
CONNECTED TRANSACTIONS

We have entered into a number of agreements with our connected persons set out more particularly below. The transactions disclosed in this section will constitute our continuing connected transactions under Chapter 14A of the Listing Rules upon the Listing.

CONNECTED PERSONS

The table below sets forth parties who will become our connected persons upon Listing and the nature of their connection with us:

<u>Name</u>	<u>Connected relationship</u>
Ma Ting Yiu	associate and family member (as defined under Rule 14A.12(2)(a) of the Listing Rules) of Mr. Ma, a non-executive Director, substantial shareholder and Controlling Shareholder of the Company
Mok Mei Hing	associate and immediate family member (as defined under Rule 14A.12(1)(a) of the Listing Rules) of Dong Ludwig, a director of the Company within the 12 months prior to Listing
Kwok Lim Ying	associate and family member (as defined under Rule 14A.12(2)(a) of the Listing Rules) of Mr. Liu, an executive Director of the Company

SUMMARY OF OUR EXEMPTED CONTINUING CONNECTED TRANSACTIONS

We set out below a summary of the continuing connected transactions of our Group. Save as disclosed below, the Group has not entered into any other continuing connected transactions as of the date of this Prospectus. All continuing connected transactions disclosed below are exempt from reporting, annual review, announcement and independent shareholders' approval requirements under Chapter 14A of the Listing Rules.

1. Loan from Ma Ting Yiu to the Group

Ma Ting Yiu is an associate of Mr. Ma, a non-executive Director, substantial shareholder and Controlling Shareholder of our Company. Pursuant to three loan agreements dated November 11, 2016, November 29, 2016 and September 12, 2017 entered into between Ma Ting Yiu and Vision Credit HK, Ma Ting Yiu agreed to lend to Vision Credit HK an aggregate amount of HK\$300,000,000 to be applied as general working capital solely for the consumer credit business. The loan agreement dated November 11, 2016 is for a principal amount of HK\$100,000,000. The loan agreement dated November 29, 2016 is for a principal amount of HK\$150,000,000. The loan agreement dated September 12, 2017 is for a principal amount of HK\$50,000,000. We expect to repay all the loans after Listing. Interest on all the loans is payable on a monthly basis at a rate of 10% per annum.

The loans are conducted on normal commercial terms, and are not secured by the assets of the Group and are therefore exempt from the reporting, announcement and independent shareholders' approval requirements under the Listing Rules pursuant to Rule 14A.90 of the Listing Rules.

2. Loan from Mok Mei Hing to the Group

Mok Mei Hing is an associate of Dong Ludwig, a director of our Company within the 12 months prior to Listing. Pursuant to a loan agreement dated February 1, 2018 entered into between Mok Mei Hing and Vision Credit HK, Mok Mei Hing agreed to lend to Vision Credit HK a principal amount of HK\$3,000,000 to be applied as general working capital solely for the consumer credit business. The loan is repayable by us on January 31, 2019. Interest on the loan is payable on a monthly basis at a rate of 10% per annum.

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The loan is conducted on normal commercial terms, and it is not secured by the assets of the Group and is therefore exempt from the reporting, announcement and independent shareholders' approval requirements under the Listing Rules pursuant to Rule 14A.90 of the Listing Rules.

3. Loan from Kwok Lim Ying to the Group

Kwok Lim Ying is an associate of Mr. Liu, an executive Director. Pursuant to three loan agreements dated January 1, 2018, February 1, 2018 and February 1, 2018 entered into between Kwok Lim Ying and Vision Credit HK, Kwok Lim Ying agreed to lend to Vision Credit HK an aggregate amount of HK\$5,000,000 to be applied as general working capital solely for the consumer credit business. The loan agreement dated January 1, 2018 is for a principal amount of HK\$3,000,000 and is repayable by us on December 31, 2018. The remaining two loan agreements dated February 1, 2018 respectively are each for a principal amount of HK\$1,000,000 and both are repayable by us on January 31, 2019. Interest on all three loans is payable on a monthly basis at a rate of 10% per annum.

The loans are conducted on normal commercial terms, and are not secured by the assets of the Group and are therefore exempt from the reporting, announcement and independent shareholders' approval requirements under the Listing Rules pursuant to Rule 14A.90 of the Listing Rules.

CONFIRMATION FROM THE DIRECTORS

Our Directors (including independent non-executive Directors) believe that the continuing connected transactions set out above have been entered into in our ordinary and usual course of business on normal commercial terms which are fair and reasonable and in the interests of us and our Shareholders as a whole, and the proposed annual caps (if any) in respect of continuing connected transactions are fair and reasonable and in the interests of us and our Shareholders as a whole.