



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

WHITE FORM OF PROXY FOR THE SPECIAL GENERAL MEETING

White form of proxy for use by shareholders of Public Financial Holdings Limited (the “Company”) at the special general meeting to be held at Harbour Room, Mezzanine Floor, Kowloon Shangri-La Hotel, 64 Mody Road, Tsim Sha Tsui East, Kowloon, Hong Kong at 10:30 a.m. (or immediately after the conclusion or adjournment of the Court Meeting) on Monday, 23 November 2026 and at any adjournment thereof (the “SGM”).

I/We ^(Note 1) _____
of _____
being the registered holder(s) of _____ ordinary shares ^(Note 2) of HK\$0.10
each in the share capital of the Company, HEREBY APPOINT ^(Note 3) _____ of
_____ or
failing him/her, the Chairman of the SGM, as my/our proxy to attend and act for me/us and on my/our behalf ^(Note 4) as directed
below at the SGM for the purpose of considering and, if thought fit, passing the resolution set out in the Notice of SGM dated 30
October 2026 (the “**Notice of SGM**”), and to vote for me/us and in my/our name(s) as indicated below, and if no such indication is
given, as my/our proxy thinks fit. My/our proxy shall also be entitled to vote or abstain at his/her discretion on any other motion
or resolution properly put to the SGM.

SPECIAL RESOLUTION	FOR ^(Note 6)	AGAINST ^(Note 6)
For the purpose of giving effect to the Scheme, to approve (i) any reduction of the share capital of the Company associated with the cancellation of the Scheme Shares; (ii) the allotment and issue of new shares in the capital of the Company to Public Bank Berhad (or its nominee); (iii) the withdrawal of listing of shares of the Company on The Stock Exchange of Hong Kong Limited, subject to the Scheme taking effect; and (iv) the directors of the Company doing all acts and things considered by them to be necessary or desirable in connection with the implementation of the Scheme, as more particularly set out in the Notice of SGM. ^(Note 5)		

Dated this the _____ day of _____ 2026 Signed ^(Notes 7-10) _____

Notes:

- Full name(s) and address(es) to be inserted in **BLOCK CAPITALS**. The names of all joint registered holders should be stated.
- Please insert the number of Shares registered in your name(s) and to which this form of proxy relates. If no number is inserted or the number inserted exceeds the total number of the Shares registered in your name(s), this form of proxy will be deemed to relate to all the Shares registered in your name(s).
- If you wish to appoint any person other than the Chairman of the SGM as your proxy, please delete the words “the Chairman of the SGM” and insert the name and address of the proxy desired in **BLOCK CAPITALS**. If no name is inserted, the Chairman of the SGM will act as your proxy.
- Completion and return of this form of proxy will not preclude you from attending and voting in person at the SGM or any adjournment thereof (as the case may be) should you so wish. In that event, your form of proxy will be revoked by operation of law.
- The full wording of the resolution to be proposed at the SGM is set out in the Notice of SGM. The full text of the Notice of SGM and the Scheme, and a copy of an explanatory statement explaining the effect of the Scheme are set out in the composite scheme document dated 30 October 2026 jointly issued by Public Bank Berhad and the Company.
- IMPORTANT: IF YOU WISH TO VOTE FOR THE RESOLUTION, PLEASE TICK (“/”) THE BOX MARKED “FOR”. IF YOU WISH TO VOTE AGAINST THE RESOLUTION, PLEASE TICK (“/”) THE BOX MARKED “AGAINST”. Failure to tick (“/”) either box, or putting a tick (“/”) in both boxes will entitle your proxy to cast your vote or abstain at his/her discretion. Your proxy will be entitled to vote or abstain at his/her discretion on any other motion or resolution properly put to the SGM.**
- This form of proxy must be signed by you or your attorney duly authorised in writing or, if you are a corporation, must either be executed under its seal or under the hand of an officer, attorney or other person so authorised. **ANY ALTERATION MADE TO THIS FORM OF PROXY MUST BE INITIALLED BY THE PERSON(S) WHO SIGN(S) IT.**
- Where there are joint holders of any Share, any one of such joint holders may vote at the SGM in person or by proxy, in respect of such Share as if he/she/it were solely entitled thereto, but if more than one of such joint holders is present at the SGM, the vote of the senior holder who tenders a vote, whether in person or by proxy, shall be accepted to the exclusion of the votes of the other joint holders, and for this purpose seniority shall be determined by the order in which the names stand in the Hong Kong branch register of members of the Company in respect of the joint holding.
- This form of proxy, duly signed and completed together with the power of attorney or other authority (if any) under which it is signed (or a certified copy thereof) must be lodged with the branch share registrar of the Company in Hong Kong, **Tricor Investor Services Limited, at 17/E, Far East Finance Centre, 16 Harcourt Road, Hong Kong** not less than 48 hours before the time appointed for holding the SGM.
- A proxy need not be a member of the Company but must attend the SGM in person to represent you. The proxy should produce proof of identity when attending the SGM. If a corporate member (except a recognised clearing house) appoints its representative to attend the SGM, such representative should produce proof of identity and a copy of the resolution of the board of directors or other governing body of that member appointing such representative to attend the SGM.
- The Company reserves the right to treat any form of proxy which has been incorrectly completed as valid if such incorrectness is considered, in the Company’s absolute discretion, not material.
- The resolution set out in the Notice of SGM will be decided by way of a poll at the SGM.
- References to time and dates in this form of proxy are to Hong Kong time and dates.
- Terms defined in the Notice of SGM shall have the same meanings when used in this form of proxy, unless otherwise defined in this form of proxy or the context otherwise requires.
- In the case of any inconsistency between the Chinese translation and the English text of this form of proxy, the English text shall prevail.

PERSONAL INFORMATION COLLECTION STATEMENT

Your supply of your and your proxy’s (or proxies’) personal data 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 meeting of the Company (the “**Purposes**”). We may transfer your and your proxy’s (or proxies’) personal data 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 authorised 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’) personal data will be retained for such period as may be necessary to fulfil the 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 by mail to the Company/Tricor Investor Services Limited at the above address.

* For identification purpose only