大眾金融控股有限公司*
PUBLIC FINANCIAL HOLDINGS LIMITED
(Incorporated in Bermuda with limited liability)
(Stock Code：626)

30 October 2026

Dear Registered Shareholder,

Notification of Availability of Corporate Communications on the Company's Website

We hereby notify you that the following Corporate Communication(s)[1] (the "Current Corporate Communication") of Public Financial Holdings Limited (the "Company"), in both English and Chinese versions, are now available on the Company's website at www.publicfinancial.com.hk (the "Company's Website") and the website of The Stock Exchange of Hong Kong Limited (the "Stock Exchange") at www.hkexnews.hk (the "Stock Exchange's Website"):

- Scheme document dated 30 October 2026 in relation to (1) conditional proposal for the privatisation of Public Financial Holdings Limited by Public Bank Berhad by way of a scheme of arrangement under section 99 of the Companies Act 1981 of Bermuda (as amended from time to time) and (2) proposed withdrawal of listing of shares of Public Financial Holdings Limited
- Pink Form of Proxy for the Court Meeting to be held on 23 November 2026
- White Form of Proxy for the Special General Meeting to be held on 23 November 2026

You may now access the Current Corporate Communication under the "Investor Relations" section of the Company's Website or via the Stock Exchange's Website. If you have previously requested to receive Corporate Communications in printed form, the Current Corporate Communication is enclosed herewith.

To facilitate the electronic communication by email, the Company recommends you to provide the Company with your email address by reasonable notice (of not less than 7 days) in writing to the Company's branch share registrar in Hong Kong, Tricor Investor Services Limited (the "Hong Kong Branch Share Registrar") at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong or by email to is-ecom@vistra.com.

Please be reminded that it is the responsibility of the shareholders to provide email address that is functional to the Company. If the Company does not possess your email address or the email address provided is not functional, the Company will send to you by post, (i) a notification letter of the availability of Corporate Communications on the Company's Website and (ii) all future Actionable Corporate Communications[2] in printed form, until such time when you have provided a functional email address to the Company's Hong Kong Branch Share Registrar for receiving the same in electronic form. The Company will be considered to have complied with the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited if it sends Actionable Corporate Communications to the email address provided by a shareholder without receiving any "non-delivery" message.

You are entitled to change the election of means of receipt and language(s) of future Corporate Communications or request for printed copy of the Current Corporate Communication at any time by completing, signing and returning the enclosed Change Request Form or by written request to the Company's Hong Kong Branch Share Registrar (at the address above) or by email to is-ecom@vistra.com. We will promptly send the printed copy of the Current Corporate Communication to you free of charge upon receipt of your written request for receiving printed form of the same. Please note that the request for printed copies will be valid until 31 December 2027 or being revoked or superseded (whichever is earlier). Further request in writing will be required if you prefer to continue receiving printed copies of future Corporate Communications.

Should you have any queries relating to any of the above matters, please call the Hong Kong Branch Share Registrar's telephone hotline at (852) 2980 1333 during business hours from 9:00 a.m. to 6:00 p.m. from Mondays to Fridays, excluding Hong Kong public holidays, or by sending an email to is-ecom@vistra.com.

By Order of the Board
Public Financial Holdings Limited
Chan Sau Kuen
Company Secretary

Encl.

Notes:

1. *Corporate Communications include any document(s) issued or to be issued by the Company for the information or action of holders of any of its securities or the investing public, including but not limited to (a) the directors' report and its annual accounts together with a copy of the independent auditor's 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.*

2. *Actionable Corporate Communications refer to any corporate communication(s) that seek instructions from the shareholders of the Company on how they wish to exercise their rights or make elections as the Company's shareholders.*

* *For identification purpose only*

Registered Shareholder's Information (English Name and Address):

Change Request Form

To: **Public Financial Holdings Limited (the "Company") (Stock Code: 626)**
c/o Tricor Investor Services Limited
17/F, Far East Finance Centre
16 Harcourt Road
Hong Kong

Part A **I/We would like to request for printed copy of the Current Corporate Communication dated 30 October 2026**
(Please mark "X" in the following box)

☐ To receive printed English and Chinese versions of the Current Corporate Communication

Part B **I/We would like to receive the Company's future Corporate Communications[1] in the manner as indicated below:**
(Please mark "X" in ONLY ONE of the following boxes)

☐ to read all future Corporate Communications published on the **Company's website** (www.publicfinancial.com.hk) ONLY in lieu of receiving printed copies and to receive a notification letter of the availability of Corporate Communications on the Company's website; or
(Please provide your email address which will be used for the purpose of receiving (i) all email notifications of the availability of the Corporate Communications on the Company's website, and (ii) all future Actionable Corporate Communications[2] in electronic form from the Company only. If no email address is provided or the email address provided by you is not functional, (i) a printed notification letter of the availability of the Corporate Communications on the Company's website and (ii) all future Actionable Corporate Communications in printed form will be sent to you by post at your address as appearing in the Company's register of members.

Email Address: _____)

☐ to receive **printed English version** ONLY for all future Corporate Communications[7]; or
☐ to receive **printed Chinese version** ONLY for all future Corporate Communications[7]; or
☐ to receive **printed English and Chinese versions** for all future Corporate Communications.

Name of Registered Shareholder: _____ (English) Contact Telephone Number: _____
(Please use ENGLISH BLOCK LETTERS)

Mailing Address: _____
(Please use ENGLISH BLOCK LETTERS)

Signature: _____ Date: _____

Notes:
1. Corporate Communications include any document(s) issued or to be issued by the Company for the information or action of holders of any of its securities or the investing public, including but not limited to (a) the directors' report and its annual accounts together with a copy of the independent auditor's 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.
2. Actionable Corporate Communications refer to any corporate communication(s) that seek instructions from the shareholders of the Company on how they wish to exercise their rights or make elections as the Company's shareholders.
3. Please complete all the items. If no box, or more than one box, is marked "**X**", or any signature or other information is incorrectly completed, the Company reserves its right to treat this Change Request Form as void.
4. 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 Change Request Form in order to be valid.
5. The above instruction will apply to all future Corporate Communications to be sent to you. You have the right at any time to change the election of means of receipt and/or language(s) of future Corporate Communications by serving reasonable notice (of not less than 7 days) in writing to the Company's branch share registrar in Hong Kong, Tricor Investor Services Limited (the "Hong Kong Branch Share Registrar") at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong or by email to is-ecom@vistra.com. Please note that the request for printed copies will be valid until 31 December 2027 or being revoked or superseded (whichever is earlier). Further request in writing will be required if you prefer to continue receiving printed copies of future Corporate Communications.
6. For the avoidance of doubt, the Company does not accept any other special instructions written on this Change Request Form.
7. If both English and Chinese versions of a Corporate Communication are combined into one document, a printed version of the Corporate Communication in both English and Chinese will be sent to the registered shareholders requesting for any of the printed versions.
8. Should you have any queries relating to this Change Request Form, please call the Hong Kong Branch Share Registrar's telephone hotline at (852) 2980 1333 during business hours from 9:00 a.m. to 6:00 p.m. from Mondays to Fridays, excluding Hong Kong public holidays, or by sending an email to is-ecom@vistra.com.

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 of the laws of Hong Kong (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 to correct 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 either of the following means:

By mail to: Data Privacy Officer
Tricor Investor Services Limited
17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong
By email to: is-enquiries@vistra.com

✂ (Please cut along the dotted line 請沿虛線剪下)

Please cut the mailing label and stick this on an envelope to return the Change Request Form to us.
No postage stamp is required for local mailing in Hong Kong.
當 閣下寄回此變更申請表格時，請將此郵寄標籤剪貼於信封上。
如在本港投寄， 閣下無需支付郵費或貼上郵票。

Mailing Label 郵寄標籤

Tricor Investor Services Limited
卓佳證券登記有限公司
Freepost No. 簡便回郵號碼：10 GPO
Hong Kong 香港