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UNLIMITED CREATIVITY HOLDINGS LIMITED

無限創意控股有限公司

(Continued in Bermuda with limited liability)

(Stock code: 8079)

DISCLOSEABLE TRANSACTION GRANT OF LOAN FACILITY

On 14 August 2012, the Lender entered into the Loan Agreement with the Borrower, pursuant to which the Lender agreed to grant to the Borrower the Loan Facility.

As one of the applicable percentage ratios set out in Rule 19.06 of the GEM Listing Rules with respect to the grant of the Loan Facility exceeds 5% but is not more than 25%, the grant of the Loan Facility constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules.

LOAN AGREEMENT

- Date : 14 August 2012
- Lender : Yvonne Credit Service Company Limited, being an indirect wholly owned subsidiary of the Company
- Borrower : Customer A
- Loan Facility : HK\$7,000,000
- Loan Period : 12 months expiring on 13 August 2013 or such later date to be agreed between the Lender and the Borrower
- Repayment : Customer A shall repay the interests on a monthly basis with the principal amount and interest at loan maturity day
- Security : A first legal charge/mortgage in respect of property located in Hong Kong with a valuation of approximately HK\$11.0 million conducted by an independent property valuer on 13 August 2012. The property is currently under the first legal charge/mortgage with a statement from Customer A declaring the outstanding amount of the first legal charge/mortgage being HK\$5.5 million

The Loan Facility granted to the Borrower was funded by internal resources of the Group.

Lender and the Borrower have not entered into any transactions within the past twelve months that need to be aggregated with the Loan Facility pursuant to Rules 19.22 of the GEM Listing Rules.

INFORMATION OF CUSTOMER A

Customer A is an individual. To the best of the Directors' knowledge, information and belief having made all reasonable enquiry, the Borrower is an Independent Third Party and not connected with the Company and its subsidiaries.

The Loan Facility is secured and carry an interest rate of 12% per annum which was determined with reference to the factors including, among others, (i) the usual practice of the Group comparing to the Group's other clients; and (ii) the rules under section 24 of the Money Lending Ordinance (Cap. 163 of the laws of Hong Kong) which says the maximum effective rate of interest must not exceed 60% per annum.

REASONS FOR AND BENEFITS OF THE LOAN FACILITY

The Group is principally engaged in money lending business, property investment, financial instruments and quoted shares investment in Hong Kong and the retailing of beauty products and provision of beauty services, clinical services in Hong Kong and Macau. The Directors are of the view that the entering into of the Loan Agreement is in the Group's ordinary and usual course of business; and on normal commercial terms within the meaning of the GEM Listing Rules. The Directors consider that the terms of the Loan Agreement are fair and reasonable and thus the entering into of the Loan Agreement is in the interests of the Company and the Shareholders as a whole.

GENERAL

As one of the applicable percentage ratios set out in Rule 19.06 of the GEM Listing Rules with respect to the grant of the Loan Facility exceeds 5% but is not more than 25%, the grant of the Loan Facility constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules.

DEFINITIONS

In this announcement, the following expressions have the meanings set out below unless the context otherwise requires:

“Borrower”	Customer A
“Company”	Unlimited Creativity Holdings Limited (Stock code: 8079), a company continued in Bermuda with limited liability, the shares of which are listed on GEM
“Director(s)”	the director(s) of the Company
“GEM”	the Growth Enterprise Market of the Stock Exchange
“GEM Listing Rules”	the Rules Governing the Listing of Securities on GEM
“Group”	the Company and its subsidiaries

“HK\$”	Hong Kong dollar, the lawful currency of Hong Kong
“Hong Kong”	the Hong Kong Special Administrative Region of the People’s Republic of China
“Independent Third Party”	person(s) who or company(ies) together with its/their ultimate beneficial owner(s) which, to the best of the Directors’ knowledge, information and belief having made all reasonable enquiry, is/are third party(ies) independent of the Company and its connected person(s)
“Lender”	Yvonne Credit Service Company Limited, being an indirect wholly owned subsidiary of the Company
"Loan Agreement"	The agreement dated 14 August 2012 entered into between the Lender and the Borrower
“Loan Facility”	the loan facility of HK\$7,000,000 granted by the Lender to the Borrower pursuant to Loan Agreement
“Shareholder(s)”	the holder(s) of the Shares
“Share(s)”	ordinary share(s) of HK\$0.01 each in the share capital of the Company
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“%”	per cent.

By order of the Board
Unlimited Creativity Holdings Limited
Shiu Yeuk Yuen
Chairman

Hong Kong, 14 August 2012

As at the date of this announcement, the Board comprises Mr. Shiu Yeuk Yuen and Mr. Leung Ge On Andy as executive Directors; Dr. Siu Yim Kwan, Sidney, Mr. Tsui Pui Hung and Mr. Kam Tik Lun as independent non-executive Directors.

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors having made all reasonable enquiries, confirm that, to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the Company’s website at www.ulcreativity.com and the “Latest Company Announcements” page of the GEM website for at least seven days from the date of its posting.