

# LUMINOR FINANCIAL HOLDINGS LIMITED

(Company Registration No. 201131382E)  
(Incorporated in the Republic of Singapore)

9 April 2024

Dear Shareholder of Luminor Financial Holdings Limited (the “**Company**”),

- 1. ACCESS TO ANNUAL REPORT 2023 VIA COMPANY’S WEBSITE AND SGXNET**
- 2. OPTION TO REQUEST FOR PRINTED COPY OF ANNUAL REPORT**

We wish to inform you that:

- Printed copies of the Notice of Annual General Meeting (“**AGM**”) and Proxy Form for the AGM of the Company to be held at Empress Ballroom 2, Level 2 of Carlton Hotel Singapore, 76 Bras Basah Road Singapore 189558, on Thursday, 25 April 2024 at 10.30 a.m., 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 Annual Report for the financial year ended 31 December 2023 (“**Annual Report 2023**”). The Company’s Annual Report 2023 is available for download from the Company’s website at the URL: <https://www.luminorfinancialholdings.com/annualreport>, and the SGXNET at the URL: <https://www.sgx.com/securities/company-announcements?value=LUMINOR%20FINANCIAL%20HOLDINGS%20LIMITED&type=company>, from the date 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 Company’s Annual Report 2023, please complete the Request Form below and submit it to us by 23 April 2024, in the following manner:

- by email to the Company at [investor@luminorfinancialholdings.com](mailto:investor@luminorfinancialholdings.com); or
- by post to the registered office of the Company at 30 Cecil Street, #10-01/02 Prudential Tower, Singapore 049712.

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

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## REQUEST FORM

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

Please send me/us a printed copy of the Company’s Annual Report 2023

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 Company’s Annual Report 2023 only. Incomplete or incorrectly completed forms will not be processed.*

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Affix  
Postage  
Stamp

**LUMINOR FINANCIAL HOLDINGS LIMITED**

30 Cecil Street  
#10-01/02 Prudential Tower  
Singapore 049712