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
PROVISION OF FINANCIAL ASSISTANCE

On 23 July 2013, the Lender entered into the loan agreement with Customer A and Customer B, pursuant to which the Lender agreed to grant to Customer A and Customer B the loan amount of HK$1,900,000.

On 26 July 2013, the Lender entered into the Loan Agreement with the Borrowers, pursuant to which the Lender agreed to grant to the Borrowers the Loan Amount.

The Loan Amount plus the above mentioned loan amount granted to Customer A within a 12-month period is HK$2,650,000. As the applicable percentage ratio of Loan Amount on an aggregated basis with the Prior Transaction, exceeds 5% but is not more than 25% in accordance with the GEM Listing Rules, the provision of Loan Amount constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules.

LOAN AGREEMENT

Date	:	26 July 2013
Lender	:	Yvonne Credit Service Company Limited, being an indirect wholly-owned subsidiary of the Company
Borrowers	:	Customer A & C
Loan Amount	:	HK$750,000
Loan Period	:	84 months expiring on 27 July 2020 or such later date to be agreed between the Lender and the Borrowers
Repayment	:	Borrowers shall repay the principal amount with interests on a monthly basis
Interest	:	22% per annum
Security	:	The property located in Hong Kong with a valuation of approximately HK$3.26 million conducted by independent property valuer on 23 July 2013. The property has an outstanding loan amount of HK$1.55 million under the all monies' first and second legal charge/mortgage

The Loan Amount granted to the Borrowers was funded by internal resources of the Group.

INFORMATION OF THE BORROWERS

The Borrowers are individuals. To the best of the Directors' knowledge, information and belief having made all reasonable enquiry, the Borrowers are the Independent Third Parties and not connected with the Company and its subsidiaries.

The Loan Amount is secured and carry an interest rate of 22% 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).

REASONS FOR AND BENEFITS OF THE PROVISION OF FINANCIAL ASSISTANCE

The Group is principally engaged in money lending business, property investment, retail business, financial instruments and quoted shares investment in Hong Kong. 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

The Loan Amount plus the above mentioned loan amount granted to Customer A within a 12-month period is HK$2,650,000. As the applicable percentage ratio of Loan Amount on an aggregated basis with the Prior Transaction, exceeds 5% but is not more than 25% in accordance with the GEM Listing Rules, the provision of Loan Amount 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:

"Borrowers"	Customer A & C
"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(ies)”	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 26 July 2013 entered into between the Lender and the Borrowers
“Loan Amount”	the loan amount of HK$750,000 granted by the Lender to the Borrowers pursuant to Loan Agreement
“Prior Transaction”	On 23 July 2013, the Lender entered into a loan agreement with Customer A and Customer B and the loan amount is HK$1,900,000.
“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, 26 July 2013

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.