

LUMINOR FINANCIAL HOLDINGS LIMITED

(Company Registration Number 201131382E)
(Incorporated in the Republic of Singapore)

NOTICE OF EXTRAORDINARY GENERAL MEETING

NOTICE IS HEREBY GIVEN that an Extraordinary General Meeting (“**EGM**”) of Luminor Financial Holdings Limited (the “**Company**”) will be held at Lounge 1883, Level 1 of Singapore Recreation Club, B Connaught Drive, Singapore 179682 on Monday, 28 April 2025 at 11.30 a.m. (or as soon thereafter following the conclusion or adjournment of the Annual General Meeting of the Company to be held at 11.00 a.m. on the same day and at the same place), for the purpose of considering and, if thought fit, passing with or without modifications, the following resolutions as ordinary resolutions:

*All capitalised terms used in this notice which are not otherwise defined shall have the same meanings as ascribed to them in the Company’s circular to its shareholders dated 11 April 2025 (“**Circular**”).*

ORDINARY RESOLUTIONS

RESOLUTION 1: PROPOSED ADOPTION OF THE FUNDED HERE EMPLOYEE SHARE OPTION PLAN

THAT:

- (a) a share option plan to be known as the “Funded Here Employee Share Option Plan” (the “**FH ESOP**”), the details and rules of which are set out in the Circular, under which options (“**Options**”) to subscribe for ordinary shares in the capital of FH (the “**FH Ordinary Shares**”) will be granted to selected FH Employees and FH Directors of FH as well as directors (executive and non-executive) and employees of the Luminor Financial Holdings Limited and its subsidiaries (including controlling shareholders and their associates), and other selected participants, details of which are set out in the Circular, be approved;
- (b) the Directors of FH or the Committee be authorised to:
 - (i) implement, establish and administer the FH ESOP;
 - (ii) modify and/or amend the FH ESOP from time to time, provided that such modification and/or amendment is effected in accordance with the provisions of the FH ESOP and to do all such acts and to enter into all such transactions, arrangements and agreements as may be necessary or expedient in order to give full effect to the FH ESOP;
 - (iii) offer and grant Options in accordance with the rules of the FH ESOP and to allot and issue new FH Ordinary Shares or deliver from time to time such number of share(s) in FH held in treasury by FH pursuant to the exercise of the Options under the FH ESOP; and
- (c) complete and do all such acts and things (including executing such documents and approving any amendments, alterations or modifications to any documents as may be required) as they may consider necessary, expedient, incidental or in the interests of FH to give effect to the transactions contemplated and authorised by this resolution.

RESOLUTION 2: PROPOSED PARTICIPATION OF MR KWAN CHEE SENG, A CONTROLLING SHAREHOLDER OF THE COMPANY IN FH ESOP

THAT, subject to and contingent upon the passing of Ordinary Resolution 1, approval be given for Mr Kwan Chee Seng, a Controlling Shareholder and Non-Executive Director of the Company, to participate in the FH ESOP.

RESOLUTION 3: PROPOSED PARTICIPATION OF MISS KWAN YU WEN, AN ASSOCIATE OF THE CONTROLLING SHAREHOLDER OF THE COMPANY IN FH ESOP

THAT, subject to and contingent upon the passing of Ordinary Resolution 1, approval be given for Miss Kwan Yu Wen, an Associate of the Controlling Shareholder of the Company and an Executive Director of the Company, to participate in the FH ESOP.

RESOLUTION 4: PROPOSED GRANT OF OPTIONS UNDER THE FH ESOP TO MR KWAN CHEE SENG

THAT subject to and contingent upon the passing of Ordinary Resolutions 1 and 2, the proposed offer and grant to Mr Kwan Chee Seng, a Controlling Shareholder and Non-Executive Director of the Company, of Options pursuant to and in accordance with the Rules of the FH ESOP on the following terms, be and is hereby approved, and the Directors be and are hereby authorised to allot and issue FH Ordinary Shares upon the exercise of such Options:—

- (a) Proposed date of grant of Options : Following receipt of the necessary approvals, including but not limited to that of the Shareholders, the shareholders of FH and the Committee
- (b) Number of FH Ordinary Shares comprised in the proposed Options : 1,066,736 FH Ordinary Shares (representing approximately 2% of the total issued FH Ordinary Shares excluding treasury shares as at the Latest Practicable Date)
- (c) Exercise Price per FH Ordinary Shares : S\$0.092, based on the last done price per share of FH in accordance with the Rules of the FH ESOP
- (d) Vesting period : One (1) year after the date of the grant of the Options. Options can be exercised in whole or in part after the Vesting Period but before the expiry of the Exercise Period, being five (5) years from the date of the grant of the Options. There is no other condition precedent for the exercise of the Options

RESOLUTION 5: PROPOSED GRANT OF OPTIONS UNDER THE FH ESOP TO MISS KWANYU WEN

THAT subject to and contingent upon the passing of Ordinary Resolutions 1 and 3, the proposed offer and grant to Miss Kwan Yu Wen, an Associate of the Controlling Shareholder of the Company and an Executive Director of the Company, of Options pursuant to and in accordance with the Rules of the FH ESOP on the following terms, be and is hereby approved, and the Directors be and are hereby authorised to allot and issue FH Ordinary Shares upon the exercise of such Options:–

- (a) Proposed date of grant of Options : Following receipt of the necessary approvals, including but not limited to that of the Shareholders, the shareholders of FH and the Committee
- (b) Number of FH Ordinary Shares comprised in the proposed Options : 666,710 FH Ordinary Shares (representing approximately 1.25% of the total issued FH Ordinary Shares excluding treasury shares as at the Latest Practicable Date)
- (c) Exercise Price per FH Ordinary Shares : S\$0.092, based on the last done price per share of FH in accordance with the Rules of the FH ESOP
- (d) Vesting period : One (1) year after the date of the grant of the Options. Options can be exercised in whole or in part after the Vesting Period but before the expiry of the Exercise Period, being five (5) years from the date of the grant of the Options. There is no other condition precedent for the exercise of the Options

RESOLUTION 6: PROPOSED GRANT OF OPTIONS UNDER THE FH ESOP TO MR PANG CHEE CHONG

THAT subject to and contingent upon the passing of Ordinary Resolution 1, the proposed offer and grant to Mr Pang Chee Chong, an Executive Director and Chief Executive Officer of FH, of Options pursuant to and in accordance with the Rules of the FH ESOP on the following terms, be and is hereby approved, and the Directors be and are hereby authorised to allot and issue FH Ordinary Shares upon the exercise of such Options:–

- (a) Proposed date of grant of Options : Following receipt of the necessary approvals, including but not limited to that of the Shareholders, the shareholders of FH and the Committee
- (b) Number of FH Ordinary Shares comprised in the proposed Options :
 - (i) 1,776,115 FH Ordinary Shares (representing approximately 3.33% of the total issued FH Ordinary Shares excluding treasury shares as at the Latest Practicable Date) (“**Category C-Suite/Board**”); and
 - (ii) 1,066,736 FH Ordinary Shares (representing approximately 2% of the total issued FH Ordinary Shares excluding treasury shares as at the Latest Practicable Date) (“**Category Pioneer Group**”)

- (c) Exercise Price per FH Ordinary Shares : S\$0.092, based on the last done price per share of FH in accordance with the Rules of the FH ESOP
- (d) Vesting period : (i) Category C-Suite/Board: Three (3) years after the date of the grant of the Options. Options can be exercised in whole or in part after the Vesting Period but before the expiry of the Exercise Period, being five (5) years from the date of the grant of the Options. There is no other condition precedent for the exercise of the Options; and
- (ii) Category Pioneer Group: One (1) year after the date of the grant of the Options. Options can be exercised in whole or in part after the Vesting Period but before the expiry of the Exercise Period, being five (5) years from the date of the grant of the Options. There is no other condition precedent for the exercise of the Options

By Order of the Board
LUMINOR FINANCIAL HOLDINGS LIMITED

KWAN YU WEN
Executive Director
11 April 2025

Important Information

1. All shareholders of the Company are invited to **physically attend** the EGM. There will be no option for shareholders of the Company to participate virtually. Printed copies of this Notice of EGM and Proxy Form will be despatched to shareholders. These documents together with the Circular are made available to shareholders of the Company on the SGXNET at <https://www.sgx.com/securities/company-announcements> and the Company's website at <http://www.luminorfinancialholdings.com>.
2. Shareholders may request a printed copy of the Circular by completing and returning the Request Form which is despatched to them:
 - a) by email to investor@luminorfinancialholdings.com; or
 - b) by post to the registered office of the Company at 9 Raffles Place, #29-01 Republic Plaza, Singapore 048619,in either case, the Request Form must be submitted to the Company by 25 April 2025.
3. Shareholders may submit questions relating to the Circular and resolutions set out in this notice of EGM in advance:
 - a) by email to investor@luminorfinancialholdings.com; or
 - b) by post to the office of the Company at 9 Raffles Place, #29-01 Republic Plaza, Singapore 048619,in either case, all questions must be submitted by 21 April 2025.

Shareholders, including CPF and SRS investors, who wish to submit their questions by post or by email are required to indicate their full names (for individuals)/company names (for corporates), NRIC/passport/company registration numbers, contact numbers, shareholding types and number of Shares held together with their submission of questions, to the office address or email address provided. Investors who hold Shares through relevant intermediaries (as defined in Section 181 of the Companies Act 1967), excluding CPF and SRS investors, should contact their respective relevant intermediaries to submit their questions based on the abovementioned instructions.

The Company will endeavour to address the substantial and relevant questions from shareholders soonest possible and in any case, not later than 48 hours before the closing date and time for the lodgement of Proxy Forms. The responses to questions from shareholders will be posted on the SGXNET and the Company's website. Any subsequent clarifications sought by the shareholders after 21 April 2025 will be addressed at the EGM. The minutes of the EGM will be published on the SGXNET and the Company's website within one (1) month after the date of the EGM and the minutes will include the responses to the substantial and relevant questions raised during the EGM.

4. A shareholder who is not a relevant intermediary is entitled to appoint not more than two (2) proxies to attend and vote at the EGM. Where such shareholder appoints 2 proxies, the proportion of his shareholding to be represented by each proxy shall be specified in Proxy Form. If the proportion of his shareholding is not specified, the first named proxy shall be deemed to represent 100% of his shareholding and the second named proxy shall be deemed to be an alternate to the first named.

A shareholder who is a relevant intermediary is entitled to appoint more than 2 proxies to attend and vote at the EGM, but each proxy must be appointed to exercise the rights attached to a different Share or Shares held by such shareholder. Where such shareholder appoints more than one proxy, the number of Shares in relation to which each proxy has been appointed shall be specified in the Proxy Form. If the proportion of shareholding is not specified, the first named proxy shall be deemed to represent 100% of shareholding and the second named proxy shall be deemed to be an alternate to the first named.

"Relevant intermediary" has the meaning ascribed to it in Section 181 of the Companies Act 1967.

5. A proxy need not be a shareholder of the Company.
6. The Proxy Form, duly executed together with the power of attorney or other authority, if any, under which the Proxy Form is signed or a notarially certified copy of that power of attorney or other authority (failing previous registration with the Company), must be submitted:
 - a) by email to sg.is.proxy@vistra.com; or
 - b) by post to the office of the Company's Share Registrar address, Tricor Barbinder Share Registration Services at 9 Raffles Place, Republic Plaza, Tower I, #26-01, Singapore 048619,

in each case, not less than 48 hours before the time appointed to hold the EGM, i.e. by 11.30 a.m. on 26 April 2025.

7. The Proxy Form must be signed by the appointor or his attorney duly authorised in writing or, if the appointor is a corporation, it must be executed either under its common seal or signed by its attorney or officer duly authorised. Where a proxy form is signed on behalf of the appointor by an attorney, the power of attorney or other authority or a notarially certified copy thereof (failing previous registration with the Company) must be lodged with the proxy form, failing which the proxy form may be treated as invalid.
8. Persons who hold Shares through relevant intermediaries (including CPF and SRS investors) and wish to exercise their votes by appointing the Chairman of the EGM as proxy should approach their respective relevant intermediaries (which would include CPF agent banks and SRS operators) through which they hold such Shares at least seven working days before the EGM to submit their voting instructions in order to allow sufficient time for their respective relevant intermediaries to in turn submit a Proxy Form to appoint the Chairman of the EGM to vote on their behalf.
9. The Company shall be entitled to reject the Proxy Form if it is incomplete, improperly completed or illegible or where the true intentions of the appointor are not ascertainable from the instructions of the appointor specified in the Proxy Form.
10. A Depositor's name must appear on the Depository Register maintained by The Central Depository (Pte) Limited as at 72 hours before the time appointed for holding the EGM in order for the Depositor to be entitled to attend and vote at the EGM.

PERSONAL DATA PRIVACY:

By submitting an instrument appointing a proxy(ies) and/or representative(s) to attend, speak and vote at the EGM of the Company and/or any adjournment thereof, a shareholder of the Company (i) consents to the collection, use and disclosure of the shareholder's and its proxy(ies)'s or representative(s)'s personal data by the Company (or its agents) for the purpose of the processing and administration by the Company (or its agents) of proxies and representatives appointed for the EGM of the Company (including any adjournment thereof) and the preparation and compilation of the attendance lists, minutes and other documents relating to the EGM of the Company (including any adjournment thereof), and in order for the Company (or its agents) to comply with any applicable laws, listing rules, regulations and/or guidelines (collectively, the "Purposes"); and (ii) warrants that where the shareholder discloses the personal data of the shareholder's proxy(ies) and/or representative(s) to the Company (or its agents), the shareholder has obtained the prior express consent of such proxy(ies) and/or representative(s) for the collection, use and disclosure by the Company (or its agents) of the personal data of such proxy(ies) and/or representative(s) for the Purposes.

