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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
PROVISION OF FINANCIAL ASSISTANCE

On 20 March 2015, the Lender entered into the Loan Agreement with the Borrowers, pursuant to which the Lender agreed to grant a secured loan in amount of HK$13,500,000 to the Borrowers.

As one of the relevant applicable percentage ratios set out in Rule 19.06 of the GEM Listing Rules with respect to the grant of the Loan Amount exceed 5% but not more than 25%, the provision of financial assistance constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules and is therefore subject to the notification and announcement requirements under the GEM Listing Rules.

LOAN AGREEMENT

Date	:	20 March 2015
Lender	:	Yvonne Credit Service Company Limited, being an indirect wholly-owned subsidiary of the Company
Borrowers	:	Customer A & B & C
Loan Amount	:	HK$13,500,000
Loan Period	:	Ten years expiring on 20 March 2025 or such later date to be agreed between the Lender and the Borrowers
Repayment	:	Borrowers shall repay the principal amount with interest on a monthly basis
Interest	:	8% per annum
Security	:	Four properties and three carparks located in Hong Kong with an aggregate valuation of approximately HK$20.37 million conducted by an independent property valuer on 13 March 2015. Those properties and carparks were under all monies' legal charge on an outstanding amount of approximately HK$9.8 million

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

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

INFORMATION OF THE BORROWER

The Customer A is a company incorporated in Hong Kong principally engaged in the business of electronics products and Customer B and C are individuals. To the best of the Directors' knowledge, information and belief having made all reasonable enquiries, the Borrowers are the Independent Third Parties and not connected with the Group.

The Loan Amount is secured and carry an interest rate of 8% per annum which was determined with reference to the factors including, among others, (i) the usual practice of the trade comparing to the Group's other clients; and (ii) the rules under section 24 of the Money Lenders Ordinance.

REASONS FOR AND BENEFITS OF THE PROVISION OF FINANCIAL ASSISTANCE

The Group is principally engaged in money lending business, property investment, financial instruments, retail business, medicine store and quoted shares investment in Hong Kong. The Lender is an indirect wholly-owned subsidiary of the Company and a money lender licensed in Hong Kong under the provisions of the Money Lenders Ordinance. The terms of the Loan Agreement are negotiated on an arm's length basis between the Lender and the Borrowers. The Directors are of the view that 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 entering into of the Loan Agreement is in the interests of the Company and the Shareholders as a whole.

GENERAL

As one of the relevant applicable percentage ratios set out in Rule 19.06 of the GEM Listing Rules with respect to the grant of the Loan Amount exceed 5% but not more than 25%, the provision of financial assistance constitutes a discloseable transaction of the Company under Chapter 19 of the GEM Listing Rules and is therefore subject to the notification and announcement requirements under 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 and B and C
"Company"	Unlimited Creativity Holdings Limited (Stock code: 8079), a company continued in Bermuda with limited liability, the Shares 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 is/are third party(ies) independent of the Company and its connected person(s) (as defined under the GEM Listing Rules)
"Lender"	Yvonne Credit Service Company Limited, being an indirect wholly-owned subsidiary of the Company
"Loan Agreement"	The agreement dated 20 March 2015 entered into between the Lender and the Borrowers
"Loan Amount"	the loan amount of HK$13,500,000 granted by the Lender to the Borrowers pursuant to Loan Agreement
"Money Lenders Ordinance	the Money Lenders Ordinance (Chapter 163 of the laws of Hong Kong) as amended, supplemented or otherwise modified from time to time
"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, 20 March 2015

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. Kam Tik Lun and Mr. Lau Gar Hung, Christopher 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.