

BANKING FACILITY GRANTED BY UNITED OVERSEAS BANK (MALAYSIA) BHD

INTRODUCTION

The Board of Directors (the “**Board**”) of HS Optimus Holdings Limited (“**Company**” and together with its subsidiaries, the “**Group**”) wishes to announce that on 19 December 2025, HS Optimus Wood Products Sdn Bhd (“**HSOM**”), a subsidiary of the Company, has been informed by United Overseas Bank (Malaysia) Bhd (“**Bank**”) that the Bank has made available to HSOM new banking facilities of up to RM9,000,000 (“**Banking Facilities**”) for drawdown by HSOM. The Group intends to utilise the Banking Facilities to finance purchase of trade related goods and general working capital requirement.

KEY TERMS OF THE BANKING FACILITIES

The key terms of the Banking Facilities are set out below:

Lender	United Overseas Bank (Malaysia) Bhd
Borrower	HS Optimus Wood Products Sdn Bhd
Amount	RM9,000,000
Purpose	<p>1)<u>Combined Multi Trade Line of RM 8,000,000 comprising:</u></p> <ul style="list-style-type: none">(i) Letter of Credit: to facilitate import/local purchases(ii) Banker's Acceptance: to finance import/local purchases(iii) Trust Receipt: to finance import/local purchases(iv) Invoice Financing: to finance local purchase and import of goods related to trade(v) Foreign Currency Trust Receipt: to finance import of raw materials(vi) Foreign Currency Invoice Financing: to finance local purchase and import of goods in foreign currency related to trade(vii) Performance Guarantee: for issuance of performance/bid/tender bond to parties acceptable to the Bank(viii) Financial Guarantee: for issuance for guarantee in favour of Tenaga Nasional Berhad, Customs, Immigration and other parties acceptable to the Bank <p>2)<u>Overdraft of RM 1,000,000 for working capital requirement</u></p>
Repayment	<p>The repayment terms in relation to (i) Letter of Credit, (ii) Bankers' Acceptance, (iii) Trust Receipt, (iv) Invoice Financing, (v) Foreign Currency Trust Receipt, and (vi) Foreign Currency Invoice Financing are payable upon maturity of the term of each of the above.</p> <p>The repayment terms in relation to (vii) Performance Guarantee and (viii) Financial Guarantee are payable upon demand.</p> <p>The repayment terms in relation to Overdraft are repayable upon demand or expiry of tenor.</p>

Security	<ol style="list-style-type: none"> 1. An all monies facilities agreement, up to the amount of RM 9,000,000. 2. An all monies first legal charge to be created over the factory at Plot 34, Jalan SR/4, Taman Perindustrian Simpang Renggam, 86200 Simpang Renggam, Johor, Malaysia. 3. A corporate guarantee by the Company for RM9,000,000.
Financial Covenants	<ol style="list-style-type: none"> 1. Gearing ratio shall not at any time exceed 2.00 times unless the Bank agree in writing. 2. To maintain a Debt Service Coverage Ratio of not less than 1.25 times at all times throughout the tenor of the Banking Facilities.

By order of the Board

HS Optimus Holdings Limited

Chia Fook Sam

Executive Director and Chief Operating Officer

19 December 2025

This announcement has been reviewed by the Company's sponsor, UOB Kay Hian Private Limited (the "Sponsor").

This announcement has not been examined or approved by the Singapore Exchange Securities Trading Limited ("SGX-ST") and the SGX-ST assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made or reports contained in this announcement.

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