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美瑞健康国际产业集团  
Meilleure Health International Industry Group

**MEILLEURE HEALTH INTERNATIONAL INDUSTRY GROUP LIMITED**

**美瑞健康國際產業集團有限公司**

*(Incorporated in Bermuda with limited liability)*

**(Stock Code: 2327)**

**SUPPLEMENTAL ANNOUNCEMENT  
IN RELATION TO THE INTERIM REPORT  
FOR THE SIX MONTHS ENDED 30 JUNE 2022**

Reference is made to the interim report of Meilleure Health International Industry Group Limited (the “**Company**”, together with its subsidiaries, the “**Group**”) for the six months ended 30 June 2022 which was published on 23 September 2022 (the “**2022 Interim Report**”). Unless otherwise stated, capitalised terms used herein shall have the same meanings as those defined in the 2022 Interim Report.

**SUPPLEMENTAL INFORMATION TO THE 2022 INTERIM REPORT IN RELATION TO MATERIAL LENDING TRANSACTIONS**

In addition to the information provided in the 2022 Interim Report, the Board would like to provide further information under the section headed “Material Lending Transactions” in the Management Discussion and Analysis on page 12 of the 2022 Interim Report as follows:

The Group has established strict credit risk management and internal control procedures to regulate its lending transactions and only provides loans to customers with good credit standing and satisfactory results of operation as well as in need of short-term financing. The risk management and internal control procedures mainly consist of the following stages, namely (i) credit risk assessment of customers; (ii) assessment and approval processes; and (iii) loan collection monitoring:

**Credit Risk Assessment of Customers**

The corporate treasury department of the Group (the “**Corporate Treasury Department**”) assesses the background and reputation of any new customers by taking into account the new customer’s financial condition, the purpose of borrowing, shareholders’ background and business reputation, etc. The Corporate Treasury Department also conducts due diligence, credit verification and repayment ability assessment on new customers. The Corporate Treasury Department researches and analyses customers’ background information, including but not limited to their operating history, shareholders, financial information, income proofs, bank statements, tax returns, independent professional credit reports, operational risks, legal risks, online media investigation report, industry report, etc.

## **Assessment and Approval Processes**

The Corporate Treasury Department would perform credit assessment and review of the loan applications as well as determine the loan terms (having taken into consideration factors such as the credit risks of the customers, their recoverability, the cost of capital of the Group and the prevailing market interest rates, etc). The financial controller of the Group would review the relevant assessment reports and loan terms, and then report to Ms. Zhou Wen Chuan (“**Ms. Zhou**”), our Chief Executive Officer and Executive Director. Ms. Zhou will be responsible for the approval of loans in relatively smaller amounts.

If the potential loans are of larger amounts (i.e. by assessment of size tests under Chapter 14 of the Listing Rules, may constitute a disclosable transaction or above), in which case, such potential loans shall be reported by Ms. Zhou and she will elaborate to the Board such potential loans in contemplation and her recommendations therewith for discussion and approval, the Directors (including the Independent Non-Executive Directors) shall then consider whether such loans are on normal commercial terms, fair and reasonable and in the interests of the Company and its shareholders as a whole. The requirements of reporting, announcement, circular and shareholders’ approval under Chapter 14 of the Listing Rules will then be fulfilled (if applicable).

Moreover, for any potential loans which may involve connected person(s) as defined under Chapter 14A of the Listing Rules, such loans will be reported to the Board immediately for assessment with respect to size tests and assessment by the Board as elaborated above. The requirements of reporting, announcement, circular, independent financial advice and independent shareholders’ approval under Chapter 14A of the Listing Rules will then be fulfilled (if applicable).

## **Loan Collection Monitoring**

Last but not least, the Corporate Treasury Department would conduct regular reviews and carry out follow-up actions (on a monthly and continuing basis) in respect of overdue amounts to minimise the Group’s exposure to credit risk and follow up closely with its customers as to the deadlines in payment of interest of the loans. Ageing analysis of the debtors is prepared on a monthly basis and is closely monitored to minimise any credit risk associated with these debtors. The Corporate Treasury Department will report the status of the loan portfolio to Ms. Zhou monthly, such that Ms. Zhou may closely monitor the loan portfolio to oversight the credit risk. Ms. Zhou would report to the Board and discuss actions to be taken in case of any abnormal situations.

The Corporate Treasury Department has standard procedures for dealing with default in payment. In case there are any minor defaults, the Corporate Treasury Department will send reminder and/or demand letters to its customers. In case the default for loans persists, the collection procedure will commence and the Corporate Treasury Department will engage lawyers in advising on the loan, its recovery and enforcement action.

The above-mentioned information does not affect any other information in the 2022 Interim Report. Save as aforesaid, all other contents of the 2022 Interim Report remain unchanged.

By Order of the Board  
**Meilleure Health International Industry Group Limited**  
**Zhou Wen Chuan**  
*Executive Director and Chief Executive Officer*

Hong Kong, 20 October 2022

*As at the date of this announcement, the Board comprises Mr. Zhou Xuzhou, Dr. Zeng Wentao and Ms. Zhou Wen Chuan as executive Directors, Dr. Mao Zhenhua as non-executive Director and Mr. Gao Guanjiang, Professor Chau Chi Wai, Wilton and Mr. Wu Peng as independent non-executive Directors.*