

**LUMINOR FINANCIAL HOLDINGS
LIMITED**

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

PROXY FORM**EXTRAORDINARY GENERAL MEETING****IMPORTANT:**

- (a) CPF and SRS investors may attend and vote at the EGM in person. CPF and SRS investors who are unable to attend the EGM but would like to vote may approach their respective CPF agent banks and SRS operators at least 7 working days before the EGM to appoint the Chairman of the EGM to act as their proxy and submit their votes, in which case, such CPF and SRS investors shall be precluded from attending the EGM.
- (b) This Proxy Form is not valid for use by the CPF and SRS investors and shall be ineffective for all intents and purposes if used or purported to be used by them.
- (c) Please read the notes to this Proxy Form. By submitting an instrument appointing proxy(ies) and/or representative(s), a shareholder accepts and agrees to the personal data privacy terms set out in the Notice of EGM dated 11 April 2025.

I/We*, _____ (Name) (NRIC/Passport/Registration Number _____)
of _____ (Address)
being a shareholder/shareholders* of Luminor Financial Holdings Ltd (the “Company”) hereby appoint:

Name	NRIC/Passport Number	Proportion of Shareholding	
		Number of Shares	%
Address			

and/or (delete as appropriate)

Name	NRIC/Passport Number	Proportion of Shareholding	
		Number of Shares	%
Address			

or if no proxy is named, the Chairman of the Extraordinary General Meeting (“EGM”) of the Company as my/our* proxy/proxies* to attend and vote for me/us* on my/our* behalf at the EGM of the Company to be held at Singapore Recreation Club, Connaught Dr, B, Singapore 179682, Lounge 1883, Level 1 (or immediately after the conclusion of the Company’s Annual General Meeting to be convened at 11.00 a.m. on the same day) and at any adjournment thereof.

I/We* direct my/our* proxy/proxies* to vote for, vote against or abstain from voting on the resolutions to be proposed at the EGM as indicated hereunder. If no specific direction as to voting is given, the proxy/proxies* will vote or abstain from voting at his/their* discretion, as he/they* will on any other matter arising at the EGM and at any adjournment thereof. In the absence of specific directions in respect of a resolution, the appointment of the Chairman of the EGM as *my/our proxy for that resolution will be treated as invalid. All resolutions put to the vote at the EGM shall be decided by way of poll.

No.	Ordinary Resolution	Number of Votes For**	Number of Votes Against**	Number of Votes Abstain**
1.	Proposed adoption of the FH ESOP			
2.	Proposed participation by Mr Kwan Chee Seng, a Controlling Shareholder and Non-Executive Director of the Company in the FH ESOP			
3.	Proposed participation by Miss Kwan Yu Wen, an Associate of the Controlling Shareholder and an Executive Director of the Company in the FH ESOP			
4.	Proposed grant of options under the FH ESOP to Mr Kwan Chee Seng, a Controlling Shareholder and Non-Executive Director of the Company			
5.	Proposed grant of options under the FH ESOP to Miss Kwan Yu Wen, an Associate of the Controlling Shareholder of the Company and an Executive Director of the Company			
6.	Proposed grant of options under the FH ESOP to Mr Pang Chee Chong, an Executive Director and Chief Executive Officer of FH			

* Delete where inapplicable.

** Please indicate your vote “For”, “Against” or “Abstain” with a tick [✓] within the box provided. Alternatively, please indicate the number of votes as appropriate.

Dated this _____ day of _____ 2025

Total number of Shares in	Number of Shares
(a) Depository Register	
(b) Register of Members	

Signature(s) of Shareholder(s) or Common Seal

IMPORTANT: PLEASE READ THE NOTES OVERLEAF

Notes:

1. If the shareholder has shares entered against his name in the Depository Register, he should insert that number of shares. If the shareholder has shares registered in his name in the Register of Members, he should insert that number of shares. If the shareholder has shares entered against his name in the Depository Register and registered in his name in the Register of Members, he should insert the aggregate number of shares. If no number is inserted, this proxy form will be deemed to relate to all the shares held by the shareholder.
2. A shareholder who is not a relevant intermediary is entitled to appoint not more than 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 this 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 two 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 this 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.

3. A proxy need not be a shareholder of the Company.
4. This Proxy Form, duly executed 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 for holding the EGM, i.e. by 11.30 a.m. on 26 April 2025.
5. The appointment of a proxy or proxies shall not preclude a shareholder from attending and voting in person at the EGM. If a shareholder attends the EGM in person, the appointment of a proxy or proxies shall be deemed to be revoked, and the Company reserves the right to refuse to admit such proxy or proxies to the EGM.
6. This 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.
7. Where this 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 this Proxy Form, failing which this Proxy Form may be treated as invalid.
8. A corporation which is a shareholder may authorise by a resolution of its directors or other governing body such person as it thinks fit to act as its representative at the EGM in accordance with Section 179 of the Companies Act 1967.
9. 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 this Proxy Form to appoint the Chairman of the EGM to vote on their behalf.
10. The Company shall be entitled to reject this 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 this Proxy Form (including any related attachment). In addition, in the case of a shareholder whose shares are entered in the Depository Register, the Company may reject any Proxy Form lodged if the shareholder, being the appointor, is not shown to have shares entered against his name in the Depository Register as at 72 hours before the time appointed for holding the EGM, as certified by The Central Depository (Pte) Limited to the Company.

Personal Data Privacy:

By submitting this proxy form, the shareholder is deemed to have accepted and agreed to the personal data privacy terms set out in the notice of EGM of the Company dated 11 April 2025.