

REF Holdings Limited
(Incorporated in the Cayman Islands with limited liability)
(於開曼群島註冊成立的有限公司)
(Stock Code 股份代號：1631)

NOTIFICATION LETTER 通知信函

Dear Shareholder(s),

27 March 2026

The following document(s) of REF Holdings Limited (“**Company**”) has/have been prepared in English and Chinese and is/are available on the websites of the Company at www.ref.com.hk and The Stock Exchange of Hong Kong Limited at www.hkexnews.hk (collectively “**Websites**”):-

- Annual Report 2025
- Circular in relation to proposals for general mandates to issue shares and repurchase shares, re-election of retiring directors; proposed adoption of the fourth amended and restated memorandum and articles of association; and notice of Annual General Meeting dated 27 March 2026
- Proxy Form for the Annual General Meeting to be held on 6 May 2026
- Notice of Annual General Meeting
- Environmental, Social and Governance Report 2025
(If you have previously requested to receive Corporate Communication(s)^(Note) in printed form, the printed copy (or copies) is/are enclosed (excluding the Environmental, Social and Governance Report 2025).)

If you have not provided us with a valid email address but now would like to receive an email notification of the publication of the Corporate Communication(s) on the Websites instead of receiving printed notification letter in future, please complete the enclosed Reply Form overleaf, and fill in the necessary information and then sign and return it by email to 1631-corpcomm@unionregistrars.com.hk or by post or by hand to the Company c/o the Company’s Hong Kong Share Registrar, Union Registrars Limited (“**Hong Kong Share Registrar**”) at Suites 3301-04, 33/F., Two Chinachem Exchange Square, 338 King’s Road, North Point, Hong Kong. If you post the Reply Form within Hong Kong, you may use the mailing label at the bottom of the Reply Form and need not affix a stamp. Otherwise, please affix an appropriate stamp.

You may at any time send your request in writing to the Company (c/o its Hong Kong Share Registrar at the above address or by email to the above email address) 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. For the details of arrangement regarding request for printed copy of the Corporate Communications, please visit the Company’s website.

Should you have any queries in relation to this letter, please call the Hong Kong 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.

Yours faithfully,
REF Holdings Limited

Note: Corporate Communications include, but not limited to (a) directors’ report, annual accounts together with auditors’ report and, where applicable, summary financial report; (b) interim report and, where applicable, summary interim report; (c) notice of meeting; (d) a listing document; (e) circular; and (f) proxy form.

各位股東：

REF Holdings Limited (「**本公司**」) 下述文件已編制中、英文版本及於本公司之網站 www.ref.com.hk 及香港聯合交易所有限公司之網站 www.hkexnews.hk (統稱「**該等網站**」) 刊載:-

- 2025 年年報
- 建議授出一般授權以發行股份及購回股份；重選退任董事；建議採納第四次經修訂及重訂的組織章程大綱及細則；及日期為 2026 年 3 月 27 日的股東週年大會通告之通函
- 謹訂於 2026 年 5 月 6 日舉行的股東週年大會適用的代表委任表格
- 股東週年大會通告
- 2025 年環境、社會及管治報告
(倘若閣下曾要求以印刷本方式收取公司通訊^(附註)，上述文件之印刷本已隨本函附上(2025 年環境、社會及管治報告除外)。)

倘若閣下並未提供有效電郵地址並現在希望收取有關公司通訊於該等網站發佈的電郵通知，以代替日後收取書面通知信函印刷本，請閣下填妥本函背面的回條，並在回條上填寫所需資料及簽名，然後把回條電郵至 1631-corpcomm@unionregistrars.com.hk 或寄回或親身交回本公司之香港股份過戶登記處聯合證券登記有限公司(「**香港股份過戶登記處**」)，地址為香港北角英皇道 338 號華懋交易廣場 2 期 33 樓 3301-04 室。倘若閣下在香港投寄回條，可使用回條下方的郵寄標籤而毋須貼上郵票；否則，請貼上適當的郵票。

閣下可以隨時以書面通知本公司(經本公司之香港股份過戶登記處上述地址或電郵地址發送)要求收取公司通訊之印刷本。倘若閣下已收到有關在該等網站上發佈公司通訊的通知，但因任何原因而難以在該等網站上查閱公司通訊，本公司將於收到閣下要求後免費寄上所要求公司通訊之印刷本。有關索取公司通訊之印刷本安排之詳情，請瀏覽本公司網站。

閣下若對本信函有任何疑問，請在辦公時間(星期一至星期五上午 9 時正至下午 5 時正，公眾假期除外)內致電香港股份過戶登記處(852)2849 3399 查詢。

REF Holdings Limited
謹啟

2026年3月27日

附註：「公司通訊」包括，但不限於 (a) 董事會報告、年度賬目連同核數師報告以及(如適用)財務摘要報告；(b) 中期報告及(如適用)中期摘要報告；(c) 會議通告；(d) 上市文件；(e) 通函；及 (f) 委任代表表格。

