
NOTICE OF EXTRAORDINARY GENERAL MEETING

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 Rose Room 1 at York Hotel, 21 Mount Elizabeth, Singapore 228516 on Friday, 27 March 2026 at 4 p.m., 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 12 March 2026 (“**Circular**”).*

ORDINARY RESOLUTIONS

RESOLUTION 1: THE RIGHTS ISSUE

THAT:

- (a) the non-renounceable non-underwritten rights issue of up to 167,437,355 new ordinary shares (“**Rights Shares**”) of the Company at an issue price of S\$0.05 (“**Issue Price**”) on the basis of one (1) Rights Share for every one (1) existing ordinary share of the Company (“**Shares**”) held as at the Record Date to be determined, and the allotment and issue of the Rights Shares, be and is hereby approved; and
- (b) the Directors and each of them be and are hereby authorised to complete, enter and do all acts and things (including without limitation, prepare and finalise, approve, sign, execute and deliver all such documents or agreements as may be required) and do all deeds and things as they may consider necessary, desirable, incidental or expedient for the purposes of or to give full effect to this Resolution 1 and implement any of the foregoing as the Directors may in their absolute discretion deem fit and in the interests of the Company.

RESOLUTION 2: THE WHITEWASH RESOLUTION

THAT subject to and contingent upon the passing of Resolution 1 herein in this Notice of EGM and subject to the satisfaction of SIC Conditions, the Independent Shareholders do hereby, on a poll taken, unconditionally and irrevocably waive their rights to receive a mandatory general offer from Kwan Chee Seng (“**KCS**”) under Rule 14 of the Singapore Code on Take-Overs and Mergers for all the Shares not already owned or controlled by KCS and parties acting in concert with him, as a result of the subscription by KCS of the Rights Shares (and the excess Rights Shares) pursuant to the Irrevocable Undertaking.

By Order of the Board

LUMINOR FINANCIAL HOLDINGS LIMITED

KWAN YU WEN
Executive Director
12 March 2026

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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, Proxy Form and Request 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 <https://www.luminorfinancialholdings.com/announcements>.
2. Shareholders may request a printed copy of the Circular by completing and returning the Request Form which has been 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 20 March 2026.
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 19 March 2026.

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 questions received from shareholders after 19 March 2026 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.

"**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 4 p.m. on 25 March 2026.

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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.

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