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## FUTURE PLANS AND USE OF PROCEEDS

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### FUTURE PLANS

See the section headed “Business—Our Strategies” for a detailed description of our future plans.

### USE OF PROCEEDS

We estimate that we will receive net proceeds from the Global Offering of approximately HK\$1.36 billion (after deducting underwriting commissions and other estimated expenses paid and payable by us in the Global Offering and assuming the full payment of the discretionary incentive fee), assuming an Offer Price of HK\$21.50 per Share, being the mid-point of the Offer Price Range of HK\$20.00 to HK\$23.00 per Share, and that the Over-allotment Option is not exercised. We intend to use the net proceeds we will receive from the Global Offering for the following purposes:

- approximately 70% of the net proceeds will be used to further strengthen capital base of our subsidiaries including the financing guarantee company to support our business development;
- approximately 20% of the net proceeds will be used to further enhance our research and technology capabilities, including the recruitment of specialist in both financial services and technology industries and further investment in our IT systems and data analytics capabilities; and
- approximately 10% of the net proceeds will be used for general corporate purposes, including working capital, operating expenses and capital expenditures

In the event that we receive net proceeds from the Global Offering higher or lower than the estimated amounts stated above, we will increase or decrease the intended use of the net proceeds for the above purposes on a pro rata basis.

If the Over-allotment Option is exercised in full, the additional net proceeds that the Company will receive will be approximately HK\$208.8 million, assuming an Offer Price of HK\$21.50 per Share, being the mid-point of the proposed Offer Price range. The Company may be required to issue up to an aggregate of 10,103,800 additional Shares pursuant to the Over-allotment Option.

To the extent that the net proceeds of the Global Offering are not immediately required for the above purposes or if we are unable to put into effect any part of our development plan as intended, we may hold such funds in short-term deposits so long as it is deemed to be in the best interests of the Company. In such event, we will comply with the appropriate disclosure requirements under the Listing Rules.

Since we are an offshore holding company, we will need to make capital contributions and loans to our PRC subsidiaries such that the net proceeds of this offering can be used in the manner described above. Such capital contributions and loans are subject to a number of limitations and approval processes under PRC laws and regulations. There are no costs associated with registering loans or capital contributions with relevant PRC authorities, other than nominal processing charges. Under PRC laws and regulations, the PRC governmental authorities are required to process such approvals or registrations or deny our application within a prescribed period, which are usually less than 90 days. The actual time taken, however, may be longer due to administrative delay. We cannot

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assure you that we can obtain the approvals from the relevant governmental authorities, or complete the registration and filing procedures required to use our net proceeds as described above, in each case on a timely basis, or at all. This is because PRC regulation of loans and direct investment by offshore holding companies to PRC entities may delay or prevent us from using the proceeds of this offering to make loans or additional capital contributions to our PRC operating subsidiaries, which could materially and adversely affect our liquidity and our ability to fund and expand our business. See the section headed “Risk Factors—Risks Relating to Doing Business in China PRC—PRC regulations on loans and direct investments by offshore holding companies to PRC entities may delay or prevent us from making loans or additional capital contributions to our PRC entities.”