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<b>Cash Dividend Announcement for Equity Issuer</b>	
Issuer name	REF Holdings Limited
Stock code	01631
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	Final Dividend Announcement for the Year Ended 31 December 2021
Announcement date	04 March 2022
Status	New announcement
<b>Information relating to the dividend</b>	
Dividend type	Final
Dividend nature	Ordinary
For the financial year end	31 December 2021
Reporting period end for the dividend declared	31 December 2021
Dividend declared	HKD 0.2 per share
Date of shareholders' approval	27 April 2022
<b>Information relating to Hong Kong share register</b>	
Default currency and amount in which the dividend will be paid	HKD 0.2 per share
Exchange rate	HKD 1 : HKD 1
Ex-dividend date	03 May 2022
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	04 May 2022 16:00
Book close period	From 05 May 2022 to 11 May 2022
Record date	11 May 2022
Payment date	13 May 2022
Share registrar and its address	Union Registrars Limited
	Suites 3301-04, 33/F. Two Chinachem Exchange Square 338 King's Road North Point Hong Kong

<b>Information relating to withholding tax</b>	
Details of withholding tax applied to the dividend declared	Not applicable
<b>Information relating to listed warrants / convertible securities issued by the issuer</b>	
Details of listed warrants / convertible securities issued by the issuer	Not applicable
<b>Other information</b>	
Other information	Not applicable
<b>Directors of the issuer</b>	
As at the date of this announcement, the executive Director is Ms. Kwok Kam Lai; the non-executive Director is Mr. Lau Man Tak (Chairman); and the independent non-executive Directors are Mr. Leung Chi Hung, Mr. Wong Kun Kau and Mr. Lee Hon Man Eric.	