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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)**

**DISCLOSEABLE TRANSACTIONS  
GRANTING OF LOANS**

**NEW LOAN A**

On 10 April 2025 after trading hours, the Lender, a subsidiary of the Company, entered into the New Loan Agreement A with the Borrower A pursuant to which the Lender has agreed to grant the New Loan A in the amount of HK\$1.5 million to the Borrower A.

**NEW LOAN B**

On 10 April 2025 after trading hours, the Lender entered into the New Loan Agreement B with the Borrower B pursuant to which the Lender has agreed to grant the New Loan B in the amount of HK\$2.5 million to the Borrower B.

**LISTING RULES IMPLICATION**

The Lender has granted the Existing Loans A in the total amount of HK\$10.3 million to the Borrower A within 12 months from the date of this announcement. Therefore the Existing Loans A should be aggregated with the New Loan A for the purpose of calculating the percentage ratio in respect of the New Loan A under Chapter 14 of the Listing Rules. As the highest applicable percentage ratio in respect of the Loans A exceeds 5% but is less than 25%, the Loans A constitute discloseable transactions of the Company and are subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

The Lender has granted the Existing Loans B in the total amount of HK\$9.5 million to the Borrower B within 12 months from the date of this announcement. Therefore the Existing Loans B should be aggregated with the New Loan B for the purpose of calculating the percentage ratio in respect of the New Loan B under Chapter 14 of the Listing Rules. As the highest applicable percentage ratio in respect of the Loans B exceeds 5% but is less than 25%, the Loans B constitute discloseable transactions of the Company and are subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

## **NEW LOAN AGREEMENT A**

Date: 10 April 2025

Parties: 1. Time Credit Limited as the Lender; and  
2. the Borrower A.

The Borrower A is principally engaged in money lending business and is a licensed money lender in Hong Kong. The ultimate beneficial owners of the Borrower A is Wong Ho Tin. To the best of the Directors' information and belief, the Borrower A and its ultimate beneficial owners are Independent Third Parties.

### **Amount of the New Loan A**

HK\$1.5 million.

### **Interest**

Interest on the New Loan A shall accrue at the rate of 10.5% per annum and payable monthly.

### **Repayment**

The Borrower shall repay the New Loan A after 12 months from the date of drawdown.

### **Security**

The New Loan A is secured by a first legal charge over a property located in Hong Kong.

## **EXISTING LOAN AGREEMENTS A**

Dates: 5 September 2024, 5 September 2024, 16 September 2024 and 10 December 2024

Parties: 1. Time Credit Limited as the Lender; and  
2. the Borrower A.

### **Amount of the Existing Loans A**

HK\$10.3 million in aggregate.

### **Interest**

Interest on the Existing Loans A shall accrue at the rate 10.5% per annum and payable monthly.

## **Repayment**

The Borrower shall repay the Existing Loans A after 12 months from the date of drawdown.

## **Security**

Each of the Existing Loans A is secured by a first legal charge over different properties located in Hong Kong.

## **NEW LOAN AGREEMENT B**

Date: 10 April 2025

Parties: 1. Time Credit Limited as the Lender; and  
2. the Borrower B.

The Borrower B is principally engaged in money lending business and is a licensed money lender in Hong Kong. The ultimate beneficial owners of the Borrower B is Wong Kai Man. To the best of the Directors' information and belief, the Borrower B and its ultimate beneficial owners are Independent Third Parties.

## **Amount of the New Loan B**

HK\$2.5 million.

## **Interest**

Interest on the New Loan B shall accrue at the rate of 10.5% per annum and payable monthly.

## **Repayment**

The Borrower B shall repay the New Loan B after 12 months from the date of drawdown.

## **Security**

The New Loan B is secured by a first legal charge over a property located in Hong Kong.

## **EXISTING LOAN AGREEMENTS B**

Dates: 2 September 2024 and 7 October 2024

Parties: 1. Time Credit Limited as the Lender; and  
2. the Borrower B.

## **Amount of the Existing Loans B**

HK\$9.5 million in aggregate.

## **Interest**

Interest on the Existing Loans B shall accrue at the rate 10.5% per annum and payable monthly.

## **Repayment**

The Borrower shall repay the Existing Loans B after 12 months from the date of drawdown.

## **Security**

Each of the Existing Loans B is secured by a first legal charge over different properties located in Hong Kong.

## **REASONS FOR THE LOAN AGREEMENTS A AND LOAN AGREEMENTS B**

The Group is principally engaged in electronic commerce (E-commerce) business, internet education services and money lending business.

The Lender is a subsidiary of the Company and a money lender licensed in Hong Kong under the Money Lenders Ordinance, Cap 163, laws of Hong Kong. The Loan Agreements A and Loan Agreements B are conducted in the ordinary and usual course of business of the Group which provides interest income to the Group. The terms of the Loan Agreements A and Loan Agreements B were determined after arm's length negotiations between the Lender and the Borrower A and Borrower B. The Board considers that the terms of the Loan Agreements A and Loan Agreements B are fair and reasonable and in the interests of the Company and the Shareholders as a whole.

## **LISTING RULES IMPLICATIONS**

The Lender has granted the Existing Loans A to the Borrower A within 12 months from the date of this announcement. Therefore the Existing Loans A should be aggregated with the New Loan A for the purpose of calculating the percentage ratio in respect of the New Loan A under Chapter 14 of the Listing Rules. As the highest applicable percentage ratio in respect of the Loans A exceeds 5% but is less than 25%, the Loans A constitute discloseable transactions of the Company and are subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

The Lender has granted the Existing Loans B to the Borrower B within 12 months from the date of this announcement. Therefore the Existing Loans B should be aggregated with the New Loan B for the purpose of calculating the percentage ratio in respect of the New Loan B under Chapter 14 of the Listing Rules. As the highest applicable percentage ratio in respect of the Loans B exceeds 5% but is less than 25%, the Loans B constitute discloseable transactions of the Company and are subject to the reporting and announcement requirements under Chapter 14 of the Listing Rules.

## DEFINITIONS

“Board”	the board of Directors
“Borrower A”	China Links Credit Limited
“Borrower B”	Chak Hoi Finance Limited
“Company”	Cybernaut International Holdings Company Limited, a company incorporated in Cayman Islands with limited liability, the Shares of which are listed on the Main Board of the Stock Exchange
“connected person”	has the meaning ascribed to it under the Listing Rules
“Directors”	the directors of the Company
“Existing Loans A”	four separate loan facilities of HK\$2.5 million, HK\$2.5 million, HK\$3.1 million and HK\$2.2 million granted by the Lender to the Borrower A pursuant to the Existing Loan Agreements A
“Existing Loan Agreements A”	four separate loan agreements dated 5 September 2024, 5 September 2024, 16 September 2024 and 10 December 2024 made between the Lender and the Borrower A in respect of four separate loan facilities of HK\$2.5 million, HK\$2.5 million, HK\$3.1 million and HK\$2.2 million respectively
“Existing Loans B”	two separate loan facilities of HK\$5 million and HK\$4.5 million granted by the Lender to the Borrower B pursuant to the Existing Loan Agreements B
“Existing Loan Agreements B”	two separate loan agreements dated 2 September 2024 and 7 October 2024 made between the Lender and the Borrower B in respect of two separate loan facilities of HK\$5 million and HK\$4.5 million respectively
“Group”	the Company and its subsidiaries
“HK\$”	Hong Kong dollars, the lawful currency of Hong Kong
“Hong Kong”	the Hong Kong Special Administrative Region of the People’s Republic of China
“Independent Third Party(ies)”	a third party independent of the Company and its connected persons
“Lender”	Time Credit Limited, a limited liability company incorporated in Hong Kong and a subsidiary of the Company

“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“Loans”	the New Loan and the Existing Loans
“Loan Agreements A”	the New Loan Agreement A and the Existing Loan Agreements A
“Loan Agreements B”	the New Loan Agreement B and the Existing Loan Agreements B
“New Loan A”	a loan facility of HK\$1.5 million granted by the Lender to the Borrower A pursuant to the New Loan Agreement A
“New Loan B”	a loan facility of HK\$2.5 million granted by the Lender to the Borrower B pursuant to the New Loan Agreement B
“New Loan Agreement A”	the loan agreement dated 10 April 2025 made between the Lender and the Borrower A in respect of a loan facility of HK\$1.5 million
New Loan Agreement B”	the loan agreement dated 10 April 2025 made between the Lender and the Borrower B in respect of a loan facility of HK\$2.5 million
“Share(s)”	the ordinary share(s) of par value HK\$0.10 each in the share capital of the Company
“Shareholder(s)”	the holder(s) of the issued Share(s)
“Stock Exchange”	The Stock Exchange of Hong Kong Limited

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

Hong Kong, 10 April 2025

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