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## **ETERNITY INVESTMENT LIMITED**

*(Incorporated in Bermuda with limited liability)*

**(Stock Code: 764)**

### **DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE RELATING TO THE EXTENSION OF FINAL REPAYMENT DATE OF LOAN**

#### **PROVISION OF FINANCIAL ASSISTANCE RELATING TO THE EXTENSION OF FINAL REPAYMENT DATE OF LOAN**

Reference is made to the Announcement in relation to the granting of the Facilities of up to a principal amount of HK\$100.00 million to Customer AH for a term of 12 months commencing from the date on which the Loan Agreement becoming unconditional. Unless otherwise defined, capitalised terms used in this announcement shall have the same meanings as those defined in the Announcement.

The Board announces that on 16 November 2018 (after trading hours of the Stock Exchange), the Supplemental Agreement was entered into between Hong Kong Builders and Customer AH in relation to the Loan Extension, which is the extension of the final repayment date of the Loan for 12 months from 16 November 2018 to 16 November 2019. Save and except for the Loan Extension, all the terms and conditions of the Loan Agreement remain unchanged and continue in full force and effect.

The summarised principal terms and conditions of the Loan Agreement are disclosed in the Announcement.

The Directors consider that the terms of the Loan Extension under the Supplemental Agreement are fair and reasonable and in the interests of the Company and its shareholders as a whole.

## **LISTING RULES IMPLICATIONS**

As one of the relevant applicable percentage ratios (calculated in accordance with the Listing Rules) in respect of the Loan Extension is more than 5% but less than 25%, the Loan Extension constitutes a discloseable transaction of the Company under Chapter 14 of the Listing Rules and is only subject to the announcement requirement of the Listing Rules.

## **PROVISION OF FINANCIAL ASSISTANCE RELATING TO THE EXTENSION OF FINAL REPAYMENT DATE OF LOAN**

### **Extension of final repayment date of loan**

Reference is made to the announcement of the Company dated 17 November 2017 (the “**Announcement**”) in relation to the granting of the Facilities of up to a principal amount of HK\$100.00 million to Customer AH for a term of 12 months commencing from the date on which the Loan Agreement becoming unconditional. Unless otherwise defined, capitalised terms used in this announcement shall have the same meanings as those defined in the Announcement.

The Board announces that on 16 November 2018 (after trading hours of the Stock Exchange), a supplemental agreement (the “**Supplemental Agreement**”) was entered into between Hong Kong Builders and Customer AH in relation to the extension of the final repayment date of the Loan for 12 months from 16 November 2018 to 16 November 2019 (the “**Loan Extension**”). Save and except for the Loan Extension, all the terms and conditions of the Loan Agreement remain unchanged and continue in full force and effect.

The summarised principal terms and conditions of the Loan Agreement are disclosed in the Announcement.

### **Information on Customer AH and the Guarantor**

Customer AH is an individual who is a merchant.

The Guarantor is a company incorporated in Hong Kong with limited liability. The Guarantor is an investment holding company and the controlling shareholder (as defined in the Listing Rules) of a company listed on the Main Board of the Stock Exchange.

To the best of the knowledge, information and belief of the Directors, having made all reasonable enquires, Customer AH and the Guarantor are third parties independent of the Company and its connected persons (as defined in the Listing Rules).

## **Information on the Group and Hong Kong Builders**

The Company is an investment holding company and its subsidiaries are principally engaged in sale of financial assets, property investment, money lending, and design and sale of jewelry products.

Hong Kong Builders is a licensed money lender in Hong Kong under the Money Lenders Ordinance. Hong Kong Builders conducts money lending business in Hong Kong through the provision of secured and unsecured loans to customers.

## **Reasons for and benefits of the Loan Extension**

As money lending is one of the principal activities of the Group, the provision of loans and the extension of repayment dates of loans are in the ordinary and usual course of business of the Group.

At the request of Customer AH, Hong Kong Builders and Customer AH negotiated for the Loan Extension and the terms of the Supplemental Agreement on an arm's length basis. Having considered the financial background of Customer AH, the interest payment history of Customer AH, the security given under the Loan Agreement, and an additional interest income to be generated to Hong Kong Builders from the Loan Extension, the Directors consider that the terms of the Loan Extension under the Supplemental Agreement are fair and reasonable and in the interests of the Company and its shareholders as a whole.

## **LISTING RULES IMPLICATIONS**

As one of the relevant applicable percentage ratios (calculated in accordance with the Listing Rules) in respect of the Loan Extension is more than 5% but less than 25%, the Loan Extension constitutes a discloseable transaction of the Company under Chapter 14 of the Listing Rules and is only subject to the announcement requirement of the Listing Rules.

By Order of the Board  
**Eternity Investment Limited**  
**Cheung Kwok Wai Elton**  
*Executive Director*

Hong Kong, 16 November 2018

*As at the date of this announcement, the Board comprises four executive Directors, namely, Mr. Lei Hong Wai, Mr. Cheung Kwok Wai Elton, Mr. Chan Kin Wah Billy and Mr. Cheung Kwok Fan; and three independent non-executive Directors, namely, Mr. Wan Shing Chi, Mr. Ng Heung Yan and Mr. Wong Tak Chuen.*