CREDIT BUREAU ASIA LIMITED
(Company Registration Number: 201909251G)
(Incorporated in the Republic of Singapore)

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the Annual General Meeting of Credit Bureau Asia Limited (the "**Company**") will be held at 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804 on Friday, 24 April 2026 at 8.15 a.m. to transact the following business:

AS ORDINARY BUSINESS

1. Adoption of the Audited Financial Statements for the financial year ended 31 December 2025 and the Directors' Statement and Independent Auditor's Report thereon. **(Resolution 1)**

2. Payment of the final one-tier tax exempt dividend of S$0.022 per ordinary share. [*See Explanatory Note 1*] **(Resolution 2)**

3. Approval of Directors' fees of S$160,000 for the financial year ending 31 December 2026, payable half-yearly in arrears (FY2025: S$160,000) [*See Explanatory Note 2*] **(Resolution 3)**

4. Re-election of the following Directors retiring by rotation pursuant to Regulations 94 & 95 of the Company's Constitution:
   (i) Mr. Koo Chiang [*See Explanatory Note 3*] **(Resolution 4)**
   (ii) Mr. Chua Kee Lock [*See Explanatory Note 4*] **(Resolution 5)**

5. Re-appointment of Deloitte & Touche LLP as auditor of the Company to hold office until the next Annual General Meeting of the Company and authorization for Directors to fix their remuneration. **(Resolution 6)**

6. To transact any other ordinary business which may be properly transacted at an Annual General Meeting.

AS SPECIAL BUSINESS

To consider and, if thought fit, to pass the following **ordinary resolutions**, with or without modifications:

7. **Authority to allot and issue shares**

   (a) That pursuant to Section 161 of the Companies Act 1967 of Singapore and the Listing Manual ("**Listing Manual**") of the Singapore Exchange Securities Trading Limited (the "**SGX-ST**"), authority be and is hereby given to the Directors of the Company at any time and upon such terms and for such purposes and to such person(s) as the Directors may in their absolute discretion deem fit, to:
      (i) allot and issue shares of the Company whether by way of rights, bonus or otherwise;
      (ii) make or grant offers, agreements or options (collectively, "**Instruments**") that might or would require shares to be issued, including but not limited to the creation and issue of (as well as adjustments to) options, warrants, debentures or other instruments convertible into shares; and/or
      (iii) issue additional Instruments arising from adjustments made to the number of Instruments previously issued in the event of rights, bonus or capitalisation issues; and

   (b) (notwithstanding the authority conferred by the shareholders may have ceased to be in force) issue shares in pursuance of any Instrument made or granted by the Directors while the authority was in force,
   provided always that:
      (i) the aggregate number of shares to be issued pursuant to this resolution (including shares to be issued in pursuance of Instruments made or granted pursuant to this resolution) does not exceed 50% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company, of which the aggregate number of shares (including shares to be issued in pursuance of Instruments made or granted pursuant to this resolution) to be issued other than on a *pro rata* basis to existing shareholders of the Company does not exceed 20% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company. Unless prior shareholder approval is required under the Listing Manual, an issue of treasury shares will not require further shareholder approval and will not be included in the aforementioned limits. For the purpose of this resolution, the total number of issued shares excluding treasury shares and subsidiary holdings is based on the Company's total number of issued shares excluding treasury shares and subsidiary holdings at the time this resolution is passed, after adjusting for:
         (a) new shares arising from the conversion or exercise of convertible securities or share options or vesting of share awards which were issued and are outstanding or subsisting at the time this resolution is passed, provided the options or awards were granted in compliance with Part VIII of Chapter 8 of the Listing Manual; and
         (b) any subsequent bonus issue, consolidation or subdivision of the Company's shares; and
      (ii) such authority shall, unless revoked or varied by the Company at a general meeting, continue in force until the conclusion of the next Annual General Meeting or the date by which the next Annual General Meeting of the Company is required by law to be held, whichever is the earlier. [*See Explanatory Note 5*] **(Resolution 7)**

8. **Authority to offer and grant options and to allot and issue shares under the Credit Bureau Asia Employee Share Option Scheme**

   That authority be and is hereby given to the Directors of the Company to:

   (a) offer and grant options in accordance with the provisions of the Credit Bureau Asia Employee Share Option Scheme (the **"Scheme**"); and
   (b) allot and issue from time to time such number of fully-paid ordinary shares of the Company as may be required to be issued pursuant to the exercise of options granted or to be granted under the Scheme,

   provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including shares held in treasury) delivered and/or to be delivered, pursuant to the Scheme and the Credit Bureau Asia Performance Share Plan shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time, as determined in accordance with the provisions of the Scheme. [*See Explanatory Note 6*] **(Resolution 8)**

9. **Authority to offer and grant awards and allot and issue shares under the Credit Bureau Asia Performance Share Plan**

That authority be and is hereby given to the Directors of the Company to:

(a) offer and grant awards in accordance with the provisions of the Credit Bureau Asia Performance Share Plan (the "**PSP**"); and
(b) allot and issue from time to time such number of fully-paid ordinary shares of the Company as may be required to be issued pursuant to the vesting of awards granted under the PSP,

provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including shares held in treasury) delivered and/or to be delivered, pursuant to the PSP and the Credit Bureau Asia Employee Share Option Scheme shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time, as determined in accordance with the provisions of the PSP. [*See Explanatory Note 7*] **(Resolution 9)**

10. **Proposed renewal of the Share Purchase Mandate**

That:
(a) authority be and is hereby given to the Directors of the Company, in accordance to Section 76C and 76E of the Companies Act 1967 and Chapter 8 of the Listing Manual, to purchase or otherwise acquire Shares ("Share Purchase Mandate") not exceeding in aggregate the Maximum Limit (as defined in Circular), at such price or prices as may be determined by the Directors of the Company from time to time up to the Maximum Price (as defined in Circular), whether by way of:
   (i) on-market purchases ("Market Purchase") transacted on SGX-ST through the ready market or, as the case may be, any other stock exchange on which the Shares may for the time being be listed and quoted, through one or more duly licensed stockbrokers appointed by the Company for the purpose; and/or
   (ii) off-market purchases ("Off-Market Purchase") in accordance with any equal access scheme(s) as defined in Section 76C of the Companies Act 1967 as may be determined or formulated by the Directors as they may consider fit and in the best interests of the Company, which scheme(s) shall satisfy all the conditions prescribed by the Companies Act 1967 and the Listing Manual;

   and in accordance with all applicable laws, regulations and rules;

(b) any Share purchased or acquired by the Company is deemed cancelled immediately on purchase or acquisition (and all rights and privileges attached to the Share will expire on such cancellation) unless such Share is held by the Company as a treasury share in accordance with the Companies Act 1967;

(c) unless varied or revoked by the Company in a general meeting, the authority conferred on the Directors of the Company pursuant to the proposed Share Purchase Mandate may be exercised by the Directors of the Company at any time during the period commencing from the passing of this resolution and expiring on the earliest of:
   (i) the date on which the next annual general meeting of the Company is held or required by law to be held;
   (ii) the date on which the authority contained in the Share Purchase Mandate is varied or revoked by the Company in a general meeting;
   (iii) the date on which purchases and acquisitions of Shares pursuant to the Share Purchase Mandate are carried out to the full extent mandated; and

(d) the Directors of the Company be and are hereby authorized to complete and do all such acts and things as they may consider expedient and necessary to give effect to the transactions contemplated by this resolution. [*See Explanatory Note 8*] **(Resolution 10)**

To consider and, if thought fit, to pass the following **special resolution**, with or without modifications:

11. **Proposed Capital Reduction and Cash Distribution**

That pursuant to Section 78C of the Companies Act:

(a) the issued and paid-up capital of the Company be reduced by approximately S$20,663,100 from S$35,051,183 to S$14,388,083 and that such reduction be effected by returning the sum of approximately S$20,663,100 from the issued and paid-up share capital of the Company to the Shareholders, being registered holders of the Shares other than the Company, except that where the registered holder is the CDP, the term "Shareholders" shall mean the Depositors (other than the Company) as defined under the Companies Act on the basis of S$0.09 for each issued ordinary share in the capital of the Company held by a Shareholder or on his/her behalf at the Record Date; and

(b) the Directors of the Company (or their authorized representative) and each of them be and are hereby authorized and empowered to do all acts and things (including, without limitation, executing all such documents as may be required) as they or each of them deem desirable, necessary or expedient to give effect to the Capital Reduction and Cash Distribution as they or each of them may in their or each of their absolute discretion deem fit in the interests of the Company. [*See Explanatory Note 9*] **(Resolution 11)**

BY ORDER OF THE BOARD
Chiang Wai Ming
Company Secretary
Singapore, 1 April 2026

Explanatory Notes:

1. The Share Transfer Books and Register of Members will be closed at 5.00 pm on **6 May 2026**. If approved, the final dividend for the financial year ended 31 December 2025 will be paid on **22 May 2026**.

2. The amount of the Directors' fees has been computed based on the current fees structure reported in the Corporate Governance Report section of the Company's Annual Report 2025.

3. There is no relationship (including immediate family relationships) between Mr. Koo Chiang and the other Directors of the Company or its substantial shareholders (except Natasha Koo) and detailed information on Mr. Koo Chiang is set out in the section entitled "Board of Directors" and in the Corporate Governance Report section of the Company's Annual Report 2025.

4. There is no relationship (including immediate family relationships) between Mr. Chua Kee Lock and the other Directors of the Company or its substantial shareholders and detailed information on Mr. Chua Kee Lock is set out in the section entitled "Board of Directors" and in the Corporate Governance Report section of the Company's Annual Report 2025.

5. The ordinary resolution proposed is to authorize the Directors of the Company from the date of the Meeting until the next Annual General Meeting to issue shares and to make or grant instruments (such as warrants or debentures) convertible into shares, and to issue shares in pursuance of such instruments, up to an amount not exceeding in aggregate 50% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company, of which the total number of shares (including shares to be issued in pursuance of instruments made or granted) issued other than on a *pro rata* basis to existing shareholders shall not exceed 20% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company at the time the resolution is passed, for such purposes as they consider would be in the interests of the Company. Rule 806(3) of the Listing Manual of the Singapore Exchange Securities Trading Limited currently provides that the total number of issued shares excluding treasury shares and subsidiary holdings of the Company for this purpose shall be the total number of issued shares excluding treasury shares and subsidiary holdings at the time this resolution is passed (after adjusting for new shares arising from the conversion or exercise of convertible securities or share options or vesting of share awards which were issued and are outstanding or subsisting at the time this resolution is passed and any subsequent bonus issue, consolidation or subdivision of the Company's shares). This authority will, unless revoked or varied at a general meeting, expire at the next Annual General Meeting of the Company.

6. The ordinary resolution, if passed, will empower the Directors of the Company to offer and grant options under the Credit Bureau Asia Employee Share Option Scheme (the "**Scheme**") in accordance with and pursuant to the rules of the Scheme and to allot and issue from time to time such number of fully-paid shares as may be required to be allotted and issued pursuant to the exercise of such options under the Scheme, provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including treasury shares) delivered and/or to be delivered, pursuant to options granted under the Scheme and awards granted under the Credit Bureau Asia Performance Share Plan (the "**PSP**") shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time.

7. The ordinary resolution, if passed, will empower the Directors of the Company to offer and grant awards under the PSP in accordance with and pursuant to the rules of the PSP and to allot and issue from time to time such number of fully-paid shares as may be required to be allotted and issued pursuant to the vesting of such awards under the PSP, provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including treasury shares) delivered and/or to be delivered, pursuant to awards granted under the PSP and options granted under the Scheme shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time.

8. The ordinary resolution, if passed, will empower the Directors of the Company from the date of this AGM until the next AGM to repurchase ordinary shares of the Company by way of Market Purchase or Off-Market Purchase of up to 10% of the total number of issued shares (excluding treasury shares and subsidiary holdings, if any) in the capital of the Company at the Maximum Price. Detailed information relating to this proposed resolution is set out in the Circular dated 1 April 2026 accompanying to this notice.

9. The special resolution, if passed, is to reduce the issued and paid-up share capital of the Company by approximately S$20,663,100 from S$35,051,183 (as at Latest Practicable Date) to S$14,388,083 and return the sum of approximately S$20,663,100 to the Shareholders. Detailed information relating to this proposed resolution is set out in the Circular dated 1 April 2026 accompanying to this notice.

Notes:

1. The AGM is being convened and will be held at 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804 on Friday, 24 April 2026 at 8.15 a.m. (Singapore time). **There will be no option to participate virtually. Food and beverages will not be served.** Printed copies of the Annual Report 2025 and Circulars will be despatched to members only on request, but will be made available on the Company's website at the URL https://www.creditbureauasia.com and on the SGXNet at the URL https://www.sgx.com/securities/company-announcements.

2. Each of the resolutions at the AGM (and at any adjournment thereof) will be voted on by way of a poll.

3. A member who is not a relevant intermediary is entitled to appoint not more than two proxies to attend, speak and vote on his/her/its behalf at the AGM if such member wishes to exercise his/her/its voting rights at the AGM. Where such member's proxy form appoints more than one proxy, the proportion of the shareholding concerned to be represented by each proxy shall be specified in the proxy form.

   A member who is a relevant intermediary is entitled to appoint more than two proxies to attend, speak and vote on his/her/its behalf at the AGM, but each proxy must be appointed to exercise the rights attached to a different share or shares held by such member. Where such member's form of proxy appoints more than two proxies, the number and class of shares in relation to which each proxy has been appointed shall be specified in the proxy form. "Relevant Intermediary" has the meaning ascribed to it in Section 181 of the Companies Act 1967.

4. A member can appoint the Chairman of the Meeting as his/her/its proxy, but this is not mandatory.

5. A proxy need not be a member of the Company. The Chairman of the AGM, as proxy, need not be a member of the Company.

6. A corporation which is a member may appoint an authorized representative or representatives by resolution of its directors or other governing body in accordance with Section 179 of the Companies Act 1967 to attend, speak and vote for and on behalf of such corporation.

7. The instrument appointing a proxy or proxies must be under the hand of the appointor or of his attorney duly authorised in writing. Where the instrument appointing a proxy or proxies is executed by a corporation, it must be executed under its common seal or signed on its behalf by an officer or attorney duly authorised in writing.

8. Where an instrument appointing a proxy is signed on behalf of the appointor by the attorney, the letter or power of attorney or a duly certified copy thereof must (failing previous registration with the Company) be lodged with the instrument of proxy, failing which the instrument may be treated as invalid.

9. Completion and return of the instrument appointing a proxy(ies) by a member will not prevent him/her from attending, speaking and voting at the AGM if he/she so wishes. The appointment of the proxy(ies) for the AGM will be deemed to be revoked if the member attends the AGM in person and in such event, the Company reserves the right to refuse to admit any person(s) appointed under the relevant instrument appointing a proxy(ies) to the AGM.

10. The instrument appointing a proxy(ies), together with the power of attorney or other authority under which it is signed (if applicable) or a notarial certified copy thereof, must:

    (i) if sent personally or by post, be lodged at the Registered Office of the Company at 6 Shenton Way, #17-10, Singapore 068809; or

(ii) if submitted by email, be received by the Company at agm@creditbureauasia.com

in either case, by **8.15 a.m. on 21 April 2026** being not less than seventy-two (72) hours before the time appointed for holding the AGM (or at any adjournment thereof) and in default the instrument of proxy shall not be treated as valid. **Members of the Company are strongly encouraged to submit completed proxy forms electronically via email.**

11. CPFIS/SRS investors who hold shares through CPF Agent Banks/SRS Operators:

    (i) may vote at the AGM if they are appointed as proxies by their respective CPF Agent Banks/SRS Operators, and should contact their respective CPF Agent Banks/SRS Operators if they have any queries regarding their appointment as proxies; or

    (ii) may appoint the Chairman of the Meeting as proxy to vote on their behalf at the AGM, in which case they should contact their CPF Agent Banks/SRS Operators to submit their votes not less than seven (7) working days before the AGM.

12. Shareholders who wish to ask questions in advance of the AGM related to the resolutions to be tabled for approval at the AGM, must submit their questions by 8.15 a.m. on 10 April 2026 via email to agm@creditbureauasia.com. When sending in your questions, provide your full name, address, contact details and the manner in which you hold shares in the Company (eg via CDP, CPF or SRS). The Company shall address all substantial and relevant questions received from Shareholders prior to the AGM and publish its response before 8.15 a.m. on 17 April 2026 on the SGXNet at the URL https://www.sgx.com/ securities/company-announcements and at the Company's website at the URL https://www.creditbureauasia.com.

KEY DATES/DEADLINES

Key dates	**Actions**
1 April 2026 (Wednesday)	The Annual Report 2025, the notice of AGM, the proxy form and the Circulars will be made available to Members of the Company by electronic means. The notice of AGM, the proxy form and the request form will be mailed to Members of the Company.
By 8.15 a.m. on 10 April 2026 (Friday)	Deadline for shareholders to submit questions related to the AGM resolutions in advance.
By 8.15 a.m. on 15 April 2026 (Wednesday)	Deadline for CPF or SRS investors who wish to appoint the Chairman of the Meeting as proxy to contact their respective CPF Agents or SRS Operators to submit their votes.
By 8.15 a.m. on 17 April 2026 (Friday)	Deadline for company to publish answers to shareholders' questions.
By 8.15 a.m. on 21 April 2026 (Tuesday)	Deadline for shareholders to submit proxy form.
8.15 a.m. on 24 April 2026 (Friday)	**Annual General Meeting**

Personal data privacy:

By submitting an instrument appointing a proxy(ies) and/or representative(s) to attend, speak and vote at the AGM and/or any adjournment thereof, a member of the Company consents to the collection, use and disclosure of the member's personal data by the Company (or its agents or service providers) for the purpose of the processing, administration and analysis by the Company (or its agents or service providers) of the appointment of the proxy(ies) and/or representative(s) as proxy for the AGM (including any adjournment thereof) and the preparation and compilation of the attendance lists, minutes and other documents relating to the AGM (including any adjournment thereof), and in order for the Company (or its agents or service providers) to comply with any applicable laws, listing rules, take-over rules, regulations and/or guidelines.