

**Golden Maximum Finance Limited**

(Money Lenders Register No: MLR5703)

**REVOLVING LOAN FACILITIES**

Loan Account Number: GM202601

MEMORANDUM OF AGREEMENT (the “**Agreement**”) for a Revolving Loan Facilities is made on the **26th Day of January, 2026** between: -

(1) **Golden Maximum Finance Limited**, a licensed money lender carrying on its business at Unit 3309,33/F, West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong and having its registered office at Unit 3309, 33/F, West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong (the “**Lender**”);

(2) **The Borrower**

Name: Li Wei  
Hong Kong ID No.: R470540(7)  
Address: 福建省仙游县鲤南镇柳安街 963 号

DEFINITIONS

In this Agreement, the following words shall bear the following meanings unless otherwise stated:

“Interest” means interest accrued under the Revolving Loan Facilities as stipulated in clause 7 of this Agreement but excluding overdue interest.  
“Penalty” means penalty accrued under the Revolving Loan Facilities as stipulated in clause 7 of this Agreement but excluding overdue penalty.

"Principal Amount" means the limit of the Revolving Loan Facilities granted to the Borrower by the Lender in pursuance of this Agreement as HK\$8,000,000.00 (HONG KONG DOLLARS FOUR MILLION ONLY) of this Agreement or the amount as may from time to time revised and determined by the Lender.

"Principal Outstanding" means the outstanding amount of principal due to the Lender by the Borrower in the Revolving Loan Facilities but excluding Interest accrued thereon.

1. The Lender agrees to grant to the Borrower a Revolving Loan Facilities in the Principal Amount (the "Revolving Loan Facilities") on the **26th Day of January, 2026** ("Date of Grant") for a term of **6** months or at such term as may from time to time extended or determined by the Lender ("Term of Facilities")
2. The Borrower shall repay all the Principal Outstanding together with Interest upon demand.
3. The Borrower is the sole legal and beneficial owner of the property in **Schedule 1** (the "Property"). To secure the obligations of the Borrower under this Agreement, the Borrower has agreed to grant a legal charge over the Property in favour of the Lender or the Lender's affiliated company, 莆田高金峰服饰有限公司, a company incorporated in PRC with limited liability, and is an indirect wholly-owned subsidiary of Hang Pin Living Technology Company Limited ("Affiliated Company").
4. Security- Legal Charge  
As security for the due and punctual performance of all the Borrower's obligations under this Agreement, the Borrower shall Execute a Legal Charge over the Property in favour of the Lender or the Lender's Affiliated Company.
5.
  - (a) The Borrower may on any day and at any time during the subsistence of this Agreement ("**Date of Withdrawal**") make a drawing under the Revolving Loan Facilities provided that:-
    - (i) the amount of drawing does not exceed the Principal Amount of the Revolving Loan Facilities or the remaining balance thereof or to such extent as the Lender deems fit; and
    - (ii) the Borrower has not committed any breach and/or is not in breach of any of the terms and conditions of the Agreement.

- (b) Any drawing or withdrawing made by the Borrower hereunder shall be in the manner as prescribed by the Lender.
    - (i) the Lender shall have the absolute right to designate one or more than one mode of withdrawal ("**Permitted Mode of Withdrawal**"). The Lender shall at its sole discretion and without prior notice designate vary or modify the Permitted Mode of Withdrawal and the use of which shall be governed by the respective terms and conditions from time to time applicable for the use of such service or Permitted Mode of Withdrawal as from time to time determined the Lender.
    - (ii) The Borrower is bound by and shall indemnify and keep the Lender indemnified for all or any withdrawal or transaction through the Permitted Mode of Withdrawal.
  - (c) The Lender is not obliged to advance any amounts to the Borrower notwithstanding the approved Revolving Loan Facilities has not been exceeded.
  - (d) The Lender is not obliged to advance any amounts to the Borrower in the event that the request from withdrawal from the Borrower is not the Permitted Mode of Withdrawal applicable for the time being.
6. On the Last Repayment Date, the Lender shall determine the aggregate of all Interest payable under this Agreement in accordance with the applicable law (the "**total interest amount**") and such determination shall, in absence of fraud and manifest error, be conclusive and binding on the Borrower If the total interest so determined is such that the true annual rate of interest in respect of the Revolving Loan Facilities ("**the effective rate**"), calculated in accordance with any applicable law, exceeds the maximum annual rate of interest as permitted by the relevant legislation at which a person can lend or offer to lend money without committing an offence ("**the prescribed rate**"). The Lender shall refund to the Borrower the amount of interest over-charged to the extent to bring the effective rate to the limit as prescribed by the relevant legislation.
7. Subject to clause 8 hereof, Interest shall accrue on the current Principal Outstanding of the Revolving Loan Facilities at the rate of **5%** per annum or at such rate as may from time to time determined by the Lender. A penalty rate of 3% per month will be enforced immediately when the Borrower failed to settle the repayment on the agreeing time stated on the Revolving Loan Facilities. That is, the Lender will charge the Borrower a 3% penalty per month for all Interest accrued which are not settled by the Borrower from and including the immediately preceding Repayment Date. (the "**Penalty**")
8. Without prejudice to clauses 6, 7 and 9 hereof.

- (a) The Borrower shall pay the Lender the interest on the Date of Withdrawal (“Interest Payment”).
- (b) The Borrower shall pay the Interest Payment to the Lender on or before the Repayment Date until the total Principal Outstanding together with all Interest in or in relation to the Revolving Loan Facilities are fully settled.

9.

- (a) The Revolving Loan Facilities will be subject to review at any time at the Lender's absolute discretion and the Lender shall have the overriding or absolute right at any time to demand immediate repayment and/or settlement of the Principal Outstanding in the Revolving Loan Facilities together with all Interest and Penalty accrued thereon.
- (b) Subject to clause 9(a) hereof, the Borrower shall pay, repay and/or settle the Principal Outstanding of the Revolving Loan Facilities together with all Interest and Penalty accrued thereon to the Lender in one lump sum at the expiration of the Term of Facility hereby granted ("**Last Repayment Date**").

10.

- (a) The Borrower may at any time repay the Principal Outstanding of the Revolving Loan Facilities in full by giving prior written notice to the Lender plus accrued interest and Penalty at the rate as specified in Clause 7 for the number of days in the period from and including the immediately preceding Repayment Date up to but excluding the date of prepayment.
- (b) The Borrower may at any time subject to the consent and acceptance of the Lender make partial repayment of the Principal Outstanding of the Revolving Loan Facilities to the Lender by giving prior written notice to the Lender provided that each of such partial repayment shall be for an amount not less than the minimum partial repayment amount which the Lender may decide from time to time.
- (c) If the Lender has accepted partial repayment from the Borrower under this clause, such amount of partial repayment shall be deducted from the outstanding of the Revolving Loan Facilities.
- (d) The provisions of this Clause are separate and independent from the obligation of the Borrower to make interest and Penalty payment as stipulated in Clause 8 hereof.

11. All money or repayment paid to the Lender by the Borrower shall be applied to pay, repay or settle the following:

- (i) firstly, the overdue interest and Penalty (if any);
- (ii) secondly, the Interest;
- (iii) thirdly, the Penalty;
- (iv) the Principal Outstanding.

12.

- (a) If there are at any time any credit balance in the Revolving Loan Facilities, the same shall be treated as credit on the Borrower's account which shall bear no interest.
- (b) The Borrower hereby declares that should his account maintain a credit balance, the same shall not be treated as deposit or money lent to the Lender.
- (c) The Borrower may at any time withdraw all or any of the credit balance on his account Provided that the withdrawal is subject to the terms of this Agreement.
- (d) If there are credit balance in the Borrower's account, the credit balance shall be deemed to have been withdrawn first in case of withdrawal by the Borrower.

13. The Borrower represents and warrants to the Lender that:

- (a) The Borrower has the power to enter into and perform this Agreement;
- (b) The Borrower is a third party independent of Hang Pin Living Technology Company Limited (a company incorporated in Bermuda with limited liability and is the holding company of the Lender) and its connected persons;
- (c) this Agreement constitutes the Borrower's legal, valid and binding obligations enforceable in accordance with its terms;
- (d) the entry into and performance by the Borrower of this Agreement do not and will not conflict with any document which is binding on the Borrower or any asset of the Borrower;
- (e) no litigation, arbitration or administrative proceedings are current or, to the Borrower's knowledge, pending or threatened, which might, if adversely determined, here a material adverse effect on the business or financial condition of the Borrower or the ability of the Borrower to perform his obligations under this Agreement;
- (f) No act bankruptcy has been committed by him, no petition for bankruptcy has been presented

against him, no bankruptcy order which is subsisting and undischarged;

(g) The Borrower will not petition or plan to petition for bankruptcy prior to the full repayment of the Revolving Loan Facilities; and

(h) In the event that the Borrower is adjudged bankrupt prior to the full repayment of the Revolving Loan Facilities, the Borrower(s) agree(s) that: (i) the Revolving Loan Facilities will be treated as having been incurred by fraud; (ii) any amount payable under the Revolving Loan Facilities will not be released on discharge; and (iii) the Borrower will remain liable for any amount payable under the Revolving Loan Facilities.

14. The Borrower undertakes that so long as any amount is or may be outstanding under this Agreement or the Revolving Loan Facilities, the Borrower shall:

(a) promptly, or upon becoming aware of it, notify the Lender of any event or thing which would be likely to materially and/or adversely affect the ability of the Borrower to perform his obligations under this Agreement; and

(b) procure that the Borrower's obligations under this Agreement do and will rank at least *pari passu* with all his other present and future unsecured obligations, except for those mandatory preferred by law.

15. If:

(a) the Borrower does not pay on the due date any amount payable by the Borrower under this Agreement; or

(b) any representation, warranty or statement made by the Borrower in connection with this Agreement is incorrect when made; or

(c) the Borrower does not perform or observe any of his obligations (other than payment obligations) under this Agreement; or

(d) it becomes unlawful for the Lender to give effect to any of its obligations under this Agreement; or

(e) the Borrower dies or is, or is deemed for the purpose of any law to be, unable to pay his debts as they fall due or insolvent, or admits inability to pay his debts as they fall due.

The Lender may, by written notice to the Borrower, demand the Principal Outstanding together with Interest shall be payable forthwith or on such an earlier date as the Lender at its sole discretion deems fit.

16.

- (a) (Any demand for payment or notice by the Lender hereunder shall, without prejudice to any other effective mode of giving or making the same, be deemed to have been sufficiently given or made hereunder on the Borrower if left or sent by prepaid post addressed to the Borrower at the last known business or residential address of the Borrower in Hong Kong, and shall be assumed to have reached the Borrower within 48 hours of posting, and in proving such service it shall be sufficient to prove that the notice or demand was properly addressed and posted or properly left as the case may be.
- (b) Any legal process including any writ or origination summons and any other summons or notice in connection with this Agreement to be served on the Borrower by the Lender in any legal proceedings or action commenced in any court of tribunal shall be deemed to have been duly and sufficiently served on the Borrower forty-eight (48) hours after the same having been left or sent by ordinary pre-paid post to the Borrower at the Borrower's registered office or usual place of business or abode or at the last known address and in proving such service it shall be sufficient to prove that the legal process or summons or notice was properly addressed and posted or properly left as the case may be irrespective of whether the same is returned to the Lender through the post undelivered to the Borrower.
- (c) All notices or other communications under or in connection with this Agreement shall be given in writing. Any written notice will be deemed to have been given upon leaving the notice at (if sent by hand) or 2 days after the posting of the notice by ordinary post (if sent by post), in each case to the address of the recipient stated in this Agreement. However, a notice received on a non-working day or after business hours will only be deemed to be effectively given on the next working day.

17.

- (a) The terms of this Agreement shall be binding upon and ensure to the benefit of the respective successors-in-title and assigns of the parties hereto Provided however that the Borrower may not assign any of the Borrower's rights or obligations hereunder without the express prior written consent and approval of the Lender.
- (b) All or any of the rights of the Lender under this Agreement may at any time and from time to time be successfully assigned or transferred to any other person without the consent of the Borrower. To the maximum extent allowed by law any such assignment or transfer by the Lender or any such assignee or transferee will be free of any set off, equity or counterclaim which the Borrower would have had against the Lender or any such assignee or transferee but for this Clause 17(b). The Lender may disclose to any proposed assignee, transferee, sub-participant, professional adviser or rating agency in connection with any such assignment or transfer any information it may have relating to

the Borrower or any facilities made available to it or otherwise furnish in connection with this Agreement including, without limitation, the Borrower's personal data and financial information.

- (c) Without prejudice to Clause 17(b), the Lender may at any time disclose to any assignee or potential assignee or to any other person with whom the Lender has entered into or may propose to enter into contractual relationship in relation to this Agreement or such information about the Borrower and its affairs including, without limitation, the Borrower's personal data and financial information as the Lender shall consider appropriate.

18.

- (a) No failure to exercise and no delay in exercising on the part of the Lender any right, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise of any other right, power or privilege. The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- (b) (b) The Borrower irrevocably authorizes the Lender to apply any credit balance in any currency (whether or not matured) in any of its accounts with the Lender towards satisfaction of any sum at any time due and payable by him to the Lender under or in relation to this Agreement. The Lender is however not obligated to make any such application.

19. All sums payable by the Borrower hereunder shall be made free and clear of and without any deduction for or on account of any right of set-off cross claim or counterclaim. To the extent permitted by law, the Borrower hereby waives any right to set-off or transfer any sum standing to the credit of any account which the Borrower has with the Lender in or towards satisfaction of any part of the Principal Outstanding together with Interest and Penalty and any right to make detection or withholding in payment of any part of the Principal Outstanding together with Interest and Penalty and/or account of any cross claim or counterclaim which the Borrower may have against the Lender.

20. The Borrower shall (with the object and intention of affording to the Lender a full indemnity for all amounts actually disbursed or incurred by the Lender pursuant to the terms hereof) pay or reimburse to the Lender, on demand:

- (a) all costs, charges and expenses incurred and all payments made by the Lender in the lawful exercise of the powers hereby conferred upon it (together with all remuneration payable to the Lender); and
- (b) all costs and expenses incurred by it in connection with the enforcement of, or the preservation of

any fights under, this Agreement including, without limitation, all costs and expenses incurred by it for engaging legal advisers or other agents in relation to the recovery of amounts payable under this Agreement; and

(c) all reasonable expenses (including legal expenses on solicitors own client basis) incurred by the Lender in connection with the preparation and thereafter the administration of this Agreement and any other documents executed pursuant to the terms hereof and incurred by the Lender in suing for or recovering any sum due from the Borrower to the Lender hereunder or in connection with the protection or enforcement of this Agreement; and

(d) all stamp and other duties and taxes (if any) to which this Agreement and any other document executed pursuant to the terms hereof may be subject; and the same shall carry interest at the applicable rate as hereinbefore provided from the date of the same being incurred or disbursed until payment.

21. The Borrower shall by written notice inform the Lender of any change to the information, provided in the loan application form in respect of the Revolving Loan Facilities within one month of the change.
22. If, a provision of this Agreement is or becomes illegal, invalid or unenforceable in any jurisdiction, that shall not affect the validity or enforceability in that jurisdiction of any other provision of this Agreement or the validity or enforceability in other jurisdictions of that or any other provision of this Agreement.
23. The Borrower authorizes the Lender to supply, furnish or disclose in writing or otherwise such information relating to the Borrower known to the Lender to such person, corporation, bank or financial institution as may be necessary for the purpose of evaluating or reviewing the credit status of the Borrower or for the recovery of any sum due from the Borrower to the Lender under this Agreement or for the enforcement of this Agreement. In particular, the Borrower authorizes the Lender to contact the Borrower's employer, bank, credit reporting agency or any other information source and to obtain exchange and disclose any information the Lender may require to assess, review or operate the Borrower's account. The Borrower further authorizes the Lender to compare information provided by the Borrower with other information collected for checking or verification purposes and the Lender may use the results of such comparison for the purpose of taking any action including actions which may be adverse to the interests of the Borrower. The Borrower is entitled to request access to information held by the Lender about the Borrower or the Borrower's account and to update and correct such information.
24. The Borrower hereby acknowledges receipt from the Lender a Chinese translation of this Agreement. If there is any inconsistency between Chinese translation and the English text of this Agreement, the English text shall prevail to the extent of the inconsistency.
25. This Agreement shall be governed by and construed in accordance with the laws of Hong Kong Special

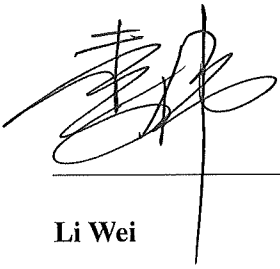
Administrative Region of the People's Republic of China ("HKSAR") and the Borrower submits to the non-exclusive jurisdiction of HKSAR courts.

26. If applicable, the note or memorandum required under Section 18 of the Ordinance is set out in Schedule 1 hereto and the summary of the provisions of Part III and Part IV of the Ordinance is set out in Schedule 2 hereto. Schedule 1 and Schedule 2 shall form part of this Agreement.
27. It is hereby declared that this Agreement is negotiated and completed at Unit 3309, 33/F, West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong.
28. The Borrower hereby acknowledges receipt from the Lender of a true copy of this Agreement together with the Form of Summary of Provisions of the Money Lenders Ordinance (Cap.163. Laws of HKSAR) and the Notice to Customers and other Individuals relating to the Personal Data (Privacy) Ordinance.
29. Words importing the singular number shall include the plural number and vice versa and words importing the masculine gender shall include the feminine gender and the neuter gender.

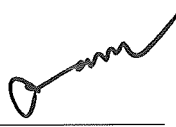
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Signature of Borrower:

For and on behalf of the Lender



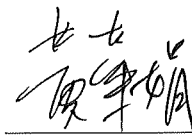
Li Wei



Authorized Signature(s)

**Golden Maximum Finance Limited**

Signature of Witness:



Name: HUBNG HUAJUSW

## SCHEDULE 1

### Memorandum of the Revolving Loan Facilities Agreement (“Revolving Loan Facilities Agreement”)

Where the context so admits, words and expressions defined in the Revolving Loan Facilities Agreement shall (unless otherwise defined herein) bear the same meaning in this Schedule.

(a) Name and address of the Borrower

Li Wai (Holder of HK ID Card Number: R470540(7)), whose address is at 福建省仙游县鲤南镇柳安街 963 号.

(b) Name and address of the Issuer

Golden Maximum Finance Limited (Company No.2911613), whose registered office is situated at Unit 3309, 33/F, West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong.

(c) The total amount of the principal of the Revolving Loan Facilities

HK\$8,000,000.00 (HONG KONG DOLLARS FOUR MILLION ONLY)

(d) Date of making of the Revolving Loan Facilities Agreement

The 26th Day of January, 2026

(e) Date of making of the loan

The date of withdrawal pursuant to terms of the Revolving Loan Facilities Agreement.

(f) **Terms of repayment**

The Borrower shall repay the outstanding principal amount of the Revolving Loan Facilities and the interest accrued thereon in the manner as set out in the Revolving Loan Facilities Agreement.

(g) **The form of security**

The Borrower has agreed to grant a legal charge over the Property in favour of the Lender or the Lender's affiliated company, 莆田高金峰服饰有限公司, a company incorporated in PRC with limited liability, and is an indirect wholly-owned subsidiary of Hang Pin Living Technology Company Limited.

(h) **The Property**

[Schedule 1]

(i) **Interest Rate**

5% p.a.

(j) **Rate of Default Interest**

A penalty rate of 3% per month will be enforced immediately when the Borrower failed to settle the repayment on the agreeing time stated on the Revolving Loan Facilities. That is, the Lender will charge

the Borrower a 3% penalty per month for all Interest accrued which are not settled by the Borrower from and including the immediately preceding Repayment Date.

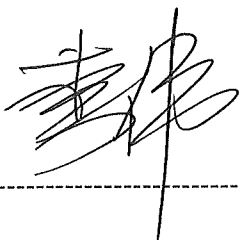
(k) **Place of negotiation and completion of the Revolving Loan Facilities Agreement**

The Revolving Loan Facilities Agreement is negotiated and completed at Unit 3309, 33/F, West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong.

(l) **A summary of the provisions of Part III and Part IV the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong) (“Ordinance”)**

As required under Section 18(1)(b) of the Ordinance, attached Schedule 2 hereto is a summary of the provisions of Part III and Part IV of the Ordinance.

I hereby acknowledge receipt from the Lender the Memorandum of the Revolving Loan Facilities Agreement and the attached summary provisions of the Ordinance on the date above written.



Li Wei

(The Borrower)

THE ISSUER OR OTHER PERSON TO WHOM THIS STATEMENT IS SUPPLIED IS REQUIRED UNDER SECTION 19(1A) OF THE MONEY LENDERS ORDINANCE TO ENDORSE ON THE COPY OF THE STATEMENT THAT HE HAS RECEIVED THE ORIGINAL STATEMENT AND TO RETURN THE COPY AS SO ENDORSED TO THE LENDER.

## SCHEDULE 2

### Summary of the Provisions of Part III and Part IV of The Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong)

#### THE MONEY LENDERS ORDINANCE

The provisions of the Money Lenders Ordinance (Cap. 163 of the Laws of Hong Kong) (the “**Ordinance**”) summarised below are important for the protection of all the parties to a loan agreement, and should be read carefully. The summary is not part of the law, and reference should be made to the provisions of the Ordinance itself in case of doubt.

#### Summary of Part III of the Ordinance - Money Lenders Transactions

Section 18 sets out the requirements relating to loans made by a money lender. Every agreement for a loan must be put into writing and signed by the borrower within 7 days of making the agreement and before the money is lent. A copy of the signed note of the agreement must be given to the borrower, with a copy of this summary, at the time of signing. The signed note must contain the full details of the loan, the essential particulars of which are set out as follows: -

- (a) the name and address of the money lender;
- (b) the name and address of the borrower;
- (c) the name and address of any surety;
- (d) the amount of the principal of the loan (in both words and figures);
- (e) the date of making of the loan agreement;
- (f) the date of making of the loan;
- (g) the terms of repayment of the loan;
- (h) the form of security of the loan (if any);
- (i) the rate of interest; and
- (j) a declaration as to the place of negotiation and completion of the agreement for the loan.

Any agreement which does not comply with the requirements will be unenforceable, except where a court is satisfied that it would be unjust not to enforce it.

Section 19 provides that a money lender must, if requested in writing and on payment of the prescribed fee for expenses, give the original and a copy of a written statement of a borrower's current position under a loan

agreement, including how much has been paid, how much is due or will be due, and the rate of interest. The borrower must endorse on the copy of the statement words to the effect that he has received the original of the written statement and return the copy as so endorsed to the money lender. The money lender must retain the copy of the statement so returned during the continuance of the agreement to which that statement relates. If the money lender does not do so he commits an offence. The money lender must also, upon a request in writing, supply a copy of any document relating to the loan or security. But a request cannot be made more than once per month. Interest is not payable for so long as the money lender, without good reason, fails to comply with any request mentioned in this paragraph.

Section 20 provides that the surety, unless he is also the borrower, must within 7 days of making the agreement be given a copy of the signed note of the agreement, a copy of the security instrument (if any) and a statement with details of the total amount payable. The money lender must also give the surety, upon request in writing at any time (but not more than once per month) a signed statement showing details of the total sum paid and remaining to be paid. The security is not enforceable for so long as the money lender, without good reason, fails to comply.

Section 21 provides that a borrower may at any time, on giving written notice, repay a loan together with interest to the date of repayment, and no higher rate of interest may be charged for early repayment.

This provision, however, will not apply where the money lender is recognized, or is a member of an association recognized, by the Financial Secretary by notice in the Gazette in force under section 33A(4) of the Ordinance.

Section 22 states that a loan agreement is illegal if it provides for the payment of compound interest, or provides that a loan may not be repaid by instalments. A loan agreement is also illegal if it charges a higher rate of interest on amounts due but not paid, although it may provide for charging simple interest on that part of the principal and interest outstanding at a rate not exceeding the rate payable apart from any default. The illegal agreement may, however, be declared legal in whole or in part by a court if the court is satisfied that it would be unjust if the agreement were illegal because it did not comply with this section.

Section 23 declares that a loan agreement with a money lender and any security given for the loan will not be enforceable if the money lender was unlicensed at the time of making the agreement or taking the security. The loan agreement or security may, however, be declared enforceable in whole or in part by a court if the court is satisfied that it would be unjust if the agreement or security were unenforceable by virtue of this section.

#### **Summary of Part IV of the Ordinance - Excessive Interest Rates**

Section 24 fixes the maximum effective rate of interest on any loan at 60% per annum (the “effective rate” is to be calculated in accordance with the Second Schedule to the Ordinance). A loan agreement providing for a higher effective rate will be unenforceable and the lender will be liable to prosecution. This maximum rate may be changed by the Legislative Council but not so as to affect existing agreements. The section does not apply to any loan made to a company which has a paid up share capital of not less than HK\$1,000,000.00 or, in respect of any such loan, to any person who makes that loan.

Section 25 provides that where court proceedings are taken to enforce a loan agreement or security for a loan or where a borrower or surety himself applies to a court for relief, the court may look at the terms of the agreement to see whether the terms are grossly unfair or exorbitant (an effective rate of interest exceeding 48% per annum or such other rate as is fixed by the Legislative Council, may be presumed, on that ground alone, to be exorbitant), and, taking into account all the circumstances, it may alter the terms of the agreement in such a manner as to be fair to all parties. The section does not apply to any loan made to a company which has a paid up share capital of not less than HK\$1,000,000.00 or, in respect of any such loan, to any person who makes that loan.

Schedule 1

序号	不动产权证号	幢号	坐落	面积 (m <sup>2</sup> )	备注
1	闽(2020)仙游县不动产权第0005963号	3#103	仙游县鲤南镇柳安街955号	41.76	
2	闽(2020)仙游县不动产权第0005960号	3#104	仙游县鲤南镇柳安街959号	152.83	
3	闽(2020)仙游县不动产权第0005961号	3#105	仙游县鲤南镇柳安街963号	68.93	
4	闽(2020)仙游县不动产权第0005962号	3#106	仙游县鲤南镇柳安街967号	34.24	
5	闽(2020)仙游县不动产权第0005959号	3#107	仙游县鲤南镇柳安街971号	161.49	
6	闽(2020)仙游县不动产权第0005957号	3#108	仙游县鲤南镇柳安街975号	72.77	
7	闽(2020)仙游县不动产权第0005958号	3#109	仙游县鲤南镇柳安街979号	71.95	
8	闽(2020)仙游县不动产权第0005941号	3#201	仙游县鲤南镇柳安街1189号3号楼201室	116.75	
9	闽(2020)仙游县不动产权第0005942号	3#202	仙游县鲤南镇柳安街1189号3号楼202室	91.64	
10	闽(2020)仙游县不动产权第0005944号	3#203	仙游县鲤南镇柳安街1189号3号楼203室	49.39	
11	闽(2020)仙游县不动产权第0005953号	3#204	仙游县鲤南镇柳安街1189号3号楼204室	44.24	
12	闽(2020)仙游县不动产权第0005943号	3#205	仙游县鲤南镇柳安街1189号3号楼205室	90.54	
13	闽(2020)仙游县不动产权第0005947号	3#206	仙游县鲤南镇柳安街1189号3号楼206室	92.21	
14	闽(2020)仙游县不动产权第0005946号	3#207	仙游县鲤南镇柳安街1189号3号楼207室	44.24	
15	闽(2020)仙游县不动产权第0005945号	3#208	仙游县鲤南镇柳安街1189号3号楼208室	16.68	
16	闽(2020)仙游县不动产权第0005951号	3#209	仙游县鲤南镇柳安街1189号3号楼209室	75.08	
17	闽(2020)仙游县不动产权第0005950号	3#210	仙游县鲤南镇柳安街1189号3号楼210室	85.02	
18	闽(2020)仙游县不动产权第0005949号	3#301	仙游县鲤南镇柳安街1189号3号楼301室	73.93	
19	闽(2020)仙游县不动产权第0005948号	3#302	仙游县鲤南镇柳安街1189号3号楼302室	56.28	

20	闽(2020)仙游县不动产权第0005952号	3#303	仙游县鲤南镇柳安街1189号3号楼303室	75.97	
21	闽(2020)仙游县不动产权第0005954号	3#304	仙游县鲤南镇柳安街1189号3号楼304室	49.61	
22	闽(2020)仙游县不动产权第0005940号	3#305	仙游县鲤南镇柳安街1189号3号楼305室	44.44	
23	闽(2020)仙游县不动产权第0005939号	3#306	仙游县鲤南镇柳安街1189号3号楼306室	91.09	
24	闽(2020)仙游县不动产权第0005938号	3#307	仙游县鲤南镇柳安街1189号3号楼307室	92.62	
25	闽(2020)仙游县不动产权第0005937号	3#308	仙游县鲤南镇柳安街1189号3号楼308室	44.44	
26	闽(2020)仙游县不动产权第0005936号	3#309	仙游县鲤南镇柳安街1189号3号楼309室	16.75	
27	闽(2020)仙游县不动产权第0005966号	3#310	仙游县鲤南镇柳安街1189号3号楼310室	75.41	
28	闽(2020)仙游县不动产权第0005965号	3#311	仙游县鲤南镇柳安街1189号3号楼311室	85.39	