



**Hong Kong Finance Group Limited**  
香港信貸集團有限公司  
(incorporated in the Cayman Islands with limited liability)  
(Stock Code: 1273)

16 February 2024

Dear Non-registered Shareholder(s) <sup>(1)</sup>,

**Electronic Dissemination of Corporate Communications**

Pursuant to Rule 2.07A of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, Hong Kong Finance Group Limited (the “**Company**”) will make available the Corporate Communications <sup>(2)</sup> to its securities holders by electronic means and you may elect either:

- (1) to receive an email notification of the publication of the Corporate Communications on the Company’s website at [www.hkfinance.hk](http://www.hkfinance.hk) and the website of The Stock Exchange of Hong Kong Limited at [www.hkexnews.hk](http://www.hkexnews.hk) (collectively the “**Websites**”) (the “**Email Option**”); or
- (2) to receive a printed notification letter of the publication of the Corporate Communications on the Websites.

The Company is making these arrangements with a view to increasing efficiency, cost-effectiveness and protecting the environment and accordingly recommends you to elect for the Email Option and provide a valid email address to the Company via Hong Kong Securities Clearing Company Limited (“**HKSCC**”) (*No action is required if you have received this notification by email*).

To make your election, please contact your broker, custodian, nominee or other relevant person for the necessary arrangement and provide a valid email address (if applicable) to them, the information will be provided to the Company via HKSCC.

**If the Company does not receive your email address via HKSCC, you will be implied to consent to receive printed notification letter of the publication of the Corporate Communications on the Websites. In future, when the Company publishes any Corporate Communications on the Websites, it will only send to you a notification letter that the Corporate Communications have been made available on the Websites. The notification will be sent to you by email (if you have provided a valid email address via HKSCC) or by post (if you have not provided an email address) 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 (the “**Hong Kong Branch Share Registrar**”) by post 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](mailto: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.

Please note that the English and Chinese versions of all future Corporate Communications will be available on the Websites. Should you have any queries in relation to this letter, please call the Company’s 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 public holidays.

By Order of the Board  
**Hong Kong Finance Group Limited**  
**Chan Kwong Yin William**  
Chairman

*Notes:*

- (1) *This letter is addressed to Non-registered Shareholder(s) (“Non-registered Shareholders” mean such persons or companies whose shares in the Company are held in The Central Clearing and Settlement System and who have notified the Company from time to time through Hong Kong Securities Clearing Company Limited to receive its 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, summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.*