

# LUMINOR FINANCIAL HOLDINGS LIMITED

(Company Registration No. 201131382E)  
(Incorporated in the Republic of Singapore)

11 April 2025

Dear Shareholder of Luminor Financial Holdings Limited (the “Company”),

- 1. ACCESS TO ANNUAL REPORT 2024 VIA COMPANY’S WEBSITE AND SGXNET**
- 2. OPTION TO REQUEST FOR PRINTED COPY OF ANNUAL REPORT**

We wish to inform you that:

- Printed copies of the Notice of Annual General Meeting (“**AGM**”) and Proxy Form for the AGM of the Company to be held at Lounge 1883, Level 1 of Singapore Recreation Club, B Connaught Drive, Singapore 179682, on Monday, 28 April 2025 at 11.00 a.m., have been despatched to shareholders.
- In line with the Company’s continuing sustainability efforts to protect our environment, the Company is using electronic communication for the transmission of the Company’s Annual Report for the financial year ended 31 December 2024 (“**Annual Report 2024**”). The Company’s Annual Report 2024 is available for download from the Company’s website at the URL: <http://www.luminorfinancialholdings.com/annualreport>, and the SGXNET at the URL: <https://www.sgx.com/securities/company-announcements>, from the date of this letter.

We encourage you to join our sustainability efforts to reduce paper waste by choosing electronic communication. However, if you wish to receive a printed copy of the Company’s Annual Report 2024, please complete the Request Form below and submit it to us by 25 April 2025, in the following manner:

- by email to the Company at [investor@luminorfinancialholdings.com](mailto:investor@luminorfinancialholdings.com); or
- by post to the registered office of the Company at 9 Raffles Place #29-01 Republic Plaza Singapore 048619.

By completing, signing and returning the Request Form to us, you agree and acknowledge that we and/or our service providers may collect, use and disclose your personal data, as contained in your submitted Request Form or which is otherwise collected from you (or your authorised representative(s)), for the purpose of processing and effecting your request.

Yours faithfully,  
For and on behalf of  
**Luminor Financial Holdings Limited**

Kwan Yu Wen  
Executive Director

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## REQUEST FORM

To: **Luminor Financial Holdings Limited (the “Company”)**

Please send me/us a printed copy of the Company’s Annual Report 2024

Name of Shareholder : \_\_\_\_\_

NRIC/Passport/Company Registration No. : \_\_\_\_\_

The shares are held by me/us under/through:

☐ CDP Securities Account No. : \_\_\_\_\_

☐ CPF Investment Scheme/SRS : \_\_\_\_\_

Mailing Address : \_\_\_\_\_

Email Address/Contact No. : \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

*Note: This request is valid for the Company’s Annual Report 2024 only. Incomplete or incorrectly completed forms will not be processed.*

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Affix  
Postage  
Stamp

**LUMINOR FINANCIAL HOLDINGS LIMITED**

9 Raffles Place  
#29-01 Republic Plaza  
Singapore 048619