

## IFS CAPITAL LIMITED

(Incorporated in the Republic of Singapore)  
Company Registration No. 198700827C

11 April 2024

Dear Shareholder

### Annual General Meeting on 29 April 2024 and Annual Report for Financial Year Ended 31 December 2023

We are pleased to enclose printed copies of the Notice of Annual General Meeting and Proxy Form for the upcoming 37<sup>th</sup> Annual General Meeting ("**AGM**") of IFS Capital Limited ("**IFS**") to be held on Monday, 29 April 2024 at 2.30 p.m. at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-1 Level 2, Singapore 408601. The AGM will be held in a wholly physical format. **There will be no option for shareholders to participate virtually.**

We have, on the date of this letter, published our Annual Report for the financial year ended 31 December 2023 ("**2023 Annual Report**") on our corporate website. In line with our ongoing sustainability strategy, you are encouraged to read or download our 2023 Annual Report from our corporate website. The 2023 Annual Report may be accessed at the URL <https://www.ifscapital.com.sg/annual-general-meetings-announcements> by clicking on "Annual Report 2023" under "2024".

You will need an internet browser and PDF reader to view the document. The 2023 Annual Report may also be accessed at the SGX website at the URL <https://www.sgx.com/securities/company-announcements>.

If you still wish to receive a printed copy of the 2023 Annual Report, please complete the Request Form below and submit it to us no later than 5.00 p.m. on 19 April 2024. By submitting such request, you agree and acknowledge that we and/or our service provider(s) 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.

#### Instructions on Participation in the AGM

Please note the deadline for submission of questions in advance of the AGM, is 2.30 p.m. on 19 April 2024, and the deadline for submission of proxy forms is 2.30 p.m. on 26 April 2024.

#### Verification for Attendance and Voting

Please be reminded that we will need your/your proxy(ies)' or representative(s)' full name and full NRIC/passport number for verification purposes, and your/your proxy(ies)' or representative(s)' NRIC/passport will need to be produced for sighting at registration at the AGM. This is so as to ensure attendance and voting only by verified individuals. We reserve the right to refuse admittance to the AGM if we are unable to verify your/your proxy(ies)' or representative(s)' identity accurately.

Yours faithfully  
Chionh Yi Chian/Angeline Ng  
Company Secretary/Assistant Company Secretary  
IFS Capital Limited

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### Request Form

**To: IFS Capital Limited**

**NB: Please tick accordingly. We regret that incomplete or improperly completed request forms will not be processed.**

I/We wish to receive a printed copy of the Annual Report FYE2023

The shares are held by me/us under or through:

CDP Securities Account No. \_\_\_\_\_

CPFIS/SRS Account

Physical Scrip(s)

Name of Shareholder : \_\_\_\_\_

Mailing Address : \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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2<sup>nd</sup> fold here

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Affix  
Postage  
Stamp

**IFS Capital Limited**

10 Eunos Road 8  
#09-04 Singapore Post Centre  
Singapore 408600

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