

HONG KONG BUILDERS FINANCE LIMITED

(incorporated in Hong Kong with limited liability)

Unit 1210, 12/F., West Tower, Shun Tak Centre, 168-200 Connaught Road Central, Hong Kong

Tel: 2268 2222 Fax: 2369 0981

21 January 2025

Kam Lam Sing Kelvin
2/F., No. 152 Kan Tau Tsuen,
Sha Tau Kok Road, Fanling,
New Territories,
Hong Kong

Dear Mr. Kam,

Loan agreements entered into between Hong Kong Builders Finance Limited as lender and Kam Lap Sing Kelvin as borrower dated (i) 21 February 2017 (as amended and supplemented by supplemental agreements dated 11 February 2019, 10 November 2020, 14 December 2020, 9 November 2022 and 8 November 2024), (ii) 13 April 2017 (as amended and supplemented by the supplemental agreements dated 11 February 2019, 10 November 2020, 14 December 2020, 9 November 2022 and 8 November 2024) and (iii) 7 May 2021 (as amended and supplemented by the supplemental agreements dated 9 November 2022, 9 November 2023 and 8 November 2024) relating to the granting of the revolving loan facilities of up to HK\$56,000,000 HK\$65,000,000 and HK\$90,000,000 respectively (the "Loan Agreements & Supplemental Agreements")

We refer to the Loan Agreements & Supplemental Agreements.

Capitalised terms used herein and not defined shall have the same meaning as in the Loan Agreements & Supplemental Agreements unless the context otherwise requires.

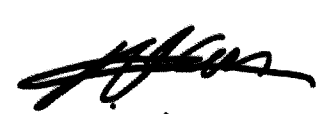
As additional time is required to fulfill all the conditions precedent as set out in the Supplemental Agreements, pursuant to Clause 3.2 of the Supplemental Agreements, we agree to extend the long stop date from 31 January 2025 (or such other date as the parties may agree in writing) to 28 February 2025 (or such other date as the parties may agree in writing).

Save as disclosed above, all other terms and conditions of the Loan Agreements & Supplemental Agreements shall remain unchanged and in full force and effect in all respects.

Please sign and return this letter to us for confirmation.

For and on behalf of
Hong Kong Builders Finance Limited


Name: Lei Hong Wai
Title: Director


Kam Lap Sing Kelvin
(HKID no: C527050(0))