

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 Registered Shareholder(s), 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 (Note).

If you have not provided us with an email address but now 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 or the email address is invalid, please complete the enclosed Reply Form overleaf, and fill in the necessary information and then sign and return it by email to 1273-corpcomm@unionregistrars.com.hk or by post or by hand to the Company c/o the Company's 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. If you post the Reply Form within Hong Kong, you may use the mailing label at the bottom of the Reply Form and need not affix a stamp. Otherwise, please affix an appropriate stamp.

You may at any time send your request in writing to the Company (c/o its Hong Kong Branch Share Registrar at the above address or by email to the above email address) 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

ote: "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.

各位登記股東:

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 (網註) 的網站版本。

如 閣下並未提供電郵地址或電郵地址無效,並現在希望收取有關公司通訊於相關網站發佈的電郵通知,以代替日後書面通知印刷本,請 閣下填妥本函背面的回條,並在回條上填寫所需資料及簽名,然後把回條以電郵至 1273-corpcomm@unionregistrars.com.hk 或寄回或親身交回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。倘若 閣下在香港投寄回條,可使用回條下方的郵寄標籤而毋須貼上郵票;否則,請貼上適當的郵票。

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上述地址或電郵地址發送)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。

閣下若對本函有任何疑問,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:「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。

回條 Reply Form

To: Hong Kong Finance Group Limited (the "Company")

(Stock Code: 1273) c/o Union Registrars Limited Suites 3301-04, 33/F., Two Chinachem Exchange Square 338 King's Road, North Point, Hong Kong

致:香港信貸集團有限公司(「本公司」)

(股份代號:1273) 經聯合證券登記有限公司 香港北角英皇道338號華懋交易廣場2期 33樓3301-04室

I/We would like to receive a notification by email to the email address below when each corporate communication of the Company ("Corporate Communication(s) (5)") is made available on the websites of the Company at www.hkfinance.hk and The Stock Exchange of Hong Kong Limited at www.hkexnews.hk (collectively the "Websites"):

本人/我們希望當每次本公司在本公司網站(www.hkfinance.hk)及香港聯合交易所有限公司網站(www.hkexnews.hk)(以下統稱「相關網 站」)發佈公司通訊(「公司通訊⁽⁵⁾」)時收取發送至以下電郵地址的電郵通知:

Email Address 電郵地址							
	address or invalid provide a valid en (每次於相關網	d email addre mail address i n站登載公司	ess is provided, a pi in English CAPITAI !通訊時,本公司將	vided above (if any) with a notificat vinted notification letter of the pub <u>LETTERS</u> and the email address i 多發送電郵通知至以上提供之電 以英文正楷填寫有效電郵地址,,	ication of the Corporate Commu s used for notification of publicat 地址(如有)。如未有提供電	nication on the Websites ion of Corporate Comm 郵地址或電郵地址無交	s will be sent to you. <u>Please</u> unications only.)
Name(s): 姓名:	(English) (英文) (Please use BLO	OCK CADIT	ΓΑΙ \$)		(Chinese) 		
Address: 也址:	(Flease use BLO	OCK CAITI	(ALS)		(调 用 止情 块為)		
Signature(s): 簽名:				Contact telephone number: 聯絡電話號碼:		Date: 日期:	
кх-ш .				492 100 370 000		H 251 ,	

Notes 附清:

- (1) Please complete all your details clearly. 請 閣下清楚填妥所有資料
- (2) If your shares are held in joint names, the shareholder whose name stands first on the register of members of the Company in respect of the joint holding should sign on this Reply Form in order to be valid. 如屬聯名股東,則本回條須由該名於本公司股東名冊上就聯名持有股份其姓名位列首位的股東簽署,方為有效。
- The above instructions will apply to all future Corporate Communications to be sent to shareholders of the Company until you notify otherwise by reasonable notice in writing to the Hong Kong Branch Share Registrar, Union Registrars Limited 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.
 - 上述指示將適用於寄發予本公司股東之所有日後公司通訊,直至 閣下發出合理的事先書面通知香港股份過戶登記分處聯合證券登記有限公司(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 另作選擇為止。
- (4) For the avoidance of doubt, we do not accept any additional instructions written on this Reply Form. 為免存疑,任何在本回條上的額外書面指示,本公司將不予處理。
- "Corporate Communications" means 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, summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.

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 - 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。

PERSONAL INFORMATION COLLECTION STATEMENT

"Personal Data" in this statement has the same meaning as "personal data" defined in the Personal Data (Privacy) Ordinance, Cap. 486 (the "PDPO"), which may include but not limited to your name, contact telephone number, email address and mailing address. Your supply of Personal Data is on a voluntary basis for the purpose of receiving Corporate Communications in the manner chosen. Your Personal Data will be retained for such period as may be necessary for our verification and record purposes. You have the right to request access to and/or correction of the respective Personal Data in accordance with the provisions of the PDPO. Any such request for access to and/or correction of the Personal Data should be in writing by mail to Privacy Compliance Officer of Union Registrars Limited.

本聲明中之「個人資料」相等於《個人資料(私隱)條例》(第486章)(「《私隱條例》」)所定義之「個人資料」,當中可能包括但不限於 閣下之姓名、聯絡電話號碼、電郵地址及郵寄地址。閣下是自願提供個人資料,以便按 閣下選擇之方式收取公司通訊。本公司將在有需要之期間,保存 閣下之個人資料作核實 及記錄用途。閣下有權根據《私隱條例》中的條款,查閱及/或修改 閣下之個人資料。任何相關查閱及/或修改個人資料之要求均須以書面方式郵寄至聯合證券 登記有限公司之私隱條例事務主任。

Please cut the mailing label and stick this on the envelope to return this Reply Form to us.

No postage stamp necessary if posted in Hong Kong. 閣下寄回此回條時,請將郵寄標籤剪貼於信封上。 如在本港投寄毋須貼上郵票。

MAILING LABEL 郵寄標籤

Union Registrars Limited 聯合證券登記有限公司 Freepost No. 簡便回郵號碼 37 WCH Hong Kong 香港