



Hong Kong Finance Group Limited
香港信貸集團有限公司
(Incorporated in the Cayman Islands with limited liability)
(於開曼群島註冊成立的有限公司)
(Stock Code 股份代號: 1273)

NOTIFICATION LETTER 通知信函

Dear Non-registered Shareholder(s) ⁽¹⁾,

16 July 2025

Hong Kong Finance Group Limited (the “Company”)

– Notification of publication of 2025 Annual Report, Circular, Notice & Form of Proxy of Annual General Meeting (collectively “Current Corporate Communications”)

The English and Chinese versions of the Company’s Current Corporate Communications are available on the Company’s website at www.hkfinance.hk and the website of The Stock Exchange of Hong Kong Limited at www.hkexnews.hk respectively (collectively the “Websites”). The Company strongly recommends you to access the Website Version of the Current Corporate Communications and all future Corporate Communications ⁽²⁾.

Please provide your email address to the Company via Hong Kong Securities Clearing Company Limited (“HKSCC”) if you would like to receive an email notification of the publication of the Corporate Communication(s) on the Websites instead of receiving printed notification letter in future. If the Company does not receive your email address via HKSCC, the printed notification will be sent to you by post at your address as provided by HKSCC.

You may at any time send your request in writing to the Company (c/o its Hong Kong Branch Share Registrar, Union Registrars Limited (“**Hong Kong Branch Share Registrar**”) at Suites 3301-04, 33/F., Two Chinachem Exchange Square, 338 King’s Road, North Point, Hong Kong or by email to 1273-corpcomm@unionregistrars.com.hk) to request for printed copies of the Corporate Communications. If you have received notification of the publication of the Corporate Communications on the Websites and for any reason have difficulty in gaining access to the Corporate Communications on the Websites, the Company will upon request send the Corporate Communications to you in printed form free of charge.

If you have previously submitted written request to receive Corporate Communications in printed form, printed version of the above Corporate Communications are enclosed herewith. Please be aware that any written request from a Shareholder to receive Corporate Communications in printed form will be valid for a period until, and expire on, the last date of the following financial year (i.e. 31 March) of the Company from the date of receipt of the valid written request by the Hong Kong Branch Share Registrar, unless it is revoked or superseded before the expiry date. A further written request will be required if a Shareholder wishes to continue receiving future Corporate Communications in printed form thereafter.

Should you have any queries in relation to this letter, please call the Hong Kong Branch Share Registrar at (852) 2849 3399 during business hours from 9:00 a.m. to 5:00 p.m., Monday to Friday, excluding Hong Kong public holidays.

Yours faithfully
Hong Kong Finance Group Limited

Notes:

- (1) This letter is addressed to non-registered shareholders of the Company. “Non-registered Shareholder” means such person or company whose shares in the Company are held in the Central Clearing and Settlement System and who has notified the Company from time to time through HKSCC to receive Corporate Communications. If you have sold or transferred your shares in the Company, please disregard this letter.
- (2) “Corporate Communications” mean any documents issued or to be issued by the Company for the information or action of any holders of its securities, including but not limited to (a) the directors’ report, its annual accounts together with a copy of the auditors’ report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.

各位非登記股東 ⁽¹⁾：

香港信貸集團有限公司（「本公司」）

– 2025 年年報、股東週年大會通函、通告及代表委任表格（統稱「本次公司通訊文件」）之發佈通知

本公司的本次公司通訊文件的中、英文版本已上載於本公司網站 www.hkfinance.hk 及香港交易及結算所有限公司網站 www.hkexnews.hk（以下統稱「**相關網站**」），本公司建議閣下閱覽本公司本次及日後公司通訊 ⁽²⁾ 的網站版本。

若閣下希望日後收取所有公司通訊於相關網站發佈的電郵通知，以代替收取通知信函印刷本，請透過香港中央結算有限公司（「**香港結算**」）向本公司提供閣下的電郵地址。倘若本公司未有從香港結算收到閣下的電郵地址，本公司會將通知信函印刷本以郵寄方式寄往由香港結算提供閣下的地址。

閣下可以隨時以書面通知本公司（透過本公司之香港股份過戶登記分處聯合證券登記有限公司（「**香港股份過戶登記分處**」），地址為香港北角英皇道 338 號華懋交易廣場 2 期 33 樓 3301-04 室或電郵至 1273-corpcomm@unionregistrars.com.hk）要求收取公司通訊之印刷本。倘若閣下已收到有關在相關網站上發佈公司通訊 ⁽²⁾ 的通知，但因任何原因而難以在相關網站上查閱公司通訊，本公司將於收到閣下要求後免費寄上所要求公司通訊之印刷本。

若閣下曾提出書面要求收取公司通訊之印刷本，現隨函附上上述公司通訊之印刷本。請注意，股東任何以書面要求收取公司通訊之印刷本將由香港股份過戶登記分處接獲有效書面要求當日起有效至本公司下一個財政年度的最後一天（即 3 月 31 日）止（除非在到期日前已被撤銷或取代）。如股東希望日後繼續收取公司通訊之印刷本，則須再作書面要求。

閣下若對此函有任何疑問，請在辦公時間（星期一至星期五上午 9 時正至下午 5 時正，香港公眾假期除外）內致電香港股份過戶登記分處 (852) 2849 3399 查詢。

香港信貸集團有限公司
謹啟

2025年7月16日

附註：

- (1) 此函件乃向本公司之非登記股東發出。「非登記股東」指該等持有本公司股份並存放於中央結算及交收系統的人士或公司，並已透過香港結算不時向本公司發出通知，表示欲收取公司通訊。如閣下已經出售或轉讓所持有之本公司股份，則毋須理會本函件。
- (2) 「公司通訊」指由本公司發出或將予發出以供本公司任何證券的持有人參照或採取行動的任何文件，包括（但不限於）(a) 董事會報告、年度財務報表連同核數師報告及（如適用），財務摘要報告；(b) 中期報告及（如適用），中期摘要報告；(c) 會議通告；(d) 上市文件；(e) 通函；及(f) 委任代表表格。