
HOW TO APPLY FOR PUBLIC OFFER SHARES

1. WHO CAN APPLY FOR PUBLIC OFFER SHARES

You can apply for the Public Offer Shares available for subscription by the public on a **WHITE** or **YELLOW** Application Form, or if you or any person(s) for whose benefit you are applying, are an individual, and:

- are 18 years of age or older;
- have a Hong Kong address;
- are outside the United States;
- are not a United States Person (as defined in Regulation S) when completing the Application Form or are a person described in paragraph (h)(3) of rule 902 of Regulation S; and
- are not a legal or natural person of the People's Republic of China (except qualified domestic institutional investors).

If you wish to apply for Public Offer Shares online through the **HK eIPO White Form** service (www.hkeipo.hk), in addition to the above you must also:

- have a valid Hong Kong identity card number; and
- be willing to provide a valid e-mail address and a contact telephone number.

You may only apply by means of the **HK eIPO White Form** service if you are an individual applicant. Corporations or joint applicants may not apply by means of **HK eIPO White Form**.

If the applicant is a firm, the application must be in the names of the individual members, not the firm's name. If the applicant is a body corporate, the application form must be stamped with the company chop (bearing the company name) and signed by a duly authorised officer, who must state his or her representative capacity.

If an application is made by a person duly authorised under a valid power of attorney, our Company and the Joint Bookrunners (or their agents or nominees) may accept it at our or their discretion, and subject to any conditions we or they think fit, including production of evidence of the authority of the attorney.

The number of joint applicants may not exceed four.

Our Company, the Joint Bookrunners or the designated **HK eIPO White Form** Service Provider (where applicable) or our or their respective agents and nominees have full discretion to reject or accept any application, in full or in part, without assigning any reason.

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The Public Offer Shares are not available to existing legal and beneficial owners of Shares or the shares of any of the subsidiaries of our Company, our Directors or chief executive officer, our directors or chief executive officer of any of our subsidiaries, or their respective associates or any other connected persons of our Company or persons who will become our connected persons immediately upon completion of the Share Offer.

You may apply for Public Offer Shares under the Public Offer or indicate an interest for Placing Shares under the Placing, but may not do both.

2. CHANNELS OF APPLYING FOR THE PUBLIC OFFER SHARES

There are three channels to make an application for Public Offer Shares. You may either (i) use a **WHITE** or **YELLOW** Application Form; (ii) apply online through the designated website of the **HK eIPO White Form** Service Provider, referred to herein as the “**HK eIPO White Form**” service; or (iii) **electronically instruct** HKSCC to cause HKSCC Nominees to apply for Public Offer Shares on your behalf. Except where you are a nominee and provide the required information in your application, you or your joint applicant(s) or you and your joint applicant(s) may not make more than one application (whether individually or jointly) by applying on a **WHITE** or **YELLOW** Application Form or applying online through **HK eIPO White Form** service or by giving **electronic application instructions** to HKSCC.

Use a **WHITE** Application Form if you want the Public Offer Shares issued in your own name.

Instead of using a **WHITE** Application Form, you may apply for the Public Offer Shares by means of **HK eIPO White Form** by submitting applications online through the designated website at www.hkeipo.hk. Use **HK eIPO White Form** if you want the Shares issued in your own name.

Use a **YELLOW** Application Form if you want the Public Offer Shares issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or your designated CCASS Participant’s stock account.

Instead of using a **YELLOW** Application Form, you may electronically instruct HKSCC via CCASS to cause HKSCC Nominees to apply for Public Offer Shares on your behalf. Any Public Offer Shares allocated to you will be registered in the name of HKSCC Nominees and deposited directly into CCASS for credit to your CCASS Investor Participant stock account or your designated CCASS Participant’s stock account.

Your attention is also drawn to the section headed “Terms and conditions of the Public Offer” in this prospectus.

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3. WHERE TO COLLECT THE PROSPECTUS AND THE APPLICATION FORMS

You can collect a **WHITE** Application Form and a prospectus during the following times from:

Wednesday, 27 February 2013	—	9:00 a.m. to 5:00 p.m.
Thursday, 28 February 2013	—	9:00 a.m. to 5:00 p.m.
Friday, 1 March 2013	—	9:00 a.m. to 5:00 p.m.
Saturday, 2 March 2013	—	9:00 a.m. to 1:00 p.m.
Monday, 4 March 2013	—	9:00 a.m. to 12:00 noon

(1) Any of the following addresses of the Public Offer Underwriters:

Cinda International Securities Limited	45th Floor, COSCO Tower, 183 Queen's Road Central, Hong Kong
Haitong International Securities Company Limited	22nd Floor, Li Po Chun Chambers, 189 Des Voeux Road Central, Hong Kong
OSK Securities Hong Kong Limited	12th Floor, World-wide House, 19 Des Voeux Road Central, Hong Kong
VC Brokerage Limited	28th Floor, The Centrium, 60 Wyndham Street, Central, Hong Kong

(2) any of the following branches of The Bank of East Asia, Limited:

	Branch	Address
Hong Kong Island	Main Branch	10 Des Voeux Road Central, HK
	Wanchai Branch	Shop A–C, G/F, Easey Commercial Building, 253–261 Hennessy Road, Wanchai
	Chai Wan Branch	345 Chai Wan Road
	North Point Branch	326–328 King's Road
	Shauiwan Branch	G/F, Ka Fook Building, 289–293 Shau Kei Wan Road

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	Branch	Address
Kowloon	Mongkok Branch	638–640 Nathan Road
	Prince Edward Branch	G/F, Hanley House, 776–778 Nathan Road
	Millennium City 5 Branch	Shop 1, G/F, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon
	East Tsim Sha Tsui Branch	Shop G3–G5, G/F, East Ocean Centre, 98 Granville Road, Tsim Sha Tsui
	Mei Foo Sun Chuen Branch	Shop N57, G/F, Mount Sterling Mall
New Territories	Tai Wai Branch	16–18 Tai Wai Road, Cheung Fung Mansion, Shatin
	Tai Po Branch	62–66 Po Heung Street, Tai Po Market
	Tuen Mun Branch	Shop G16, G/F, Eldo Court Shopping Centre
	Park Central Branch	Shop G6, G/F, Park Central, 9 Tong Tak Street, Tseung Kwan O
	Tsuen Wan Branch	239–243 Sha Tsui Road

You can collect a **YELLOW** Application Form and a prospectus during normal business hours from 9:00 a.m. on Wednesday, 27 February 2013 until 12:00 noon on Monday, 4 March 2013 from the Depository Counter of HKSCC at 2nd Floor, Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong.

Your stockbroker may also have Application Forms and this prospectus available.

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4. HOW TO APPLY BY USING THE WHITE OR YELLOW APPLICATION FORM

Obtain an Application Form as described in the section headed “How to apply for Public Offer Shares — 3. Where to collect the prospectus and the Application Forms” above.

Complete the Application Form in English using blue or black ink, and sign it. There are detailed instructions on each Application Form. You should read these instructions carefully. If you do not follow the instructions your application may be rejected and returned by ordinary post together with the accompanying cheque or banker’s cashier order to you (or the first-named applicant in the case of joint applicants) at your own risk at the address stated in the Application Form. Each Application Form must be accompanied by payment, in the form of either one cheque or one banker’s cashier order and made payable to “The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer”. You should read the detailed instructions set out on the Application Form carefully, as an application is liable to be rejected if the cheque or banker’s cashier order does not meet the requirements set out on the Application Form.

Lodge the Application Form in one of the collection boxes by the time and at one of the locations as described in the section headed “How to apply for Public Offer Shares — 9. Members of the public — Time for applying for Public Offer Shares” below.

In order for the **YELLOW** Application Forms to be valid, you, as an applicant(s), must complete the Application Form as indicated below and sign on the first page of the Application Form.

Only written signatures will be accepted.

(i) If the application is made through a designated CCASS Participant (other than a CCASS Investor Participant):

the designated CCASS Participant must endorse the Application Form with its company chop (bearing its company name) and insert its participant I.D. in the appropriate box in the Application Form.

(ii) If the application is made by an individual CCASS Investor Participant:

- (a) the Application Form must contain the CCASS Investor Participant’s name and Hong Kong identity card number; and
- (b) the CCASS Investor Participant must insert its participant I.D. in the appropriate box in the Application Form.

(iii) If the application is made by a joint individual CCASS Investor Participant:

- (a) the Application Form must contain all joint CCASS Investor Participants’ names and the Hong Kong identity card number of all joint CCASS Investor Participants; and

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(b) the participant I.D. must be inserted in the appropriate box in the Application Form.

(iv) If the application is made by a corporate CCASS Investor Participant:

(a) the Application Form must contain the CCASS Investor Participant's company name and Hong Kong business registration number; and

(b) the participant I.D. and company chop (bearing its company name) must be inserted in the appropriate box in the Application Form.

Incorrect or incomplete details of the CCASS Participant or the omission or inadequacy of participant I.D. or other similar matters may render the application invalid.

Nominees who wish to submit separate applications in their names on behalf of different beneficial owners are requested to designate on each Application Form in the box marked "For nominees" account numbers or other identification codes for each beneficial owner or, in the case of joint beneficial owners, for each joint beneficial owner. Failure to provide the account number(s) or other identification code(s) for the beneficial owner(s) will result in the application being deemed to be submitted for the benefit of the nominee(s) in question.

If your application is made through a duly authorised attorney, we and the Joint Bookrunners (or their agents or nominees) may accept it at our or their discretion, and subject to any conditions as we or they think fit, including production of evidence of the authority of your attorney. We and the Joint Bookrunners (or their agents or nominees) will have full discretion to reject or accept any application, in full or in part, without assigning any reason.

5. HOW TO APPLY THROUGH HK eIPO WHITE FORM

General

If you are an individual and meet the criteria set out in section headed "How to apply for Public Offer Shares — 1. Who can apply for Public Offer Shares", you may apply through **HK eIPO White Form** services by submitting an application through the designated website at www.hkeipo.hk. If you apply through **HK eIPO White Form** services, the Shares will be issued in your own name.

Detailed instructions for application through the **HK eIPO White Form** services are set out on the designated website at www.hkeipo.hk. You should read these instructions carefully. If you do not follow the instructions, your application may be rejected by the designated **HK eIPO White Form** Service Provider and may not be submitted to our Company.

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If you give **electronic application instructions** through the designated website at www.hkeipo.hk, you will have authorised the designated **HK eIPO White Form Service Provider** to apply on the terms and conditions set out in this prospectus, as supplemented and amended by the terms and conditions applicable to the **HK eIPO White Form** services.

In addition to the terms and conditions set out in this prospectus, the designated **HK eIPO White Form Service Provider** may impose additional terms and conditions upon you for the use of the **HK eIPO White Form** services. Such terms and conditions are set out on the designated website at www.hkeipo.hk. You will be required to read, understand and agree to such terms and conditions in full prior to making any application.

By submitting an application to the designated **HK eIPO White Form Service Provider** through the **HK eIPO White Form** services, you are deemed to have authorised the designated **HK eIPO White Form Service Provider** to transfer the details of your application to our Company and the Hong Kong Share Registrar.

You may submit an application through the **HK eIPO White Form** service in respect of a minimum of 4,000 Public Offer Shares. Each **electronic application instruction** in respect of more than 4,000 Public Offer Shares must be in one of the numbers set out in the table in the Application Forms, or as otherwise specified on the designated website at www.hkeipo.hk.

You should give **electronic application instructions** through the **HK eIPO White Form** services at the times set out in the section headed “How to apply for Public Offer Shares — 9. Members of the public — Time for applying for Public Offer Shares” below.

You should make payment for your application made by the **HK eIPO White Form** services in accordance with the methods and instructions set out in the designated website at www.hkeipo.hk. If you do not make complete payment of the application monies (including any related fees) on or before 12:00 noon on Monday, 4 March 2013, or such later time as described in the section headed “How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists” below, the **HK eIPO White Form Service Provider** will reject your application and your application monies will be returned to you in the manner described in the designated website at www.hkeipo.hk.

Warning: The application for Public Offer Shares through the **HK eIPO White Form** services is only a facility provided by the designated **HK eIPO White Form Service Provider** to public investors. Our Company, our Directors, the Sole Sponsor, the Joint Lead Managers, the Joint Bookrunners, the Underwriters and the **HK eIPO White Form Service Provider** take no responsibility for such applications, and provide no assurance that applications through the **HK eIPO White Form** services will be submitted to our Company or that you will be allotted any Public Offer Shares.

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Please note that internet services may have capacity limitations and/or be subject to service interruptions from time to time. To ensure that you can submit your application through the **HK eIPO White Form** services (www.hkeipo.hk), you are advised not to wait until the last day for lodging applications in the Public Offer to submit your **electronic application instructions**. In the event that you have problems connecting to the designated website for the **HK eIPO White Form** services (www.hkeipo.hk), you should submit a **WHITE** Application Form. However, once you have submitted **electronic application instructions** and completed payment in full using the application reference number provided to you on the designated website, you will be deemed to have made an actual application and should not submit a **WHITE** Application Form. See the section headed “How to apply for Public Offer Shares — 7. How many applications you may make”.

6. APPLYING BY GIVING ELECTRONIC APPLICATION INSTRUCTIONS TO HKSCC VIA CCASS

General

CCASS Participants may give **electronic application instructions** to HKSCC to apply for the Public Offer Shares and to arrange payment of the monies due on application and payment of refunds. This will be in accordance with their participant agreements with HKSCC and the General Rules of CCASS and the CCASS Operational Procedures.

If you are a CCASS Investor Participant, you may give **electronic application instructions** through the CCASS Phone System by calling 2979-7888 or through the CCASS Internet System (<https://ip.ccass.com>) (using the procedures contained in HKSCC’s “An Operating Guide for Investor Participants” in effect from time to time).

HKSCC can also input **electronic application instructions** for you if you go to:

Hong Kong Securities Clearing Company Limited
Customer Service Center
2nd Floor Infinitus Plaza
199 Des Voeux Road Central
Hong Kong

and complete an input request form.

Prospectuses are available for collection from the above address.

If you are not a CCASS Investor Participant, you may instruct your broker or custodian who is a CCASS Clearing Participant or a CCASS Custodian Participant to give **electronic application instructions** via CCASS terminals to apply for the Public Offer Shares on your behalf.

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You are deemed to have authorised HKSCC and/or HKSCC Nominees to transfer the details of your application, whether submitted by you or through your broker or custodian, to our Company and the Hong Kong Share Registrar.

Minimum Subscription Amount and Permitted Numbers

You may give or cause your broker or custodian who is a CCASS Clearing Participant or a CCASS Custodian Participant to give **electronic application instructions** in respect of a minimum of 4,000 Public Offer Shares. Such instructions in respect of more than 4,000 Public Offer Shares must be in one of the numbers set out in the table in the **WHITE** and **YELLOW** Application Forms. No application for any other number of Public Offer Shares will be considered and any such application is liable to be rejected.

For the purposes of allocating Public Offer Shares, HKSCC Nominees will not be treated as an applicant. Instead, each CCASS Participant who gives **electronic application instructions** or each person for whose benefit each such instruction is given will be treated as an applicant.

Section 40 of the Companies Ordinance

For the avoidance of doubt, our Company and all other parties involved in the preparation of this prospectus acknowledge that each CCASS Participant who gives or causes to give **electronic application instructions** is a person who may be entitled to compensation under section 40 of the Companies Ordinance (as applied by section 342E of the Companies Ordinance).

Personal Data

The section of the Application Form entitled “Personal Data” applies to any personal data held by us and the Hong Kong Share Registrar about you in the same way as it applies to personal data about applicants other than HKSCC Nominees.

Warning

The subscription of the Public Offer Shares by giving **electronic application instructions** to HKSCC is only a facility provided to CCASS Participants. Our Company, our Directors, the Sole Sponsor, the Joint Lead Managers, the Joint Bookrunners and the Underwriters take no responsibility for the application and provide no assurance that any CCASS Participant will be allotted any Public Offer Shares.

To ensure that CCASS Investor Participants can give their **electronic application instructions** to HKSCC through the CCASS Phone System or the CCASS Internet System, CCASS Investor Participants are advised not to wait until the last minute to input their **electronic application instructions** to the systems. In the event that CCASS Investor Participants have problems connecting to the CCASS Phone System or the CCASS Internet System to submit their **electronic application instructions**, they should

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either: (i) submit a **WHITE** or **YELLOW** Application Form; or (ii) go to HKSCC's Customer Service Center to complete an input request form for **electronic application instructions** before 12:00 noon on Monday, 4 March 2013, or such later time as described in the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists" below.

7. HOW MANY APPLICATIONS YOU MAY MAKE

You may make more than one application for the Public Offer Shares if, and only if:

You are a nominee, in which case you may give **electronic application instructions** to HKSCC (if you are a CCASS Participant) and lodge more than one **WHITE** or **YELLOW** Application Form in your own name if each application is made on behalf of different beneficial owners.

In the box on the Application Form marked "For nominees" you must include:

- an account number; or
- some other identification code,

for each beneficial owner or, in the case of joint beneficial owners, for each such beneficial owner. If you do not include this information, the application will be treated as being made for your benefit.

Otherwise, multiple applications or suspected multiple applications are liable to be rejected.

All of your applications under the Public Offer (including the part of the application made by HKSCC Nominees acting on **electronic application instructions**) will be rejected as multiple applications if you, or you and your joint applicants together or any of your joint applicants:

- make more than one application whether individually or jointly with others on a **WHITE** or **YELLOW** Application Form or by giving **electronic application instructions** to HKSCC via CCASS (if you are a CCASS Investor Participant or applying through a CCASS Clearing or Custodian Participant) or to the **HK eIPO White Form** Service Provider through the **HK eIPO White Form** services;
- apply both (whether individual or jointly) on one **WHITE** Application Form and one **YELLOW** Application Form or on one **WHITE** or **YELLOW** Application Form and give **electronic application instructions** to HKSCC or to the **HK eIPO White Form** service provider via the **HK eIPO White Form** services;
- apply (whether individually or jointly with others) on one (or more) **WHITE** or **YELLOW** Application Form (whether individually or jointly with others) or by giving **electronic application instructions** to HKSCC or to the **HK eIPO White**

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Form Service Provider through the **HK eIPO White Form** services to apply for more than 100% of the Public Offer Shares initially available for subscription under the Public Offer; or

- have applied for or taken up, or indicated an interest in applying for or taking up or have been or will be placed (including conditionally and/or provisionally) any Placing Shares under the Placing.

If you apply by means of **HK eIPO White Form**, once you complete payment in respect of any electronic application instruction given by you or for your benefit to the designated **HK eIPO White Form Service Provider** to make an application for Public Offer Shares, an actual application shall be deemed to have been made. For the avoidance of doubt, giving an **electronic application instruction** under **HK eIPO White Form** more than once and obtaining different application reference numbers without effecting full payment in respect of a particular reference number will not constitute an actual application.

If you are suspected of submitting more than one application through the **HK eIPO White Form** services by giving **electronic application instructions** to the **HK eIPO White Form Service Provider** through the designated website at www.hkeipo.hk and completing payment in respect of such **electronic application instructions**, or of submitting one application through the **HK eIPO White Form** services and one or more applications by any other means, all of your applications are liable to be rejected.

If you are suspected of having made multiple applications or if more than one applications is made for your benefit, the number of Public Offer Shares applied for by HKSCC Nominees will be automatically reduced by the number of Public Offer Shares in respect of which you have given such instructions and/or in respect of which such instructions have been given for your benefit. Any **electronic application instructions** to make an application for the Public Offer Shares given by you or for your benefit to HKSCC shall be deemed to be an actual application for the purposes of considering whether multiple applications have been made.

All of your applications will also be rejected as multiple applications if more than one application on a **WHITE** or **YELLOW** Application Form or by giving **electronic application instructions** to HKSCC or to the designated **HK eIPO White Form Service Provider** through **HK eIPO White Form** services (www.hkeipo.hk) is made for your benefit (including the part of the application made by HKSCC Nominees acting on **electronic application instructions**). If an application is made by an unlisted company and:

- the principal business of that company is dealing in securities; and
- you exercise statutory control over that company,

then the application will be treated as being made for your benefit.

Unlisted company means a company with no equity securities listed on the Stock Exchange.

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Statutory control means you:

- control the composition of the board of directors of the company; or
- control more than half of the voting power of the company; or
- hold more than half of the issued share capital of the company (not counting any part of it which carries no right to participate beyond a specified amount in a distribution of either profits or capital).

8. HOW MUCH ARE THE PUBLIC OFFER SHARES

The maximum indicative Offer Price is HK\$0.98 per Offer Share. You must also pay brokerage of 1%, SFC transaction levy of 0.003% and the Stock Exchange trading fee of 0.005%. This means that for one board lot of 4,000 Shares you will pay HK\$3,959.52. The **WHITE** and **YELLOW** Application Forms have tables showing the exact amount payable for numbers of Shares up to 10,000,000 Shares. Your application must be for a minimum of 4,000 Shares. Applications must be in one of the numbers set forth in the tables in the Application Forms. No application for any other number of Shares will be considered and any such application is liable to be rejected.

You must pay the maximum indicative Offer Price, brokerage, SFC transaction levy and the Stock Exchange trading fee in full upon application for Shares by a cheque or a banker's cashier order in accordance with the terms set out in the Application Forms (if you apply by an Application Form) or this prospectus. If the Offer Price as finally determined is less than the maximum indicative Offer Price, appropriate refund payments (including brokerage, SFC transaction levy and the Stock Exchange trading fee attributable to the surplus application monies) will be made to successful applicants, without interest.

Details of the procedure for refund are set out below in section headed "How to apply for Public Offer Shares — 13. Refund of application monies".

If your application is successful, brokerage is paid to participants of the Stock Exchange, the SFC transaction levy and the Stock Exchange trading fee are paid to the Stock Exchange (in the case of the SFC transaction levy, collected by the Stock Exchange on behalf of the SFC).

9. MEMBERS OF THE PUBLIC — TIME FOR APPLYING FOR PUBLIC OFFER SHARES

Completed **WHITE** or **YELLOW** Application Forms, together with a cheque or banker's cashier order attached and marked payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer" for the payment, must be lodged by 12:00 noon on Monday, 4 March 2013, or, if the application lists are not open on that day, then by the time and date stated in the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists" below.

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Your completed Application Form, together with a cheque or banker's cashier order attached and marked payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer" for the payment, should be deposited in the special collection boxes provided at any of the branches of The Bank of East Asia, Limited listed under the section headed "How to apply for Public Offer Shares — 3. Where to collect the prospectus and the Application Forms" above at the following times:

Wednesday, 27 February 2013	— 9:00 a.m. to 5:00 p.m.
Thursday, 28 February 2013	— 9:00 a.m. to 5:00 p.m.
Friday, 1 March 2013	— 9:00 a.m. to 5:00 p.m.
Saturday, 2 March 2013	— 9:00 a.m. to 1:00 p.m.
Monday, 4 March 2013	— 9:00 a.m. to 12:00 noon

The application lists will be open between 11:45 a.m. and 12:00 noon on Monday, 4 March 2013, or such later time as described in the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists" below. No proceedings will be taken on applications for the Shares and no allotment of any such Shares will be made until the closing of the application lists.

HK eIPO White Form

You may submit your application to the designated **HK eIPO White Form** Service Provider through the designated website at www.hkeipo.hk from 9:00 a.m. on Wednesday, 27 February 2013 until 11:30 a.m. on Monday, 4 March 2013 or such later time as described under the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the applications lists" under this section below (24 hours daily, except on the last application day). The latest time for completing full payment of application monies in respect of such applications will be 12:00 noon on Monday, 4 March 2013, the last application day, or, if the application lists are not open on that day, then by the time and date stated in the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the applications lists" below.

You will not be permitted to submit your application to the designated **HK eIPO White Form** Service Provider through the designated website at www.hkeipo.hk after 11:30 a.m. on the last day for lodging applications. If you have already submitted your application and obtained an application reference number from the website prior to 11:30 a.m., you will be permitted to continue the application process (by completing payment of application monies) until 12:00 noon on the last day for lodging applications, when the application lists close. If you do not make complete payment of the application monies (including any related fees) on or before 12:00 noon on Monday, 4 March 2013, or such later time as described under the section headed "How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists" below, the designated **HK eIPO White Form** Service Provider will reject your application and your application monies will be returned to you in the manner described in the designated website at www.hkeipo.hk.

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Time for Inputting Electronic application instructions

Those who are not CCASS Investor Participants can instruct their brokers or custodians who are CCASS Clearing/Custodian Participants to give **electronic application instructions** to HKSCC via CCASS terminals to apply for Public Offer Shares on their behalf.

CCASS Clearing/Custodian Participants can input **electronic application instructions** at the following times on the following dates:

Wednesday, 27 February 2013	—	9:00 a.m. to 8:30 p.m.⁽¹⁾
Thursday, 28 February 2013	—	8:00 a.m. to 8:30 p.m.⁽¹⁾
Friday, 1 March 2013	—	8:00 a.m. to 8:30 p.m.⁽¹⁾
Saturday, 2 March 2013	—	8:00 a.m. to 1:00 p.m.⁽¹⁾
Monday, 4 March 2013	—	8:00 a.m.⁽¹⁾ to 12:00 noon

Note:

- (1) These times are subject to change as HKSCC may determine from time to time with prior notification to CCASS Clearing/Custodian Participants.

CCASS Investor Participants can input **electronic application instructions** from 9:00 a.m. on Wednesday, 27 February 2013 until 12:00 noon on Monday, 4 March 2013 (24 hours daily, except the last application day).

The latest time for inputting your **electronic application instructions** will be 12:00 noon on Monday, 4 March 2013, the last application day, or if the application lists are not open on that day, by the time and date stated in the section headed “How to apply for Public Offer Shares — 10. Effect of bad weather on the opening of the application lists” below.

10. EFFECT OF BAD WEATHER ON THE OPENING OF THE APPLICATION LISTS

The application lists will not open if there is:

- a tropical cyclone warning signal number 8 or above; or
- a “black” rainstorm warning

in force in Hong Kong at anytime between 9:00 a.m. and 12:00 noon on Monday, 4 March 2013. Instead the last application day will be postponed and the application lists will open between 11:45 a.m. and 12:00 noon on the next Business Day which does not have either of those warnings in Hong Kong in force at any time between 9:00 a.m. and 12:00 noon.

Business Day means a day that is not a Saturday, Sunday or a public holiday in Hong Kong.

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11. PUBLICATION OF RESULTS

Our Company expect to announce the Offer Price, the level of indication of interest in the Placing, the level of indication of interest in the Public Offer and the basis of allocation of the Public Offer Shares on Monday, 11 March 2013 in The Standard (in English) and Oriental Daily News and The SUN (in Chinese), on our Company's website at www.pawnshop.com.hk and the website of the Stock Exchange at www.hkexnews.hk.

The results of allocations and the Hong Kong identity card/passport/Hong Kong business registration numbers of successful applicants under the Public Offer will be available at the times and date and in the manner specified below:

- Results of allocations for the Public Offer can be found in the announcement to be posted on our Company's website at www.pawnshop.com.hk and the website of the Stock Exchange at www.hkexnews.hk by no later than 9:00 a.m. on Monday, 11 March 2013.
- Results of allocations for the Public Offer will be available from the designated results of allocations website at www.tricor.com.hk/ipo/result on a 24-hour basis from 8:00 a.m. on Monday, 11 March 2013 to 12:00 midnight on Sunday, 17 March 2013. Search by ID function will be available on the Public Offer results of allocations website at www.tricor.com.hk/ipo/result. The user will be required to key in the Hong Kong identity card/passport/Hong Kong business registration number provided in his/her/its application to search for his/her/its own allocation result;
- Results of allocations will be available from the Public Offer allocation results telephone enquiry line. Applicants may find out whether or not their applications have been successful and the number of Public Offer Shares allocated to them, if any, by calling 3691 8488 between 9:00 a.m. and 6:00 p.m. from Monday, 11 March 2013 to Thursday, 14 March 2013;
- Special allocation results booklets setting out the results of allocations will be available for inspection during opening hours of individual branches from Monday, 11 March 2013 to Wednesday, 13 March 2013 at all the receiving bank branches at the addresses set out in the section headed "How to apply for Public Offer Shares — 3. Where to collect the prospectus and the Application Forms" above.

12. DESPATCH/COLLECTION OF SHARE CERTIFICATES

If your application for Public Offer Shares is successful in whole or in part, only, or if the Offer Price as finally determined is less than the maximum indicative Offer Price of HK\$0.98 per Offer Share (excluding brokerage, SFC transaction levy and the Stock Exchange trading fee thereon) initially paid on application, or if the conditions of the Public Offer are not fulfilled in accordance with the section headed "Structure of the Share Offer — Conditions of the Public Offer" in this prospectus or if any application is revoked or any allotment pursuant thereto has become void, the application monies, or the appropriate

HOW TO APPLY FOR PUBLIC OFFER SHARES

portion thereof, together with the related brokerage, SFC transaction levy and the Stock Exchange trading fee, will be refunded, without interest. It is intended that special efforts will be made to avoid any undue delay in refunding application monies where appropriate.

You will receive one share certificate for all the Public Offer Shares issued to you under the Public Offer (except pursuant to applications made on **YELLOW** Application Forms or by giving **electronic application instructions** to HKSCC via CCASS where the share certificates will be deposited into CCASS as described below).

No temporary document of title will be issued in respect of the Shares.

Share certificates will only become valid certificates of title at 8:00 a.m. on Tuesday, 12 March 2013 provided that the Public Offer has become unconditional in all respects and the right of termination described in the section headed “Underwriting — Underwriting arrangements and expenses — Public Offer — Grounds for termination” in this prospectus has not been exercised.

Investors who trade Shares prior to the receipt of share certificates or prior to the share certificates becoming valid certificates of title do so entirely at their own risk.

For further information on arrangements for the despatch/collection of share certificates, see the section headed “Terms and conditions of the Public Offer — 7. If your application for the Public Offer Shares is successful (in whole or in part)”.

13. REFUND OF APPLICATION MONIES

If you do not receive any Public Offer Shares for any reason, we will refund your application monies, including brokerage of 1%, SFC transaction levy of 0.003% and the Stock Exchange trading fee of 0.005%. No interest will be paid thereon. All interest accrued on such monies prior to the date of despatch of e-Auto Refund payment instructions/refund cheques will be retained for our Company’s benefit.

If your application is accepted only in part, we will refund the appropriate portion of your application monies, including the related brokerage of 1%, SFC transaction levy of 0.003% and the Stock Exchange trading fee of 0.005%, without interest.

If the Offer Price as finally determined is less than HK\$0.98 per Offer Share, appropriate refund payments, including the brokerage of 1%, SFC transaction levy of 0.003% and the Stock Exchange trading fee of 0.005% attributable to the surplus application monies will be made to successful applicants, without interest.

All such interest accrued prior to the date of despatch of refund will be retained for our Company’s benefit.

In a contingency situation involving a substantial over-subscription, at the discretion of our Company and CISL, cheques for applications for certain small denominations of Public Offer Shares on Application Forms (apart from successful applications) may not be cleared.

HOW TO APPLY FOR PUBLIC OFFER SHARES

Refund of your application monies (if any) will be on Monday, 11 March 2013.

For further information on arrangements for the refund of application monies, see the section headed “Terms and conditions of the Public Offer — 8. Refund of your money — Additional information”.

14. COMMENCEMENT OF DEALINGS IN THE SHARES

Dealings in the Shares are expected to commence on Tuesday, 12 March 2013. The Shares will be traded in board lots of 4,000 Shares each. The stock code of the Shares is 1319.

15. SHARES WILL BE ELIGIBLE FOR ADMISSION INTO CCASS

If the Stock Exchange grants the listing of, and permission to deal in, the Shares and we comply with the stock admission requirements of HKSCC, the Shares will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the Listing Date or any other date HKSCC chooses. Settlement of transactions between participants of the Stock Exchange is required to take place in CCASS on the second Business Day after any trading day.

All activities under CCASS are subject to the General Rules of CCASS and CCASS Operational Procedures in effect from time to time.

Investors should seek the advice of their stockbroker or other professional advisor for details of the settlement arrangement as such arrangements may affect their rights and interests.

All necessary arrangements have been made enabling the Shares to be admitted into CCASS.