*Unless otherwise defined herein, terms used in this announcement shall have the same meanings as those defined in the prospectus dated 27 February 2013 (the "**Prospectus**") issued by Oi Wah Pawnshop Credit Holdings Limited (the "**Company**").*

This announcement is for information purposes only and does not constitute an invitation or offer to acquire, purchase or subscribe for securities. Potential investors should read the Prospectus for detailed information about the Company and the Share Offer described below before deciding whether or not to invest in the Offer Shares.

*This announcement is not an offer of securities for sale in the United States. Securities may not be offered or sold in the United States except pursuant to registration or an exemption from registration requirements under the United States Securities Act of 1933, as amended (the "**US Securities Act**"). The Public Offer Shares are being offered and sold outside the United States in offshore transactions in accordance with Regulation S under the US Securities Act. There will not and is not currently intended to be any public offering of securities in the United States.*

*Hong Kong Exchanges and Clearing Limited, The Stock Exchange of Hong Kong Limited (the "**Stock Exchange**") and Hong Kong Securities Clearing Company Limited ("**HKSCC**") take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.*

靄華押業
Oiwahpawn

Oi Wah Pawnshop Credit Holdings Limited
靄華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

SHARE OFFER

Number of Offer Shares	:	100,000,000 Shares
Number of Public Offer Shares	:	10,000,000 Shares (subject to adjustment)
Number of Placing Shares	:	90,000,000 Shares (subject to adjustment)
Offer Price	:	Not more than HK$0.98 per Offer Share and expected to be not less than HK$0.75 per Offer Share, plus brokerage of 1%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005% (payable in full on application in Hong Kong dollars and subject to refund)
Nominal value	:	HK$0.01 per Share
Stock code	:	1319

Sole Sponsor

信達國際融資有限公司
CINDA INTERNATIONAL CAPITAL LIMITED

Joint Bookrunners and Joint Lead Managers

信達國際證券有限公司
CINDA INTERNATIONAL SECURITIES LIMITED

海通國際
HAITONG

Application has been made by the Company to the Listing Committee of the Stock Exchange for the granting of the listing of, and permission to deal in, (i) the Shares in issue; (ii) the Shares to be issued pursuant to the Share Offer and the Capitalisation Issue; and (iii) the Shares which may fall to be issued pursuant to the exercise of the options which may be granted under the Share Option Scheme. The Share Offer comprises the Public Offer of initially 10,000,000 Shares, representing 10% of the total number of Shares initially being offered in the Share Offer (subject to adjustment), and the Placing of initially 90,000,000 Shares, representing 90% of the total number of Shares initially being offered in the Share Offer (subject to adjustment). The allocation of the Shares between the Public Offer and the Placing is subject to adjustment as stated in the section headed "Structure of the Share Offer — Public Offer" in the Prospectus.

Assuming the Share Offer becomes unconditional at or before 8:00 a.m. in Hong Kong on Tuesday, 12 March 2013, it is expected that dealings in the Shares on the Stock Exchange will commence at 9:00 a.m. on Tuesday, 12 March 2013.

The Offer Price will be not more than HK$0.98 per Offer Share and is expected to be not less than HK$0.75 per Offer Share. Applicants for Public Offer Shares are required to pay, on application, the maximum Offer Price of HK$0.98 for each Offer Share together with a brokerage of 1%, SFC transaction levy of 0.003% and Stock Exchange trading fee of 0.005%, subject to refund if the final Offer Price should be lower than HK$0.98.

Applications for the Public Offer Shares will only be considered on the basis of the terms and conditions of the Prospectus and the related Application Forms. Applicants who would like to have the allocated Public Offer Shares issued in their own names should complete and sign the **WHITE** Application Forms or submit applications online through the designated website of the **HK eIPO White Form** Service Provider at **www.hkeipo.hk** under the **HK eIPO White Form** services. Applicants who would like to have the allocated Public Offer Shares issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to their CCASS Investor Participants' stock accounts or the stock accounts of their designated CCASS Participants should (i) complete and sign the **YELLOW** Application Forms; or (ii) give electronic application instructions to HKSCC via CCASS.

Copies of the Prospectus, together with the **WHITE** Application Forms, may be obtained during normal business hours from 9:00 a.m. on Wednesday, 27 February 2013, until 12:00 noon on Monday, 4 March 2013 at:

Cinda International Securities Limited
45/F COSCO Tower
183 Queen's Road Central
Hong Kong

Haitong International Securities Company Limited
22/F Li Po Chun Chambers
189 Des Voeux Road Central
Hong Kong

OSK Securities Hong Kong Limited
12/F World-wide House
19 Des Voeux Road Central
Hong Kong

VC Brokerage Limited
28/F The Centrium
60 Wyndham Street
Central, Hong Kong

or any of the following branches of The Bank of East Asia, Limited:

District	**Branch name**	**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
	Shaukiwan Branch	G/F, Ka Fook Building, 289–293 Shau Kei Wan Road
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

Copies of the **YELLOW** Application Forms, together with the Prospectus, may be obtained during normal business hours from 9:00 a.m. on Wednesday, 27 February 2013 until 12:00 noon on Monday, 4 March 2013 at:

(1) the depository counter of HKSCC at 2nd Floor, Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong; or

(2) your stockbroker, who may have such Application Forms and the Prospectus available.

Both **WHITE** and **YELLOW** Application Forms completed in all respects in accordance with the instructions printed thereon, to which cheques or banker's cashier orders payable to "The Bank of East Asia (Nominees) Limited — Oi Wah Pawnshop Public Offer" should be securely stapled, should be deposited in the special collection boxes provided at any of the branches of The Bank of East Asia, Limited referred to above on the following dates during 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**

Applicants applying by **HK eIPO White Form** may submit their applications to the **HK eIPO White Form** Service Provider through the designated website **www.hkeipo.hk** from 9:00 a.m. on Wednesday, 27 February 2013 until 11:30 a.m. on Monday, 4 March 2013 (24 hours daily, except on the last application day) (or such later date as may apply in the case of a tropical cyclone warning signal number 8 or above or a "black" rainstorm warning signal being in force 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" in the Prospectus).

CCASS 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. The application lists will open from 11:45 a.m. to 12:00 noon on Monday, 4 March 2013 (or such later date as may apply in case of certain bad weather conditions 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" in the Prospectus). Please refer to the sections headed "Structure of the Share Offer" and "How to apply for Public Offer Shares" in the Prospectus for details of the conditions and procedures of the Public Offer.

The Company expects to publish the announcement on the Offer Price, the level of applications in the Public Offer, the level of indications of interest in the Placing and the basis of allocation of the Public Offer Shares on Monday, 11 March 2013 in The Standard (in English) and the Oriental Daily News and The SUN (in Chinese), on the Company's website at **www.pawnshop.com.hk** and the website of the Stock Exchange at **www.hkexnews.hk**.

Results of allocations of the Public Offer, the Hong Kong Identity Card/passport/Hong Kong business registration numbers of successful applicants (where appropriate) and the number of Public Offer Shares successfully applied for under **WHITE** and **YELLOW** Application Forms, by **HK eIPO White Form** and by giving **electronic application instructions** to HKSCC via CCASS, will be made available through a variety of channels from Monday, 11 March 2013 as described in the section headed "How to Apply for Public Offer Shares — 11. Publication of results" in the Prospectus.

The Company will not issue temporary documents of title or receipt for application monies paid. Share certificates will only become valid documents of title provided that the Share Offer has become unconditional in all respects and the Underwriting Agreements have not been terminated in accordance with their respective terms, which is expected to be at 8:00 a.m. on Tuesday, 12 March 2013.

Dealings in the Shares on the Stock Exchange are expected to commence at 9:00 a.m. 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.

By Order of the Board of
Oi Wah Pawnshop Credit Holdings Limited
CHAN Kai Ho Edward
Chairman and executive Director

Hong Kong, 27 February 2013

As at the date of this announcement, the executive Directors are Mr. Chan Kai Ho Edward, Mr. Chan Chart Man, Ms. Chan Ying Yu, Ms. Chan Mei Fong; the non-executive Director is Mr. Chan Kai Kow, Macksion; and the independent non-executive Directors are Mr. Chan Wing Lee, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai.

Please also refer to the published version of this announcement in The Standard (in English) and the Oriental Daily News and The SUN (in Chinese).