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AEON Credit Secures HK\$300 Million Syndicated Sustainability-Linked Loan

Reinforces Commitment to Sustainable Growth and Responsible Business Practices

AEON Credit Service (Asia) Company Limited (“AEON Credit” or the “Group”; Stock Code: 00900) is pleased to announce that it has successfully secured a HK\$300 million sustainability-linked loan from a syndicate of nine regional and local banks, further underscoring the Group’s unwavering commitment to integrating sustainability into its business operations.

The syndicated sustainability-linked loan, arranged by the Hong Kong Corporate Sales Department of MUFG Bank, Ltd. as the mandated lead arranger and bookrunner, will be used for working capital purposes.

The syndicated loan agreement is signed in accordance with the sustainability-linked loan principles (“**SLLP**”) published by the APLMA, the Loan Market Association and the Loan Syndications and Trading Association, aiming to promote and support environmentally and socially sustainable economic activities and growth. As an incentive for the Group to achieve its sustainability objectives, the loan terms and interest rate payable are linked to the successful attainment of pre-defined sustainability performance targets (“**SPTs**”), which are assessed through pre-determined key performance indicators (**KPIs**) covering both environmental and social aspects. Compliance with the SLLP and the reasonableness of the established SPTs are reviewed independently by the third-party assessor Hong Kong Quality Assurance Agency.

Mr. Wei Aiguo, Managing Director of AEON Credit, said, “We are delighted to have secured this syndicated sustainability-linked loan, which marks our ongoing efforts in advancing sustainable development. We recognise that environmentally and socially responsible business practices are integral to driving sustainable growth of the Group and creating long-term value for all stakeholders. By aligning our financing initiative with ambitious, material and quantifiable sustainability objectives, we are taking meaningful steps towards driving greater positive environmental and social impact, and reinforcing our accountability and commitment to sustainability. Looking ahead, we will explore further opportunities for sustainable funding, and continue to contribute to a greener and more sustainable future.”

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About AEON Credit Service (Asia) Company Limited (Stock Code: 00900)

AEON Credit Service (Asia) Company Limited, a subsidiary of AEON Financial Service Co., Ltd. (TSE: 8570) and a member of the AEON Group, was set up in 1987 and listed on the Main Board of The Stock Exchange of Hong Kong Limited in 1995. The Group is principally engaged in the finance business, which includes the issuance of credit cards and the provision of personal loan financing, card payment processing services, insurance intermediary business in Hong Kong and microfinance business in Mainland China.