

**PROPOSED NON-RENOUCEABLE NON-UNDERWRITTEN RIGHTS ISSUE**

**- NOTICE OF RECORD DATE**

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**1. INTRODUCTION**

The Board of Directors (the “**Board**” or “**Directors**”) of Luminor Financial Holdings Limited (the “**Company**”, and together with its subsidiaries, collectively the “**Group**”) refers to the Company announcements on 24 December 2025, 4 February 2026, 16 February 2026, 24 March 2026 and 27 March 2026 in relation to the Rights Issue (“the **Rights Issue Announcements**”) and the Company’s circular dated 12 March 2026 (“**Circular**”) in relation to the Rights Issue.

Unless otherwise defined, all capitalised terms used herein shall have the meanings as the Circular.

**2. NOTICE OF RECORD DATE**

**NOTICE IS HEREBY GIVEN** that the register of members and the share transfer books of the Company will be closed at 5.00 p.m. (Singapore time) on 23 April 2026 (the “**Record Date**”) for the purpose of determining the provisional allotments of Rights Shares to Entitled Shareholders under the Rights Issue, which comprise Entitled Depositors and Entitled Scripholders.

The Shares will trade on a “cum-rights” basis on the Catalist of the SGX-ST up to 5.00 p.m. (Singapore time) on 21 April 2026. The Shares will trade on an “ex-rights” basis from 9.00 a.m. (Singapore time) on 22 April 2026 and any person who purchases Shares on and from 22 April 2026 will not be entitled to any provisional allotment of Rights Shares under the Rights Issue.

**3. ELIGIBILITY OF SHAREHOLDERS TO PARTICIPATE IN THE RIGHTS ISSUE**

**3.1 Entitled Shareholders**

Entitled Shareholders (being Entitled Depositors and Entitled Scripholders) will be entitled to participate in the Rights Issue and receive a copy of a notification letter containing instructions on how to access the Offer Information Statement (“**OIS**”) (which will be electronically disseminated for viewing), together with the ARE or PAL, as the case may be, and other accompanying documents at their respective Singapore addresses as maintained with the records of CDP or the Share Registrar, as the case may be.

Subject to the terms and conditions of the OIS and the accompanying documents, Entitled Shareholders will be at liberty to accept in full or in part, or decline their provisional allotments of Rights Shares on the Catalist Board of the SGX-ST and will be eligible to apply for additional Rights Shares in excess of their provisional allotments under the Rights Issue.

**3.2 Entitled Depositors**

“**Entitled Depositors**” are Shareholders with Shares standing to the credit of their securities accounts with CDP and whose registered addresses with CDP are in Singapore as at the Record Date or if they have registered addresses outside Singapore, they have provided CDP with registered addresses in Singapore for the service of notices and documents not later than 5.00 p.m. (Singapore time) on the date being three (3) Market Days prior to the Record Date.

Entitled Depositors will be provisionally allotted the Rights Shares under the Rights Issue on the

basis of the number of Shares standing to the credit of their securities accounts with CDP as at 5.00 p.m. (Singapore time) on the Record Date.

### 3.3 Entitled Scripholders

“**Entitled Scripholders**” are Shareholders whose share certificates are not deposited with CDP and who have tendered to Tricor Barbinder Share Registration Services (the “**Share Registrar**”) valid transfers of their Shares and the certificates relating thereto for registration up to the Record Date, provided that such Entitled Scripholders’ Shares are registered in their own names and have registered addresses in Singapore with the Share Registrar as at the Record Date or if they have registered addresses outside Singapore, they have provided the Share Registrar at 9 Raffles Place, Republic Plaza, Tower I, #26-01, Singapore 048619, with a registered address in Singapore for the service of notices and documents not later than 5.00 p.m. (Singapore time) on the date being three (3) Market Days prior to the Record Date.

### 3.4 Supplementary Retirement Scheme (“SRS”)

Members under the SRS (the “**SRS Members**”) who bought their Shares previously using their account opened with the relevant approved bank (the “**SRS Accounts**”) and who wish to accept their provisional allotments of Rights Shares and apply for excess Rights Shares (if applicable) can only do so, subject to applicable SRS rules and regulations, using monies standing to the credit of their respective SRS Accounts. Such SRS Members who wish to accept their provisional allotments of Rights Shares and apply for excess Rights Shares using SRS monies (if applicable), must instruct the relevant approved banks in which they hold their SRS Accounts to accept their provisional allotments of Rights Shares and apply for excess Rights Shares (if applicable) on their behalf in accordance with the OIS. Any acceptance and/or application made directly to CDP, the Share Registrar, the Company and/or by way of electronic application at any automated teller machines of the participating bank appointed and named in the OIS or through an accepted electronic service by such SRS Members will be rejected. Such Entitled Shareholders should refer to the OIS to be lodged with the SGX-ST acting as an agent of Monetary Authority of Singapore for important details relating to the offer procedure in connection with the Rights Issue.

### 3.5 Foreign Shareholders

For practical reasons and in order to avoid any violation of securities legislation applicable in countries other than Singapore, the Rights Issue is only made in Singapore and the Right Shares will **NOT** be offered to Shareholders whose registered addresses with the Share Registrar or CDP, as the case may be, are outside Singapore as at the Record Date and who have not, at least three (3) Market Days prior thereto, provided to the Share Registrar or CDP, as the case may be, with addresses in Singapore for the service of notices and documents (the “**Foreign Shareholders**”). The OIS to be issued by the Company in respect of the Rights Issue and its accompanying documents will not be lodged, registered or filed in any jurisdiction other than in Singapore and are not intended for distribution outside of Singapore.

Foreign Shareholders will not be entitled to participate in the Rights Issue. Accordingly, no provisional allotment of the Rights Shares has been made or will be made to Foreign Shareholders and no purported acceptance thereof or application therefore for the Rights Shares by any Foreign Shareholder will be valid.

## 4. OFFER INFORMATION STATEMENT

Further details of the Rights Issue will be made available in the OIS which will be electronically disseminated to Entitled Shareholders in due course, and appropriate announcements in relation to the lodgment and dissemination of the OIS will be made.

## 5. CAUTIONARY STATEMENT

Shareholders and potential investors are advised to exercise caution when dealing or trading in the Shares. The completion of the Rights Issue is subject to certain conditions being fulfilled and there is no certainty or assurance as at the date of this announcement that the Rights Issue would be completed or that no changes will be made to the terms thereof. Accordingly, Shareholders and potential investors are advised to exercise caution before making any decision in respect of their dealings in the Shares. Shareholders and potential investors are advised to read this announcement and any further update announcement(s) released by the Company in connection with the Rights Issue carefully. Shareholders and potential investors who are in any doubt about the actions they should take should consult their stockbroker, bank manager, solicitor, or another professional adviser.

Further announcements will be made by the Company in relation to the Rights Issue as and when appropriate.

### BY ORDER OF THE BOARD

Kwan Yu Wen  
Executive Director  
15 April 2026

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*This announcement has been reviewed by the Company's sponsor, UOB Kay Hian Private Limited ("**Sponsor**").*

*This announcement has not been examined or approved by the Singapore Exchange Securities Trading Limited ("**SGX-ST**") and the SGX-ST assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made or reports contained in this announcement.*

*The contact person for the Sponsor is Mr Lance Tan, Senior Vice President, at 83 Clemenceau Avenue, #10-01 UE Square, Singapore 239920, telephone (65) 6590 6881.*