

31 May 2020

Dear Sir,

I, Ng Shing Joe Kester, with reference to the internal request, hereby confirm the existence of the loan facilities of HK\$20,000,000 dated on 27 May 2019 granted by me to BCI Group Holdings Limited which is subject to the terms and conditions set out in the respective loan facilities agreement with further period up to 30 November 2021 and the maximum loan facilities amount will increase to HK\$25,000,000 in which all the HK\$25,000,000 will be revolving in nature. An annual interest rate of 4.48% will apply to all the loan facilities amount.

I hereby also confirm the existence of the loan facilities would available for a further eighteen months from their existing maturity date for the outstanding loan balances as at 31 May 2020, totaled to HK\$13,877,609 and all the funds subsequently draw down by BCI Group Holdings Limited during the period covering from 1 June 2020 to 31 May 2021.

Yours faithfully,



Mr. Ng Shing Joe, Kester
Controlling Shareholder of BCI Group Holdings Limited