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**Quanzhou Huixin Micro-credit Co., Ltd.\***

**泉州匯鑫小額貸款股份有限公司**

*(Established in the People's Republic of China with limited liability)*

**(Stock Code: 1577)**

**FURTHER SUPPLEMENTAL ANNOUNCEMENT ON  
DISCLOSEABLE TRANSACTION IN RESPECT OF  
PROVISION OF FINANCIAL ASSISTANCE**

References are made to the three announcements of the Company all dated 12 December 2025 (the “**12 December Announcements**”), the announcement of the Company dated 30 December 2025 (the “**30 December Announcement**”) and the supplemental announcement of the Company dated 7 January 2026 (together with the 12 December Announcements and the 30 December Announcement, the “**Previous Discloseable Transaction Announcements**”) in relation to certain discloseable transactions in respect of provision of financial assistance. Unless otherwise stated, all the capitalized terms used in this announcement shall have the same meanings as defined in the Previous Discloseable Transaction Announcements.

The Company would like to clarify and supplement the Previous Discloseable Transaction Announcements as follows:

- (1) The Company noted an inadvertent clerical error in the Previous Discloseable Transaction Announcement and would like to clarify that, for each of the Loan L and Loan M disclosed in the 30 December Announcement, the term of the loan is 365 days from the date of the Loan Agreement L or the Loan Agreement M (as applicable).
- (2) The updated internal control policies (including business procedures, information disclosure policy and risk management policy) as mentioned in the Previous Discloseable Transaction Announcements and this announcement apply to both grant of new loans and renewal of existing loans. All such internal control policies have been amended, updated and circulated to all the personnel of each and every department of the Company.

- (3) To prevent the occurrence of similar non-compliance incidents in the future, in addition to the remedial measures disclosed in the Previous Discloseable Transaction Announcements, the Company will implement the following remedial measures:
- (a) As part of the remedial measures, the Company will arrange training on Chapter 14 of the Listing Rules, including the provision of financial assistance, to be provided by its Hong Kong legal adviser to the Directors, senior management and the personnel of the business department and risk management department of the Company, which is currently scheduled to be held in April 2026; and
  - (b) According to the Company's updated internal control policies (including business procedures, information disclosure policy and risk management policy referred to in the Previous Discloseable Transaction Announcements):
    - (i) For a proposed loan, the business manager of the business department will conduct initial due diligence and prepare a due diligence report on the proposed loan transaction;
    - (ii) After the initial due diligence by the business manager and review by the supervisor of the business department, the proposed loan transaction will be submitted to the risk management department which will conduct a review of the transaction as well as preliminary size tests to check if any one or more of the percentage ratios is 5% or more and may constitute a discloseable transaction (or more) under Chapter 14 of the Listing Rules;
    - (iii) If the size tests result exceeds the 5% threshold, the risk management department will forthwith consult the external professional advisers and the external joint company secretary and seek their assistance in verifying the calculation of the size tests;
    - (iv) The securities officer of the risk management department will provide compliance comments on the due diligence report prepared by the business manager, which will contain the conclusion drawn after consulting with the external professional advisers and the external joint company secretary if the size tests result exceeds the 5% threshold;
    - (v) The business manager will then submit the proposed loan transaction together with the size tests result to the Company's loan assessment committee (if the size tests result is below 5%) or the Board (if the size tests result is between 5% and 25% or above) for approval. The loan assessment committee consists of four executive Directors, three managers of the business units of the Company, and two external personnel (not being employees of the Company), among which five members will be selected to seat on a panel to assess a proposed loan transaction if the size tests result of such transaction is below 5%;
    - (vi) After obtaining the Board approval and before the signing of the contract for the loan transaction, the risk management department will review the contract and conduct size tests again and, if required, will arrange for the preparation of the required disclosures in respect of the loan transaction in accordance with the requirements under Chapter 14 of the Listing Rules; and

- (vii) If the size tests result is 25% or above, the proposed loan transaction will be subject to the announcement, circular and shareholders' approval requirements under Chapter 14 of the Listing Rules.
- (c) For any loan transaction that requires disclosures pursuant to Chapter 14 of the Listing Rules, the business manager responsible for this transaction will liaise with the relevant customer to seek its consent to the Company's disclosure of the identity of the borrower and its ultimate beneficial owner(s) in the required disclosures in accordance with the requirements under Chapter 14 of the Listing Rules.

With the multiple layers of oversight and structured escalation process in the Company's updated internal control policies as mentioned above and in the Previous Discloseable Transaction Announcements, the Company is of the view that its current internal control policies contain adequate procedures for the proper escalation of proposed loan transactions by the business department and the Company's compliance with the disclosure and other requirements under Chapter 14 of the Listing Rules going forward.

By order of the Board  
**Quanzhou Huixin Micro-credit Co., Ltd.\***  
**JIANG Bin**  
*Chairman*

Hong Kong, 1 April 2026

*As of the date of this announcement, the executive Directors are Mr. JIANG Bin, Mr. ZHOU Yongwei, Mr. YAN Zhijiang and Ms. LIU Aiqin; the non-executive Directors are Mr. JIANG Haiying and Mr. CAI Rongjun; and the independent non-executive Directors are Mr. ZHENG Wenjian, Mr. YANG Dong John and Mr. YANG Zhanghua.*

\* *For identification purpose only*