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賽伯樂國際控股

CYBERNAUT INTERNATIONAL HOLDINGS COMPANY LIMITED

賽伯樂國際控股有限公司

(incorporated in the Cayman Islands with limited liability)

(Stock Code: 1020)

SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO 2021 ANNUAL REPORT

Reference is made to the annual report for the year ended 31 December 2021 (the “**2021 Annual Report**”) of Cybernaut International Holdings Company Limited (the “**Company**” together with its subsidiaries the “**Group**”). Terms used herein shall have the same meanings as defined in the 2021 Annual Report unless otherwise stated.

The board (the “**Board**”) of directors (the “**Directors**”) of the Company wishes to provide the following additional information regarding the disclosure on page 13 of the 2021 Annual Report relating to the money lending business of the Group:

The credit risk assessment of customers conducted by TCL involves obtaining land search and valuation report from professional surveyors on properties; ascertaining the financial condition of the customers including reviewing income/asset proof of individual customers and financial reports of corporate customers; and conducting litigation and bankruptcy searches and credit search on customers. The loan terms are determined with reference to factors including customers’ requirements; result of credit assessment of customers, including whether regular income of customers are sufficient to cover loan repayment instalments; value of collaterals; prevailing market interest rates for similar loans and TCL’s credit policy. The Company has adopted the procedures on monitoring loan repayment and recovery which involve (a) the management of TCL is required to submit monthly management accounts to the Company after the end of each month and to report to the Company’s Board on the financial and business performance during review meetings at least semi-annually; (b) the management of TCL is required to report to the Company on the repayment status of all loans on a monthly basis and to report any material defaulted loans immediately upon occurrence; (c) the Company has designated an executive director of the Company to specifically supervise the operation of TCL and TCL is required to report directly to this executive director. In respect of delinquent loans, TCL will first issue standard demand letters. If no satisfactory response is received, TCL will instruct solicitors to issue formal legal demand letters. Thereafter formal legal proceedings may be issued where appropriate.

By Order of the Board of
Cybernaut International Holdings Company Limited
Mr. Zhu Min
Chairman

Hong Kong, 27 July 2022

As at the date of this announcement, the executive Directors are Mr. Zhu Min, Dr. Chen Huabei, Mr. Lu Yongchao and Ms. Yip Sum Yu and the independent non-executive Directors are Mr. Tong Yiu On, Mr. Li Yik Sang and Mr. Cao Ke.