

Stock Code: 417

Corporate News

TSL Jewellery Signed HK\$573 Million Syndicated Loan Facility to Fuel Future Development

TSL Jewellery signed a five-year, HK\$573 million syndicated loan facility (the "Facility") agreement with a consortium of four leading international financial institutions. The proceeds, which provide a steady liquidity support, will be used as general working capital to cope with the Group's business development.

Representatives from Industrial Bank of Taiwan Co., Ltd – the Facility's mandated lead arranger, facility agent and original lender – and three other participating banks – namely Bangkok Bank Public Company Limited, China CITIC Bank International Limited, and The Bank of East Asia, Limited – attended the signing ceremony held on September 13, together with Mrs Annie Yau Tse, the Group's Chairman and Chief Executive Officer and Ms Estella Ng, Deputy Chairman, Chief Strategy Officer & Chief Financial Officer.

Commenting on the syndicated loan facility, Mrs Tse said it has a significant meaning to the Group. "It shows that the banking sector is confident towards the Group's solid business fundamentals and its future prospects, while offering a steady liquidity and strong financial capability that can provide substantial support to our future growth. Looking ahead, we will continue to enhance the Group's operational efficiency by grabbing a handful of business opportunities with a prudent yet progressive approach, to create higher value and returns to our customers and shareholders," she mentioned.

The Facility was guaranteed by the Group's listing arm and entered into by two of its subsidiaries: Tse Sui Luen Jewellery Company Limited and TSL Manufacturing and Distribution Limited. Amounting to HK\$573 million and inclusive of an exercised greenshoe option upside of HK\$23 million, the Facility has been granted for a term of five years from the date of the first drawdown.

謝瑞麟珠寶簽訂5.73億港元銀團貸款以支持未來發展
謝瑞麟珠寶與四間主要國際銀行簽訂一項總金額為5.73億港元的五年期銀團貸款協議。銀團貸款所得資金將為集團提供穩定流動資金，並用作其日常營運，以配合業務發展。

台灣工業銀行股份有限公司作為是次銀團貸款的受託牽頭經辦行、信貸代理人及原借貸人，以及三間參與的銀行包括盤谷銀行、中信銀行和東亞銀行，均派代表出席於9月13日舉行的簽訂儀式，而集團主席及行政總裁謝邱安儀女士及副主席兼首席策略暨財務官伍綺琴女士亦一同參與。



TSL Group's management and the representatives of the participating banks
謝瑞麟集團管理層及參與是次銀團貸款協議之銀行代表

謝太太表示是次銀團貸款對集團來說具有重大意義：「這不僅反映了銀行業界對集團穩健的業務基礎及發展前景充滿信心，同時亦為集團提供穩定的流動資金及加強其財政實力，從而為未來的業務拓展提供強大支持。展望未來，我們將繼續提升集團營運效益，繼續以謹慎而進取的方式把握商機，並為客戶及股東創造更高的價值及回報。」

此項銀團貸款由集團上市公司提供擔保，並由其兩間附屬公司謝瑞麟珠寶有限公司及謝瑞麟製造及分銷有限公司簽訂。貸款金額為5.73億港元，其中包括2,300萬港元的超額貸款，自首次提用該信貸之日起，為期五年。



TSL Group established a syndicated loan facility agreement with Industrial Bank of Taiwan, Bangkok Bank, China CITIC Bank and The Bank of East Asia.
謝瑞麟集團與台灣工業銀行、盤谷銀行、中信銀行和東亞銀行訂立銀團貸款協議。

Operational Focus

18 new stores opened from June to August 2016
家分店在六月到八月期間開設

The Group has presence in 105 cities and the new ones include:
集團在內地的銷售網絡達至 105 個城市，其中新增城市包括：

河南省周口市 Zhoukou, Henan Province
湖南省常德市 Changde, Hunan Province
江西省萍鄉市 Pingxiang, Jiangxi Province

Store network coverage 集團銷售網絡覆蓋

Location 地點	No. of stores 店鋪數目 (As of 31 August 2016 截至2016年8月31日止)
Mainland China 中國內地	295
• Self-operated 自營店	197
• Franchised 加盟店	98
Hong Kong 香港	26
Macau 澳門	3
Malaysia 馬來西亞	3
Japan 日本	1
Total	328

Sustainable Development

TSL Jewellery recognised for its efforts to Go Green

In June 2016, the Group was once again recognised by the Green Office Awards Labelling Scheme (GOALS) of the World Green Organisation and was named the "Better World Company" of the United Nations Sustainable Development Goals for its efforts to go green in nine stipulated aspects of operations at the Hong Kong Headquarters, including energy conservation, water saving and waste reduction.

Launched in 2013, GOALS aims at raising local business awareness of the global environmental challenges, recognising their efforts to establish green offices and implement sustainable practices. Over 300 corporations have been awarded since the launch of campaign and it is the second time for the Group to be recognised under the scheme.



TSL Foundation inspires innovation

The TSL | 謝瑞麟 Foundation (the "Foundation"), which was founded and supported by the Group, continued to support the education sector by promoting creativity among the new generation. In June, the Foundation once again sponsored the inter-school Mini 4WD Model Car Racing organised by La Salle Primary School with an aim to inspire innovation among the young generation.



Mr Tommy Tse, trustee of The TSL | 謝瑞麟 Foundation, posing with an award winner. TSL | 謝瑞麟基金受託人謝達峰先生為優勝者頒獎。

謝瑞麟珠寶環保努力獲肯定

2016年6月，集團再度成為世界綠色組織「綠色辦公室獎勵計劃(GOALS)」的企業成員，並獲聯合國可持續目標的「環球愛心企業」標誌，以表揚集團香港總部在九個營運範疇上致力實行環保措施，包括節約能源、用水及廢物減排。

「綠色辦公室獎勵計劃(GOALS)」於2013年推出，以喚起本地商業機構對全球環境問題的關注為目標，並嘉許企業在推行「綠色辦公室」及實行可持續性措施作出的努力。自計劃實行至今，已有超過300間企業獲得此殊榮，而集團亦第二次取得此計劃之認可。

謝瑞麟基金啟發創新

由集團創立及支持的TSL | 謝瑞麟基金(「謝瑞麟基金」)持續與教育界合作，向新一代宣揚創意理念。本年6月，謝瑞麟基金再一次贊助了由喇沙小學舉辦的「全港學界迷你四驅車大賽」，旨在激發年輕一代的創意思維。

Frequently Asked Questions

Q: Has the Group employed any marketing plans to stimulate sales amid the lacklustre retail environment?

零售市道氣氛持續疲弱，集團近日可有市場推廣計劃以刺激銷售？

Other than launching a well-received "Finger Language" marketing campaign that drew attentions from young consumers, TSL Jewellery also introduced limited-time offers on its gold products. To reinforce the Group's brand positioning of Wedding Expert, it has cooperated with Anovia, a well-known bridal shop that offers a wide range of wedding and evening gowns, to transform its Park Lane flagship store into a wedding concept jewellery shop with a Wedding Pop-up Corner on the second floor. The Group's experienced Wedding Ambassadors are dedicated to providing newly-weds-to-be professional one-stop services and suggestions on sourcing gowns and accessories for their big days. Participating couples may even get a box of Mini BB cookies by Blesscuit Bakery, a brand by a HK celebrity Sharon Chan, at free of charge.

Q: How will the Group use the proceeds from its recently signed HK\$573 million syndicated loan agreement?

集團近日簽訂一項5.73億港元銀團貸款，貸款的主要用途為何？

The Group signed a five-year, HK\$573 million syndicated loan facility agreement with a consortium of four leading international financial institutions on September 13. The Facility has a significant meaning as it shows that the banking sector is confident towards the Group's solid business fundamentals and its future prospects, while offering a steady liquidity and strong financial capability that can provide substantial support to our future growth. The proceeds, which provide a steady liquidity support, will be used as general working capital to cope with the Group's business development.

集團除於較早前推出迎合年輕消費者的「指語」系列外，亦就足金產品推出限時優惠以刺激消費，推出至今市場反應理想。作為婚慶首飾專家，集團近日與著名婚紗晚裝專門店Anovia合作，將尖沙咀栢麗大道旗艦店二樓打造成嶄新「婚嫁概念珠寶店」，並加設Wedding Pop-up Corner，首創一站式選購婚嫁首飾及配襯婚紗晚裝的貼心服務體驗，助準新人輕鬆籌備婚禮。參與體驗的準新人更有機會免費獲得陳敏之主理的Blesscuit Bakery Mini BB餅乾回禮禮盒一份。



A team of professional Wedding Ambassadors of the Group. 集團專業「婚慶大使」團隊。

集團於9月13日與四間主要國際銀行簽訂一項總金額為5.73億港元的五年期銀團貸款協議。是次銀團貸款意義非凡，不僅反映了銀行業界對集團穩健的業務基礎及發展前景充滿信心，同時亦進一步為集團提供穩定的流動資金和加強財政實力，從而為未來的業務拓展提供強大支持。貸款所得資金將可提供穩定流動資金，用作集團日常營運，以配合業務發展。

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TSL Investor Snapshot is a business update sent to investors and media every three months.

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