

IN THE MATTER OF THE COMPANIES ACT 1981
(the “Act”)

AND

IN THE MATTER OF

First Credit Finance Group Limited

第一信用金融集團有限公司

(the “Company”)

NOTICE OF REDUCTION OF ISSUED SHARE CAPITAL

NOTICE IS HEREBY GIVEN pursuant to Section 46(2)(a) of the Act that subject to the satisfaction of certain conditions, the Company proposes to reduce its issued share capital from an amount of HK\$57,600,000 by an amount of HK\$51,840,000 to an amount of HK\$5,760,000 by canceling the paid-up capital to the extent of HK\$0.09 on each issued existing share with nominal or par value of HK\$0.10 (the “**Capital Reduction**”).

It is intended that conditional upon satisfaction of certain conditions, the Capital Reduction will take effect on or about 2 March, 2015.

Conyers Dill & Pearman
Attorneys to the Company

Dated this 10th day of February, 2015.