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華銀控股有限公司
SINO CREDIT HOLDINGS LIMITED
(Incorporated in Bermuda with limited liability)
(Stock Code: 628)



ETERNITY INVESTMENT LIMITED
(Incorporated in Bermuda with limited liability)
(Stock Code: 764)

JOINT ANNOUNCEMENT

**COMPLETION OF MAJOR
TRANSACTION IN RELATION
TO THE DISPOSAL OF THE
ENTIRE EQUITY INTERESTS
OF BEST VOLUME
INVESTMENTS LIMITED**

**COMPLETION OF MAJOR
TRANSACTION IN RELATION
TO THE ACQUISITION OF THE
ENTIRE EQUITY INTERESTS
OF BEST VOLUME
INVESTMENTS LIMITED**

Reference is made to the joint announcement (the “**Joint Announcement**”) of Sino Credit Holdings Limited (“**Sino Credit**”) and Eternity Investment Limited (“**Eternity**”) dated 7 September 2015, the circular of Sino Credit dated 15 October 2015 and the circular of Eternity dated 20 October 2015 in relation to, among other things, a major transaction of both companies. Unless otherwise specified, capitalised terms used herein shall have the same meanings as those defined in the Joint Announcement.

The Sino Credit Board and the Eternity Board are pleased to announce that all the conditions precedent of the Sale and Purchase Agreement have been fulfilled or otherwise waived, and the Transaction was completed on 12 November 2015 in accordance with the terms of the Sale and Purchase Agreement. Upon completion of the Transaction, the Target Company has ceased to be a wholly owned subsidiary of Sino Credit and has become an indirect wholly owned subsidiary of Eternity.

By Order of the board of directors of
Sino Credit Holdings Limited
Chung Tat Fun
Chairman

By Order of the board of directors of
Eternity Investment Limited
Lei Hong Wai
Chairman

Hong Kong, 12 November 2015

As at the date of this joint announcement, the Sino Credit Board comprises:

Executive directors:

Mr. Chung Tat Fun (Chairman)

Mr. Chung Ho Chun

Mr. Fu Ear Ly

Mr. Huang Weibo

Non-executive directors:

Mr. So Chak Fai, Francis

Ms. Wong Yee Shuen Regina

Independent non-executive directors:

Ms. Lee Shiow Yue

Mr. Poon Wai Hoi, Percy

Mr. Tang Chi Ho, Francis

As at the date of this joint announcement, the Eternity Board comprises:

Executive directors:

Mr. Lei Hong Wai (Chairman and Chief Executive Officer)

Mr. Cheung Kwok Wai, Elton

Mr. Chan Kin Wah, Billy

Mr. Cheung Kwok Fan

Independent non-executive directors:

Mr. Wan Shing Chi

Mr. Ng Heung Yan

Mr. Wong Tak Chuen