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LERADO GROUP (HOLDING) COMPANY LIMITED

(隆成集團(控股)有限公司)*

(Incorporated in Bermuda with limited liability)

(Stock Code: 1225)

DISCLOSEABLE TRANSACTION PROVISION OF LOAN

The Board announces that on 2 February 2016 (after trading hours), the Lender, an indirect wholly-owned subsidiary of the Company, entered into the Loan Agreement with the Borrower, pursuant to which the Lender has agreed to provide the Loan of up to HK\$94,100,000 to the Borrower.

As the applicable percentage ratios under Chapter 14 of the Listing Rules in respect of the entering into of the Loan Agreement exceed 5% but are less than 25%, the entering into of the Loan Agreement constitutes a discloseable transaction of the Company under the Chapter 14 of the Listing Rules.

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The principal terms of the Loan Agreement are set out below:

THE LOAN AGREEMENT

Parties

Lender : BlackMarble Capital Limited

Borrower : An investment holding company incorporated in the Cayman Islands with limited liability.

* *For identification purposes only.*

To the best of the knowledge, information and belief of the Directors, having made all reasonable enquiries, the Borrower and its ultimate beneficial owners are third parties independent to the Company and its connected person(s) (as defined under the Listing Rules).

Principal terms of the Loan Agreement

- Date : 2 February 2016
- Term : a period of 6 months, which may be extended if so agreed by the parties to the Loan Agreement
- Amount of the loan : HK\$94,100,000
- Repayment : 6 months upon drawdown
- Early repayment : the Borrower may repay the principal amount of the Loan in full and pay the accrued interest and (if any) all further sum payable by the Borrower under the Loan Agreement by giving prior written notice to the Lender pursuant to the Loan Agreement
- Interest : interest shall accrue at the rate of 8.5% per annum
- Security for the Loan : the Borrower has agreed to execute the Share Charge in favour of the Lender over the Secured Securities upon the terms of the Share Charge

REASONS FOR ENTERING INTO THE LOAN AGREEMENT

The Company is an investment holding company. The Group is principally engaged in providing financial services, including securities broking, margin financing and money lending etc., and manufacturing and distributing children plastic toys and medical care products.

The Lender is a registered money lender holding a valid money lenders license under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong), and is principally engaged in the business of money lending services. The provision of the Loan is a transaction carried out as part of the ordinary and usual course of business activities of the Lender. The Loan will be funded by internal resources of the Group.

The Loan Agreement was arrived at after arm's length negotiations between the Lender and the Borrower, having taken into account the interest income to the Lender. The Directors are of the view that the provision of the Loan under the Loan Agreement is on normal commercial terms which are fair and reasonable and in the interests of the Company and the Shareholders as a whole.

LISTING RULES IMPLICATIONS

As the applicable percentage ratios under Chapter 14 of the Listing Rules in respect of the entering into of the Loan Agreement exceed 5% but are less than 25%, the entering into of the Loan Agreement constitutes a discloseable transaction of the Company under the Chapter 14 of the Listing Rules.

DEFINITIONS

Terms or expressions used in this announcement shall, unless the context otherwise requires, have the meanings ascribed to them below:

“Board”	the board of Directors
“Borrower”	the borrower under the Loan Agreement
“Company”	Lerado Group (Holding) Company Limited, a company incorporated in Bermuda, the shares of which are listed on the main board of the Stock Exchange
“Director(s)”	the director(s) of the Company
“Group”	the Company and its subsidiaries
“Hong Kong”	The Hong Kong Special Administrative Region of PRC
“HK\$”	Hong Kong dollars, the lawful currency of Hong Kong
“Lender”	BlackMarble Capital Limited, an indirect wholly-owned subsidiary of the Company and a licensed money lender under the Money Lenders Ordinance (Chapter 163 of the Laws of Hong Kong)
“Listing Rules”	Rules Governing the Listing of Securities on the Stock Exchange
“Loan”	the loan in the amount of up to HK\$94,100,000 granted by the Lender to the Borrower pursuant to the terms of the Loan Agreement
“Loan Agreement”	the loan agreement dated 2 February 2016 entered into between the Lender and the Borrower in relation to the provision of the Loan
“PRC”	the People’s Republic of China
“Secured Securities”	certain securities listed and traded on Stock Exchange and beneficially owned by the Borrower

“Share Charge”	the deed of charge agreed to be provided by the Borrower in favour of the Lender over the Secured Securities to secure the Borrower’s liability and obligations under the Loan Agreement
“Shareholders”	shareholders of the Company
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“%”	per cent.

By order of the Board
Lerado Group (Holding) Company Limited
Huang Ying Yuan
Chairman

Hong Kong, 2 February 2016

As at the date of this announcement, the executive Directors are Mr. HUANG Ying Yuan, Mr. CHEN Chun Chieh, Mr. HUANG Shen Kai and Mr. LAI Kin Chung, Kenneth; and the independent non-executive Directors are Mr. LAM Chak Man, Mr. YE Jianxin and Mr. CHERN Shyh Feng.