

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 SHARHOLDERS’ CIRCULAR VIA COMPANY’S WEBSITE AND SGXNET**
- 2. OPTION TO REQUEST FOR PRINTED COPY OF SHAREHOLDERS’ CIRCULAR**

We wish to inform you that:

- Printed copies of the Notice of Extraordinary General Meeting (“**EGM**”) and Proxy Form for the EGM 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 11.30 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), 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 circular to shareholders dated 11 April 2025 (“**Shareholders’ Circular**”). The Shareholders’ Circular is available for download from the Company’s website at the URL: <http://www.luminorfinancialholdings.com/announcements>, 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 Shareholders’ Circular, 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; 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

REQUEST FORM

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

Please send me/us a printed copy of the Shareholders’ Circular

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 Shareholders’ Circular only. Incomplete or incorrectly completed forms will not be processed.

Affix
Postage
Stamp

LUMINOR FINANCIAL HOLDINGS LIMITED

9 Raffles Place
#29-01 Republic Plaza
Singapore 048619