



First Credit Finance Group Limited

第一信用金融集團有限公司

(Incorporated in the Cayman Islands and continued in Bermuda with limited liability)

(Stock Code: 8215)

Form of proxy for use by shareholders at the annual general meeting (“AGM”) of First Credit Finance Group Limited (“Company”) to be held at Portion 2, 12/F., The Center, 99 Queen’s Road Central, Central, Hong Kong on Friday, 21 June 2024 at 9:00 a.m. or any adjournment thereof.

I/We⁽¹⁾ _____ of _____ being the registered holder(s) of⁽²⁾ _____ shares of HK\$0.02 each in the share capital of the Company, hereby appoint the chairman of the AGM, or⁽³⁾ _____ of _____ to act as my/our proxy to attend and vote for me/us and on my/our behalf at the AGM or at any adjournment thereof in respect of the resolutions set out in the notice convening the AGM (“Notice”) as hereunder indicated and, if no such indication is given, as my/our proxy thinks fit:

	ORDINARY RESOLUTIONS ⁽⁹⁾	FOR ⁽⁴⁾	AGAINST ⁽⁴⁾
1.	To receive, consider and adopt the audited consolidated financial statements of the Company and the reports of the directors and the auditors of the Company for the year ended 31 December 2023.		
2.	(a) To re-elect Mr. Lui Cheuk Fung as an executive director of the Company.		
	(b) To re-elect Mr. Wang Zhiwei as an independent non-executive director of the Company.		
	(c) To re-elect Mr. Wong Kin Ning as an independent non-executive director of the Company.		
	(d) To re-elect Mr. Wong Shui Yeung as an independent non-executive director of the Company.		
	(e) To authorise the board of directors of the Company to fix the remuneration of the directors of the Company.		
3.	To re-appoint Elite Partners CPA Limited, Certified Public Accountants, as the auditors of the Company and to authorise the board of directors of the Company to fix its remuneration.		
4.	To grant a general and unconditional mandate to the directors of the Company to allot, issue or otherwise deal with additional shares of the Company not exceeding 20% of the aggregate number of issued shares of the Company as at the date of passing of the relevant resolution.		
5.	To grant a general and unconditional mandate to the directors of the Company to repurchase shares of the Company not exceeding 10% of the aggregate number of issued shares of the Company as at the date of passing of the relevant resolution.		
6.	Conditional upon resolutions nos. 4 and 5 being passed, the general and unconditional mandate granted to the directors of the Company to allot, issue or otherwise deal with additional shares of the Company pursuant to resolution no. 4 be extended by the addition thereto the aggregate number of shares of the Company repurchased by the Company under the authority granted pursuant to resolution no. 5.		

Dated this _____ day of _____ 2024

Signature^{(5), (6), (7) and (8)} _____

Notes:

- (1) Full name(s) and address(es) to be inserted in **BLOCK CAPITALS**.
- (2) Please insert the number of shares registered in your name(s). If no number is inserted, this form of proxy will be deemed to relate to all the shares of the Company registered in your name(s).
- (3) The proxy needs not be a shareholder of the Company but must attend the AGM in person to represent you. If any proxy other than the chairman of the AGM is preferred, delete the words “the chairman of the AGM, or” and insert the name and address of the proxy desired in the space provided. **Any alteration made to this form of proxy must be duly initialed by the person who signs it.**
- (4) Please indicate with a “✓” in the appropriate space beside the resolution how you wish the proxy to vote on your behalf. If this form is returned duly signed, but without any indication as to how your proxy should vote, the proxy may vote for or against the resolution or may abstain at his/her/its discretion.
- (5) This form of proxy must be signed by you or your attorney duly authorised in writing or, in the case of a corporation, must be either under its common seal or under the hand of an officer or attorney duly authorised.
- (6) In the case of joint holders of shares in the Company, this form of proxy may be signed by any joint holder. If more than one joint holder is present at the AGM, the vote of the senior who tenders a vote, whether in person or by proxy, shall be accepted to the exclusion of the vote(s) of the other joint holder(s), and for this purpose, seniority shall be determined by the order in which the names stand in the register of members of the Company in respect of the joint holding.
- (7) To be valid, this form of proxy, together with a power of attorney or other authority (if any) under which it is signed, or a certified copy of that power of attorney or authority, must be deposited at the branch share registrar and transfer office of the Company in Hong Kong, Tricor Investor Services Limited, at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong as soon as possible and in any event by 9:00 a.m. on Wednesday, 19 June 2024, or not less than 48 hours before the time appointed for holding any adjournment of the AGM.
- (8) Completion and return of this form of proxy will not preclude you from attending and voting in person at the AGM or any adjournment thereof if you so wish and in such event, the form of proxy previously submitted shall be deemed to be revoked.
- (9) The description of the resolutions is by way of summary only. The full text of the resolutions above is set out in the Notice which is included in the circular despatched to shareholders of the Company on 29 May 2024.
- (10) References to time and dates in this form of proxy are to Hong Kong time and dates.

PERSONAL INFORMATION COLLECTION STATEMENT

Your supply of your and your proxy’s (or proxies’) name(s) and address(es) is on a voluntary basis for the purpose of processing your request for the appointment of a proxy (or proxies) and your voting instructions for the AGM (“Purposes”). If you fail to supply sufficient information, the Company may not be able to process your instructions. We may disclose your and your proxy’s (or proxies’) name(s) and address(es) to our agent, contractor, or third party service provider who provides administrative, computer and other services to us for use in connection with the Purposes and to such parties who are authorized by law to request the information or are otherwise relevant for the Purposes and need to receive the information. Your and your proxy’s (or proxies’) name(s) and address(es) will be retained for such period as may be necessary to fulfil the Purposes (including for verification and record purposes). Request for access to and/or correction of the relevant personal data can be made in accordance with the provisions of the Personal Data (Privacy) Ordinance and any such request should be in writing and sent by mail to Tricor Investor Services Limited at the address as set out in note (7) above.