility agreement dated 6 October 2020 entered into between the Lender and the Borrower in relation to the provision of the Loan Facility;

"**Loan Facility**" means a revolving loan facility of up to HK\$20,000,000 granted by the Lender to the Borrower pursuant to the Facility Agreement; and



“**Supplemental Agreement**” means this supplemental agreement.

1.2 One agreement

The Facility Agreement, together with this Supplemental Agreement, shall, with effect on and from the date hereof, be read and construed as one document and references in the Facility Agreement to “this Agreement” shall from the date hereof (but not for any purposes prior to the date hereof) incorporate references to this Supplemental Agreement.

1.3 Terms defined

In this Supplemental Agreement, unless the context requires otherwise, terms defined in the Facility Agreement and not otherwise defined herein, shall have the same meanings in this Supplemental Agreement.

1.4 Immediate effect

The amendments provided for in this Supplemental Agreement shall, save where expressly provided to the contrary, take effect forthwith upon execution of this Supplemental Agreement by the Parties.

2. AMENDMENTS TO THE FACILITY AGREEMENT

Since the Parties agree to extend the Term of Facilities granted in the Facility Agreement, Clause 1 of the Facility Agreement shall be deleted and replaced in entirety with the following new Clause 1:

The Lender agrees to grant to the Borrower a revolving Loan Facility in the Principal Amount on the **sixth Day of October, 2020** (the “**Date of Grant**”) for a term of **36** months or at such term as may from time to time extended or determined by the Lender (the “**Term of Facilities**”).

Save for the above, the terms of the Facility Agreement remains unchanged.

3. COUNTERPARTS

This Supplemental Agreement may be executed in any number of counterparts and by the parties to it on separate counterparts and each such counterpart shall constitute an original of this Supplemental Agreement but all of which together constitute one and the same instrument. This Supplemental Agreement shall not be effective until each party has executed at least one counterpart.

4. GOVERNING LAW AND DISPUTE RESOLUTION

This Supplemental Agreement shall be governed by, construed and interpreted according to the laws of Hong Kong and, for the avoidance of doubt, the dispute mechanisms in Clause 23 of the Facility Agreement (as amended by this Supplemental Agreement) shall apply to this Supplemental Agreement as though incorporated herein.

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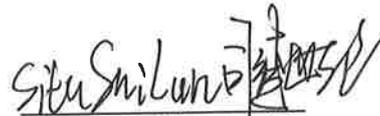
IN WITNESS WHEREOF, the Parties have executed this Supplemental Agreement as of the date first above written.

Signature of Borrower:



Wong Lik Ping

For and on behalf of the Lender



Authorized Signature(s)

Signature of Witness:



Name: NG LEUNG HO

ID Card No.: H406322(A)