

Notice of Annual General Meeting

NOTICE IS HEREBY GIVEN THAT the Annual General Meeting (“AGM”) of the Company will be held at Cassia Junior Ballroom, Level 3, Sands Expo & Convention Centre, 10 Bayfront Ave, Singapore 018956 (the “Physical Meeting”) and by way of electronic means (the “Virtual Meeting”) on Friday, 24 April 2026 at 2.00 p.m., for the purpose of transacting the following businesses:

Resolution No.	As Ordinary Business
Resolution 1	To receive and adopt the Audited Financial Statements of the Company for the financial year ended 31 December 2025 together with the Directors’ Statement and the Auditors’ Report thereon.
To re-elect the following Directors, who are retiring pursuant to Regulation 89 of the Constitution of the Company, and who, being eligible, offered themselves for re-election:	
Resolution 2	a. Mr Lim Wee Kian;
Resolution 3	b. Ms Tham Soh Mui Tammie; and
Resolution 4	c. Dr Chen Peng. Further information on Mr Lim, Ms Tham, and Dr Chen can be found in Board of Directors’ Profile section of the Annual Report 2025.
Resolution 5	To approve a tax exempt (one-tier) final dividend of 2.5 cents per ordinary share for the financial year ended 31 December 2025.
Resolution 6	To approve the payment of Directors’ fees of \$822,150 to the Non-Executive Directors (including Independent Directors) for the financial year ending 31 December 2026. \$609,000 will be paid in cash on a quarterly basis and \$213,150 will be paid by issuance of equivalent shares to the Non-Executive Directors (including Independent Directors) with the number of shares rounded up to the nearest hundred.
Resolution 7	To re-appoint Messrs KPMG LLP as Auditors of the Company and to authorise the Directors to fix their remuneration.

To transact any other ordinary business which may be properly transacted at an AGM.

To consider and, if thought fit, to pass the following resolutions as Ordinary Resolutions, with or without any modifications:

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Resolution No.	As Special Business
Resolution 8	<p data-bbox="288 398 539 427"><u>Authority to Issue Shares</u></p> <p data-bbox="288 450 1489 528">“That, pursuant to Section 161 of the Companies Act 1967 (the “Companies Act”) and Rule 806(2) of the Listing Manual of the Singapore Exchange Securities Trading Limited (the “SGX-ST”), authority be and is hereby given to the Directors of the Company to:-</p> <p data-bbox="288 551 1489 680">(a) i. issue shares in the capital of the Company (“Shares”) whether by way of rights, bonus or otherwise; and/or</p> <p data-bbox="320 602 1489 680">ii. make or grant offers, agreements or options (collectively, “Instruments”) that might or would require shares to be issued, including but not limited to the creation and issue of (as well as adjustments to) warrants, debentures or other instruments convertible into shares,</p> <p data-bbox="320 703 1489 759">at any time and upon such terms and conditions and for such purposes and to such persons as the Directors may in their absolute discretion deem fit; and</p> <p data-bbox="288 781 1489 837">(b) (notwithstanding the authority conferred by this Resolution may have ceased to be in force) issue shares in pursuance of any Instrument made or granted by the Directors while this Resolution was in force, provided that:</p> <ol data-bbox="320 860 1489 1655" style="list-style-type: none"> <li data-bbox="320 860 1489 1061">1. the aggregate number of shares to be issued pursuant to this Resolution (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed fifty per cent. (50%) of the Company’s total number of issued shares excluding treasury shares and subsidiary holdings (as calculated in accordance with sub-paragraph (2) below), of which the aggregate number of shares to be issued other than on a <i>pro-rata</i> basis to existing shareholders of the Company (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed twenty per cent. (20%) of the Company’s total number of issued shares excluding treasury shares and subsidiary holdings (as calculated in accordance with sub-paragraph (2) below). <li data-bbox="320 1084 1489 1352">2. (subject to such manner of calculation as may be prescribed by the SGX-ST) for the purpose of determining the aggregate number of shares that may be issued under sub-paragraph (1) above, the total number of issued shares (excluding treasury shares and subsidiary holdings) is based on the Company’s total number of issued shares (excluding treasury shares and subsidiary holdings) at the time this Resolution is passed, after adjusting for: <ol data-bbox="368 1240 1489 1352" style="list-style-type: none"> <li data-bbox="368 1240 1489 1308">i. new shares arising from the conversion or exercise of any convertible securities or share options or vesting of share awards which are outstanding or subsisting at the time this Resolution is passed; and <li data-bbox="368 1319 1489 1352">ii. any subsequent bonus issue, consolidation or subdivision of shares; <p data-bbox="368 1375 1489 1453">Adjustments in accordance with (i) and (ii) above are only to be made in respect of new shares arising from convertible securities, share options or share awards which were issued and outstanding or subsisting at the time of the passing of this Resolution.</p> <li data-bbox="320 1476 1489 1554">3. in exercising the authority conferred by this Resolution, the Company shall comply with the provisions of the Listing Manual of the SGX-ST for the time being in force (unless such compliance has been waived by the SGX-ST) and the Constitution for the time being of the Company; and <li data-bbox="320 1576 1489 1655">4. (unless revoked or varied by the Company in general meeting) the authority conferred by this Resolution shall continue in force until the conclusion of the next AGM of the Company or the date by which the next AGM of the Company is required by law to be held, whichever is the earlier.”

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Resolution No.	As Special Business																				
Resolution 9	<p><u>Proposed Grant of Options to Mr Lim Chung Chun</u></p> <p>“THAT the proposed grant of Options under the 2024 iFAST ESOS to Mr Lim Chung Chun, a Controlling Shareholder of the Company, pursuant to and in accordance with the 2024 iFAST ESOS Rules, on the following terms be and is hereby approved, and the Directors be and are hereby authorised to allot and issue or deliver from time to time such number of Shares upon the exercise of such Options:</p> <p>As background, pursuant to the terms of the service agreement dated 1 January 2024, Mr Lim Chung Chun is entitled to a long-term incentive of share options to the fair value of \$400,000 to be vested in accordance with the staff performance shares/options vesting period. The number of share options to be granted to him will be capped at 0.5% of the number of issued Shares (excluding treasury shares and subsidiary holdings) of the Company at the date of grant.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">(a)</td> <td style="width: 40%;">Proposed date of grant of Options</td> <td style="width: 5%; text-align: center;">:</td> <td style="width: 50%;">1 July 2026</td> </tr> <tr> <td style="text-align: center;">(b)</td> <td>Number of Shares comprised in Options</td> <td style="text-align: center;">:</td> <td>Actual number of Options to be awarded will be determined by reference to the Market Price, and in any case, (a) the aggregate number of shares available to Controlling Shareholders and their associates shall not exceed 25.0% of the shares available under the 2024 iFAST ESOS; and (b) the number of shares available to Mr Lim Chung Chun or his associate shall not exceed 10.0% of the shares available under the 2024 iFAST ESOS. The Company will ensure compliance with Rule 845 of the Listing Manual of the SGX-ST.</td> </tr> <tr> <td style="text-align: center;">(c)</td> <td>Exercise price per Options</td> <td style="text-align: center;">:</td> <td>The exercise price will be set at 5.0% higher than Market Price before the date of grant of options.</td> </tr> <tr> <td style="text-align: center;">(d)</td> <td>Exercise period of Options</td> <td style="text-align: center;">:</td> <td>Exercisable at any time after one (1) year from the date of grant, pursuant to 2024 iFAST ESOS Rule 11, and subject to 2024 iFAST ESOS Rule 13. For the avoidance of doubt, the Company adopts a stricter policy, whereby approximately one-third of the options will be exercised after two (2) years from the date of grant and the remaining of approximately two-third of the options will be exercised after three (3) years from the date of grant.</td> </tr> <tr> <td style="text-align: center;">(e)</td> <td>Validity period of Options</td> <td style="text-align: center;">:</td> <td>10 years from the date of grant.</td> </tr> </tbody> </table> <p>Assuming that the date of grant of options is the Latest Practicable Date, the estimated number of Options to be granted is measured based on the Binomial Model with the following assumptions:</p> <ol style="list-style-type: none"> i. the average closing price of Shares for five (5) consecutive Market Days immediately preceding the date of grant of Options is \$9.20; ii. the exercise price is \$9.66; iii. the validity period of the options is 10 years from the date of grant of such Options; and iv. the expected volatility is based on the one (1) year historic volatility of the price of the Shares, adjusted for any expected changes to future volatility. <p>Solely for illustrative purposes, based on the fair value of share options calculated using the Binomial Model with the above assumptions, the estimated number of Options to be granted to Mr Lim Chung Chun is 140,600.</p> <p>Shareholders are to note that the above is an estimation for the number of Options to be granted and is solely for illustrative purposes. The actual number of Options to be granted and the assumptions to be used for the calculation of the actual number of Options to be granted may change at the date of grant on 1 July 2026.</p>	(a)	Proposed date of grant of Options	:	1 July 2026	(b)	Number of Shares comprised in Options	:	Actual number of Options to be awarded will be determined by reference to the Market Price, and in any case, (a) the aggregate number of shares available to Controlling Shareholders and their associates shall not exceed 25.0% of the shares available under the 2024 iFAST ESOS; and (b) the number of shares available to Mr Lim Chung Chun or his associate shall not exceed 10.0% of the shares available under the 2024 iFAST ESOS. The Company will ensure compliance with Rule 845 of the Listing Manual of the SGX-ST.	(c)	Exercise price per Options	:	The exercise price will be set at 5.0% higher than Market Price before the date of grant of options.	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Resolution No.	As Special Business
Resolution 10	<p><u>Proposed Renewal of the Share Buy Back Mandate</u></p> <p>“That: -</p> <p>a. for the purposes of Section 76C and 76E of the Companies Act, the exercise by the Directors of the Company of all the powers of the Company to purchase or otherwise acquire Shares not exceeding in aggregate the Maximum Percentage (as hereafter defined), at such price or prices as may be determined by the Directors from time to time up to the Maximum Price (as hereafter defined), whether by way of:</p> <ol style="list-style-type: none"> i. on-market purchase(s) on the SGX-ST; and/or ii. off-market purchase(s) is effected otherwise than on the SGX-ST in accordance with any equal access scheme(s) as may be determined or formulated by the Directors of the Company as they consider fit, which scheme(s) shall satisfy all the conditions prescribed by the Companies Act, iii. and otherwise in accordance with all other laws and regulations and rules of the SGX-ST as may for the time being be applicable, be and is hereby authorised and approved generally and unconditionally (the “Share Buy Back Mandate”); <p>b. unless varied or revoked by the Company in general meeting, the authority conferred on the Directors of the Company pursuant to the Share Buy Back Mandate may be exercised by the Directors at any time and from time to time during the period commencing from the date of the passing of this Resolution and expiring on the earliest of:</p> <ol style="list-style-type: none"> i. the date on which the next AGM of the Company is held or required by law to be held; ii. the date on which the purchases or acquisitions of Shares by the Company pursuant to the Share Buy Back Mandate are carried out to the full extent mandated; iii. the date on which the authority conferred by the Share Buy Back Mandate is varied or revoked by Shareholders in general meeting; <p>c. in this Resolution:</p> <p>“Maximum Percentage” means the number of issued Shares representing 10% of the total number of issued Shares as at the date of the passing of this Resolution (excluding any Shares which are held as treasury shares as at that date);</p> <p>“Maximum Price” in relation to a Share to be purchased or acquired, means the purchase price (excluding brokerage, commission, applicable goods and services tax and other related expenses) which shall not exceed:</p> <ol style="list-style-type: none"> i. in the case of a market purchase of a Share, 105% of the Average Closing Price of the Shares; and ii. in the case of an off-market purchase of a Share, 110% of the Average Closing Price of the Shares; <p>“Average Closing Price” means the average of the closing market prices of a Share over the last five (5) Market Days on which the Shares are transacted on the SGX-ST or, as the case may be, such securities exchange on which the Shares are listed or quoted, immediately preceding the date of the market purchase by the Company or, as the case may be, the date of the making of the offer pursuant to the off-market purchase, and deemed to be adjusted, in accordance with the rules of the SGX-ST, for any corporate action that occurs after the relevant five-day period; and</p> <p>“Date of the making of the offer” means the date on which the Company makes an offer for the purchase or acquisition of Shares from holder of Shares, stating therein the relevant terms of the equal access scheme for effecting the off-market purchase;</p> <p>d. the Directors of the Company and/or any of them be and are hereby authorised to complete and do all such acts and things (including executing such documents as may be required) as they and/or he may consider expedient or necessary to give effect to the transactions contemplated and/or authorised by this Resolution.”</p>

BY ORDER OF THE BOARD

Chan Lai Yin
Company Secretary

Singapore, 2 April 2026

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EXPLANATORY NOTES

Ordinary Business

Ordinary Resolutions 2, 3 and 4: Re-election of Directors retiring under Regulation 89 of the Constitution of the Company

- a. Mr Lim Wee Kian, if re-elected, will remain as a member of the Audit Committee. Detailed information of Mr Lim Wee Kian can be found under Additional Information on directors seeking re-appointment or re-election of the Company's Annual Report.
- b. Ms Tham Soh Mui Tammie, if re-elected, will remain as a member of the Board Risk Committee. Ms Tham Soh Mui Tammie will be considered independent for the purposes of Rule 704(8) of the Listing Manual of the SGX-ST. Detailed information of Ms Tham Soh Mui Tammie can be found under Additional Information on directors seeking re-appointment or re-election of the Company's Annual Report.
- c. Dr Chen Peng, if re-elected, will remain as Chairman of the Board Risk Committee and a member of the Audit Committee. Dr Chen Peng will be considered independent for the purposes of Rule 704(8) of the Listing Manual of the SGX-ST. Detailed information of Dr Chen Peng can be found under Additional Information on directors seeking re-appointment or re-election of the Company's Annual Report.

Ordinary Resolution 6: Payment of Directors' fees to the Non-Executive Directors (including Independent Directors) for FY2026

Subject to the approval of Ordinary Resolution 6, the share awards will be granted to all Non-Executive Directors on 1 July 2026 as part of their Directors' fees subject to vesting conditions of approximately one-third of the share awards will be vested after 2 years from date of grant and the remaining approximately two-third of the share awards will be vested after 3 years from date of grant. The actual number of shares to be awarded will be determined by reference to the average closing price of shares for 5 consecutive market days immediately prior to the date of award.

Special Business

Ordinary Resolution 8: Share Issue Mandate

If passed, will empower the Directors from the date of the above Meeting until the date of the next AGM, to allot and issue shares and convertible securities in the Company. The aggregate number of shares (including any shares issued pursuant to the convertible securities) which the Directors may allot and issue under this Resolution will not exceed fifty per cent. (50%) of the Company's total number of issued shares excluding treasury shares and subsidiary holdings of the Company. For issues of shares other than on a *pro rata* basis to all shareholders, the aggregate number of shares to be issued will not exceed twenty per cent. (20%) of Company's total number of issued shares excluding treasury shares and subsidiary holdings of the Company. This authority will, unless previously revoked or varied at a general meeting, expire at the next AGM of the Company or the date by which the next AGM of the Company is required by law to be held, whichever is earlier. However, notwithstanding the cessation of this authority, the Directors are empowered to issue shares pursuant to any Instrument made or granted under this authority.

Ordinary Resolution 9: Proposed Grant of Options to Mr Lim Chung Chun

If passed, will empower the Directors to grant options equivalent to \$400,000 to Mr Lim Chung Chun based on the terms set out in Ordinary Resolution 9 which is in accordance with the terms of the Service Agreement dated 1 January 2024.

Pursuant to the terms of the Service Agreement dated 1 January 2024, Mr Lim Chung Chun is entitled to a long-term incentive of share options to the fair value of \$400,000 to be vested in accordance with the staff performance shares/options vesting period.

The number of share options to be granted to him will be capped at 0.5% of the number of issued Shares (excluding treasury shares and subsidiary holdings) of the Company at the date of grant.

Specific approval has been sought and obtained for Mr Lim Chung Chun's participation in the iFAST ESOS at the Annual General Meeting held on 26 April 2024. A separate resolution must be passed by ordinary resolution to approve the actual number and terms of options to be granted to Mr Lim Chung Chun, who is the Executive Chairman and CEO and also a Controlling Shareholder of the Company.

If Ordinary Resolution 9 is not approved, \$400,000 will be awarded in cash pursuant to the terms of the Service Agreement dated 1 January 2024.

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The estimation for the number of options to be granted in Ordinary Resolution 9 above is solely for illustrative purposes. The actual number of options to be granted and the assumptions to be used for the calculation of the actual number of options to be granted may change at the date of grant on 1 July 2026.

Ordinary Resolution 10: Renewal of Share Buy Back Mandate

If passed, the Company will have the flexibility to undertake buy backs of the Shares at any time, subject to market conditions, during the period when the Share Buy Back Mandate is in force, subject to the conditions set out in Ordinary Resolution 10.

The Company intends to use internal resources or external borrowings or a combination of both to finance the purchase or acquisition of its Shares. The amount of financing required for the Company to purchase or acquire its Shares, and the impact on the Company's financial position cannot be ascertained as at the date of this Notice as these will depend on the number of Shares purchased or acquired, whether the purchase or acquisition is made out of capital or profits, the price at which such Shares were purchased or acquired and whether the Shares purchased or acquired are held in treasury or cancelled.

Based on the issued share capital of the Company comprising 304,938,859 Shares of which 254,340 Shares that are held in treasury as at 4 March 2026 ("Latest Practicable Date"), and assuming that no further Shares are issued on or prior to the AGM, not more than 30,468,451 Shares (representing 10% of the Shares in issue as at that date (excluding treasury shares and subsidiary holdings)) may be purchased or acquired by the Company pursuant to the proposed Share Buy Back Mandate. However, pursuant to Section 761(1) of the Companies Act, the Company can only hold 10% of its Shares (being 30,493,885 Shares) in treasury. Therefore, even though the Share Buy Back Mandate provides for potentially up to 30,468,451 Shares to be purchased or acquired by the Company, the maximum number of Shares that the Company can purchase or acquire and hold in treasury is 30,239,545 Shares.

In the case of market purchases by the Company and assuming that the Company purchases or acquires 30,239,545 Shares at the Maximum Price of \$9.66 for each Share (being the price equivalent to 105% of the Average Closing Price of the Shares for the five (5) consecutive Market Days on which the Shares were traded on the SGX-Mainboard immediately preceding the Latest Practicable Date), the maximum amount of funds required for the purchase or acquisition of 30,239,545 Shares is approximately \$292.11 million.

In the case of off-market purchases by the Company and assuming that the Company purchases or acquires 30,239,545 Shares at the Maximum Price of \$10.12 for each Share (being the price equivalent to 110% of the Average Closing Price of the Shares for the five (5) consecutive Market Days on which the Shares were traded on the Official List of the SGX-ST immediately preceding the Latest Practicable Date), the maximum amount of funds required for the purchase or acquisition of 30,239,545 Shares is approximately \$306.02 million.

The financial effects of the purchase or acquisition of the Shares by the Company pursuant to the proposed renewal of the Share Buy Back Mandate on the audited financial statements for the financial year ended 31 December 2025 based on these assumptions are set out in paragraph 2.7 of the Appendix to Shareholders dated 2 April 2026 included in the Company's Annual Report.

A Share Buy Back at the appropriate price level is one of the ways through which the return on equity of the Group may be enhanced. Further, amongst others, a Share Buy Back provides the Company with a mechanism to facilitate the return of surplus cash over and above its ordinary capital requirements in an expedient and cost-efficient manner. The Directors also expect that Share Buy Backs may also help mitigate against short-term volatility of share price, offset the effects of short-term speculation and bolster Shareholders' confidence. Share Buy Backs will also allow the Directors greater control over the Company's share capital structure, dividend payout and cash reserves.

The buy back of Shares may, depending on market conditions and funding arrangements at the time, lead to an enhancement of the EPS and/ or NAV per Share of the Company and the Group, and will only be made when the Directors believe that such buy back would benefit the Company and its Shareholders.

Shareholders should note that purchases or acquisitions of Shares pursuant to the Share Buy Back Mandate via market purchases or off-market purchases will only be made when the Directors believe that such purchases or acquisitions would be made in circumstances which would not have a material adverse effect on the financial position of the Company. Please refer to the Appendix to Shareholders dated 2 April 2026 included in the Company's Annual Report for details.

For the foregoing reasons, the Directors seek to renew the Share Buy Back Mandate, which was approved by Shareholders at the Extraordinary General Meeting held on 21 October 2014 and last renewed at the AGM held on 28 April 2025.

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Notes:

1. A proxy need not be a member of the Company. The Chairman of the AGM, as proxy, need not be a member of the Company.
2. Where a member appoints two (2) proxies, he/she should specify the proportion of his/her shareholding to be represented by each proxy, failing which the nomination shall be deemed to be alternative.
3. A member who is a relevant intermediary entitled to attend the meeting and vote is entitled to appoint more than two (2) proxies to attend and vote instead of the member, but each proxy must be appointed to exercise the rights attached to a different share or shares held by each member. Where such member appoints more than two (2) proxies, the appointments shall be invalid unless the member specifies the number of shares in relation to which each proxy has been appointed.

“Relevant intermediary” means:

- (a) a banking corporation licensed under the Banking Act 1970, or a wholly-owned subsidiary of such a banking corporation, whose business includes the provision of nominee services and who holds shares in that capacity;
 - (b) a person holding a capital markets services licence to provide custodial services for securities under the Securities and Futures Act 2001, and who holds shares in that capacity; or
 - (c) the Central Provident Fund Board established by the Central Provident Fund Act 1953 in respect of shares purchased under the subsidiary legislation made under that Act providing for the making of investments from the contributions and interest standing to the credit of members of the Central Provident Fund, if the Board holds those shares in the capacity of an intermediary pursuant to or in accordance with that subsidiary legislation.
4. Investors holding shares under the Central Provident Fund Investment Scheme (“CPF Investors”) and/or Supplementary Retirement Scheme (“SRS Investors”) who wish to vote at the AGM should approach their respective agent banks to submit their votes at least seven (7) working days before the date of the AGM (i.e. by 2:00 p.m. on 15 April 2026). CPF Investors/SRS Investors are requested to contact their respective CPF Agent Banks / SRS Operators for any queries they may have with regard to the appointment of proxy for the AGM.
 5. The instrument appointing a proxy, together with the power of attorney or other authority under which it is signed (if applicable) or a duly certified copy thereof, must be submitted in the following manner:
 - (a) if deposited in person or submitted by post, the instrument must be lodged with the Company’s registered office at 10 Collyer Quay, #26-01 Ocean Financial Centre, Singapore 049315; or
 - (b) if submitted electronically, the instrument must be submitted via email attached with clear scanned and signed PDF copy of the Proxy Form to ir@ifastfinancial.com; or
 - (c) the online process through the pre-registration website at the URL: <https://conveneagm.sg/ifastagm26>,

in each case, **by 2.00 p.m. on 21 April 2026 (not less than 72 hours before the time appointed for holding the AGM).**

6. In the case of Shares entered in the Depository Register, the Company may reject any instrument appointing proxy lodged if the member, being the appointor, is not shown to have Shares entered against his name in the Depository Register as at seventy-two (72) hours before the time appointed for holding the AGM (i.e. by 2:00 p.m. on 21 April 2026), as certified by The Central Depository (Pte) Limited to the Company.
7. A corporation which is a member of the Company may authorise by resolution of its directors or other governing body, such person as it thinks fit to act as its representative at the meeting.

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8. The instrument appointing a proxy must be signed by the appointer or his/her duly authorised attorney. Where the instrument is executed by a corporation, it shall be executed either under its common seal or under the hand of a duly authorised officer or attorney. Where the instrument is signed on behalf of the member by an attorney, the power of attorney or other authority (or a duly certified copy thereof) must be attached, failing which the instrument may be treated as invalid.

IMPORTANT INFORMATION

(1) Format of AGM

The Annual General Meeting will be held in a hybrid format on 24 April 2026 at 2.00 p.m. at Cassia Junior Ballroom, Level 3, Sands Expo & Convention Centre, 10 Bayfront Ave, Singapore 018956 (the "Physical Meeting") and by electronic means via live audio-visual webcast or live audio-only stream (the "Virtual Meeting").

Members may participate in the AGM by:

- attending the Physical Meeting in person; or
- attending the Virtual Meeting via electronic means;
- submitting questions in advance of the AGM or during the AGM; and/or
- voting at the AGM personally or through duly appointed proxy(ies), including appointing the Chairman of the Meeting as proxy.

The Annual Report, Notice of AGM and related documents are available on the Company's website at <http://bit.ly/ifastcorp-ar> and on SGXNet at <https://www.sgx.com/securities/company-announcements>.

Persons who hold shares through relevant intermediaries (as defined in Section 181 of the Companies Act 1967), including CPF Investors and SRS Investors, should contact their respective intermediary if they wish to participate in the AGM.

(2) Participation in the AGM

Members (including CPF Investors and SRS Investors) who wish to participate in the AGM, whether in person at the Physical Meeting or via the Virtual Meeting, are required to pre-register at: <https://conveneagm.sg/ifastagm26> from 2 April 2026 up to 2.00 p.m. on 21 April 2026 to enable the Company to verify their status.

Following verification, authenticated members and their appointed proxy(ies) will receive a confirmation email containing instructions for participation in the AGM.

- Members attending the Virtual Meeting will receive instructions on how to access the live audio-visual webcast or live audio-only stream and electronic voting platform.
- Members attending the Physical Meeting will receive instructions for on-site registration and entry to the AGM venue.

Members who do not receive the confirmation email by 22 April 2026, but have registered before the deadline, may contact the Company at ir@ifastfinancial.com for assistance.

Members should not share their login credentials or confirmation email with persons who are not entitled to attend the AGM.

Persons who hold shares through relevant intermediaries (as defined in Section 181 of the Companies Act 1967), including CPF Investors and SRS Investors, should contact their respective intermediary as soon as possible if they wish to participate in the AGM so that the necessary arrangements can be made.

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(3) Questions

Members (including CPF Investors and SRS Investors) may submit substantial and relevant questions relating to the resolutions to be tabled at the AGM.

Submission in advance

Questions must be received by 2.00 p.m. on 13 April 2026 through any of the following channels:

- (a) **via the AGM pre-registration website** <https://conveneagm.sg/ifastagm26>;
- (b) **via email** to ir@ifastfinancial.com;
- (c) **by post** to the Company's registered office at 10 Collyer Quay, #26-01 Ocean Financial Centre, Singapore 049315.

Members submitting questions should provide their full name, address and manner of shareholding (e.g. CDP, CPF, SRS or scrip).

The Company will publish responses to substantial and relevant questions on the Company's website and on SGXNet website by 2.00 p.m. on 17 April 2026 (the "Pre-AGM Reply").

Questions during the AGM

Members attending the Physical Meeting may ask questions in person. Members attending the Virtual Meeting may submit questions through the online platform.

Where substantially similar questions are received, the Company may consolidate such questions.

The minutes of the AGM, including responses to substantial and relevant questions addressed during the meeting, will be published on SGXNet and the Company's website within one month after the AGM.

(4) Voting and Proxy Arrangements

Members may vote at the AGM:

- (a) personally or through duly appointed proxy(ies) (other than the Chairman) at the Physical Meeting or Virtual Meeting; or
- (b) by appointing the Chairman of the Meeting as proxy to vote on their behalf.

Submission of Proxy Forms

Proxy forms must be submitted by 2.00 p.m. on 21 April 2026 (not less than 72 hours before the AGM):

- (a) **by post or in person** to the Company's registered office at 10 Collyer Quay, #26-01 Ocean Financial Centre, Singapore 049315;
- (b) **by email** to ir@ifastfinancial.com (scanned PDF); or
- (c) **online via the AGM pre-registration website** <https://conveneagm.sg/ifastagm26>.

The Proxy Form is available on the Company's website at <http://bit.ly/ifastcorp-ar> and SGXNet. In the Proxy Form, a Shareholder should specifically direct the proxy on how the proxy is to vote for or vote against (or abstain from voting on) the resolutions to be tabled at the AGM.

Members are encouraged to submit proxy forms electronically via email to ir@ifastfinancial.com or via the online platform <https://conveneagm.sg/ifastagm26>.

Proxy(ies) appointed (other than the Chairman) will be prompted via email (within two (2) business days after the Company's receipt of a validly completed and submitted Proxy Form) to pre-register at the pre-registration website at the URL: <https://conveneagm.sg/ifastagm26>.

Notice of Annual General Meeting

(5) **CPF Investors and SRS Investors**

CPF Investors and SRS Investors:

- may vote at the AGM if they are appointed as proxies by their CPF Agent Banks or SRS Operators; or
- may appoint the Chairman of the Meeting as proxy to vote on their behalf.

CPF and SRS Investors should submit their voting instructions to their CPF Agent Banks or SRS Operators at least seven (7) business days before the AGM (i.e. by 2.00 p.m. on 15 April 2026).

(6) **Documents**

Members can access the Notice of AGM, Proxy Form, and Annual Report for the financial year ended 31 December 2025 (with Appendix to Shareholders) on the Company's website at the URL: <http://bit.ly/ifastcorp-ar>

Members who wish to receive printed copies of the Annual Report can submit the Request Form attached no later than 13 April 2026 via post or email to ir@ifastfinancial.com.

(7) **Filming and Photography**

By attending or participating in the AGM (physically or virtually), members and proxyholders consent to photographs and/or video recordings being taken for publication on the Company's website or other publicity materials.

RECORD DATE

Subject to members' approval to the proposed final dividend at the forthcoming Annual General Meeting to be held on 24 April 2026, the Share Transfer Books and Register of Members of the Company will be closed on 12 May 2026, for the preparation of dividend warrants to the proposed tax exempt (one-tier) final dividend of 2.5 cents per ordinary share ("the Proposed Final Dividend").

Duly completed registrable transfers in respect of the shares in the Company received up to the close of business at 5.00 p.m. on 11 May 2026 (the "Record Date") by the Company's Singapore Share Registrar, Tricor Barbinder Share Registration Services (A division of Tricor Singapore Pte. Ltd.), 9 Raffles Place, #26-01 Republic Plaza, Singapore 048619 will be registered to determine Members' entitlements to the Proposed Final Dividend. Members whose Securities Accounts with The Central Depository (Pte) Ltd are credited with shares in the Company as at 5.00 p.m. on the Record Date will be entitled to the Proposed Final Dividend.

The Proposed Final Dividend, if approved at the forthcoming Annual General Meeting, will be paid on 22 May 2026.

PERSONAL DATA PRIVACY

By submitting an instrument appointing a proxy(ies) and/or representative(s), a member consents to the collection, use and disclosure of personal data by the Company (or its agents) for the purposes of:

- processing and administration of proxies and representatives;
- preparation of attendance lists, proxy lists and minutes of the AGM; and
- compliance with applicable laws, listing rules and regulations.

Members warrant that they have obtained the prior consent of any proxy(ies) or representative(s) whose personal data is provided to the Company.

Personal data may be disclosed to the Company's subsidiaries, share registrar and/or agents for these purposes and retained for verification and record-keeping purposes.