Oi Wah Pawnshop Credit Holdings Limited
靄華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)
（於開曼群島註冊成立之有限公司）
(Stock Code 股份代號: 1319)

NOTIFICATION LETTER 通 知 信 函

25 November 2026

Dear Registered Shareholder,

Oi Wah Pawnshop Credit Holdings Limited (the "Company")
– Notice of Publication of Interim Report 2026 (the "Current Corporate Communication(s)")

The English and Chinese versions of the Company's Current Corporate Communication(s) are available on the Company's website at www.pawnshop.com.hk and the website of The Stock Exchange of Hong Kong Limited (the "**HKEx's website**") at www.hkexnews.hk respectively (the "**Website Version**"). The Company strongly recommends you to access the Website Version of the Current Corporate Communication(s) and all future Corporate Communications(Note 1).

If you wish to receive the Current Corporate Communication(s) in printed form or change your choice of means of receipt of the Corporate Communications, please complete the Request Form on the reverse side and return it to the Company c/o Boardroom Share Registrars (HK) Limited (the "**Hong Kong Branch Share Registrar**") by using the mailing label at the bottom of the Request Form (no need to affix a stamp if posted in Hong Kong; otherwise, please affix an appropriate stamp). The address of the Hong Kong Branch Share Registrar is 2103B, 21/F, 148 Electric Road, North Point, Hong Kong. You may also send an email with a scanned copy of the Request Form to info@oiwah.com.hk.

It is the responsibility of you to provide a functional email address. If you have not provided your email address to the Company or need to update your email address, the Company recommends you provide your email address by completing, signing the enclosed Request Form and returning to the Hong Kong Branch Share Registrar at the above-mentioned address by post or by email to info@oiwah.com.hk. If the Company does not have your functional email address, until such time that the functional email address is provided to the Hong Kong Branch Share Registrar, you will be unable to receive via email notices of publication of the Website Version of Corporate Communications (the "**Notice of Publication**") and Actionable Corporate Communications(Note 2) in electronic form. As such, the Company would only be able to send you the Notice of Publication and the Actionable Corporate Communications in printed form.

Should you have any queries relating to any of the above matters, please call the Company's hotline at (852) 2833 2002 / (852) 2833 2065 during business hours from 9:00 a.m. to 5:30 p.m. from Mondays to Fridays, excluding public holidays, or send an email to info@oiwah.com.hk.

Yours faithfully,
For and on behalf of
Oi Wah Pawnshop Credit Holdings Limited
Chan Kai Ho Edward
Chairman, Chief Executive Officer and Executive Director

Note 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) the quarterly report, if any; (d) a notice of meeting; (e) a listing document; (f) a circular; and (g) a proxy form.
Note 2: Actionable Corporate Communications refer to any corporate communications that seek instructions from the Shareholders of the Company on how they wish to exercise their rights or make elections as Company's Shareholders. Shareholder means holder(s) of the share(s) of the Company.

各位登記股東：

靄華押業信貸控股有限公司(「本公司」)
– 2026 中期報告（「本次公司通訊文件」）之發佈通知

本公司的本次公司通訊文件的中、英文版本已上載於本公司網站 www.pawnshop.com.hk 及香港交易及結算所有限公司網站（「**香港交易所網站**」）www.hkexnews.hk（「**網站版本**」），本公司建議 閣下閱覽本公司本次及日後公司通訊（附註 1）的網站版本。

如 閣下欲收取本次公司通訊文件之印刷本或更改已選擇的收取方式，請填妥在本函背面的申請表格，並使用隨附之郵寄標籤經寶德隆證券登記有限公司（「**香港股份過戶登記分處**」）寄回本公司（如在香港投寄，毋須貼上郵票；否則，請貼上適當的郵票）。香港股份過戶登記分處地址為香港北角電氣道 148 號 21 樓 2103B 室。 閣下亦可把已填妥之申請表格的掃描副本電郵到 info@oiwah.com.hk。

閣下有責任提供有效的電子郵件地址。如 閣下尚未提供 閣下之電子郵件地址予本公司，或需更新 閣下之電子郵件地址，本公司建議 閣下填妥及簽署隨附之申請表格，並按上述地址以郵寄方式交回本公司的香港股份過戶登記分處或以電子郵件方式發送至 info@oiwah.com.hk。如果本公司沒有收到 閣下的有效電子郵件地址， 閣下將無法透過電子郵件方式收取以電子方式發送的公司通訊網站版本的登載通知（「**登載通知**」）及可供採取行動的公司通訊（附註 2）。本公司只能以印刷本方式向 閣下發送登載通知及可供採取行動的公司通訊之印刷本予 閣下，直至香港股份過戶登記分處收到 閣下有效的電子郵件地址為止。

如 閣下對本函內容有任何疑問，請致電本公司電話熱線(852) 2833 2002 / (852) 2833 2065，辦公時間為星期一至五（公眾假期除外）上午 9 時正至下午 5 時三十分或電郵至 info@oiwah.com.hk。

代表
靄華押業信貸控股有限公司
主席、行政總裁兼執行董事
陳啟豪
謹啓

2026 年 11 月 25 日

附註 1: 公司通訊包括本公司發布或將予發布以供其任何證券持有人或投資大眾參照或採取行動的任何文件，其中包括但不限於 (a) 董事會報告，公司年度帳目連同獨立核數師報告以及（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) 季度報告（如有）；(d) 會議通告；(e) 上市文件；(f) 通函；及 (g) 代表委任表格。
附註 2: 可供採取行動的公司通訊是指任何涉及要求本公司股東指示其擬如何行使其有關本公司股東權利的公司通訊。股東指本公司證券持有人。

Request Form 申請表格

To: **Oi Wah Pawnshop Credit Holdings Limited (the "Company")**
(Stock Code: 1319)
c/o Boardroom Share Registrars (HK) Limited
2103B, 21/F, 148 Electric Road, North Point, Hong Kong

致： **靄華押業信貸控股有限公司（「公司」）**
(股份代號: 1319)
經 寶德隆證券登記有限公司
香港北角電氣道 148 號 21 樓 2103B 室

Part A: **I/We would like to receive the Current Corporate Communication(s) and all future Corporate Communications in printed form in the manner indicated below:**
甲部: **本人／吾等欲以下列方式收取本次公司通訊及日後所有公司通訊之印刷本：**

Please mark ("X") in ONLY ONE of the following boxes 請於以下其中一項的空格內加上「X」號

☐ to receive the **printed English version** ONLY; **OR**
僅收取**英文印刷本；或**

☐ to receive the **printed Chinese version** ONLY; **OR**
僅收取**中文印刷本；或**

☐ to receive both printed **English and Chinese versions**.
同時收取**英文及中文印刷本**。

Part B: **I/We would like to receive an email notification of all future Corporate Communications and the Actionable Corporate Communications in electronic form to my/our email address below:**
乙部: **本人／吾等欲以如下之電郵地址收取本公司日後所有公司通訊之電郵通知及可供採取行動的公司通訊的電子版本：**

Please provide the email address in English Block Letters *and the email address will solely be used for receiving the email notification of the release of Corporate Communications and the Actionable Corporate Communications.*
請以英文正楷填寫電郵地址，有關電郵地址僅用作收取公司通訊已予發佈之電郵通知和可供採取行動的公司通訊。

Name(s) of Shareholder(s) #
股東姓名#
(Please use ENGLISH BLOCK LETTERS 請用英文正楷填寫)

Contact telephone number
聯絡電話號碼

Address#
地址#
(Please use ENGLISH BLOCK LETTERS 請用英文正楷填寫)

Signature
簽名

Date
日期

 # You are required to fill in the details if you download this request form from the Company's website.
 # 假如 閣下從公司網站下載本申請表格，請必須填上有關資料。

Note 附註：

1. Please complete all your details clearly. 請 閣下清楚填妥所有資料。
2. 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 Request Form in order to be valid. 如屬聯名登記股東，則本申請表格須由該名於本公司股東名冊上就聯名持有股份其姓名位列首位的股東簽署，方為有效。
3. Any form without indication, with no signature or otherwise incorrectly completed will be void. 如在本表格未有作出選擇、未有簽署、或在其他方面填寫不正確，則本表格將會作廢。
4. The request for printed copy shall be valid only for one year from the date of request unless being revoked or superseded (whichever is earlier). Further request in writing will be required if you prefer to continue receiving printed copy of future Corporate Communications and Actionable Corporate Communications (if applicable). 索取公司通訊印刷本的請求自 閣下發出請求之日起計一年內有效，除非被撤銷或取代（以較早者為準）。如果 閣下希望繼續 收到日後的公司通訊和可供採取行動的公司通訊（如適用）的印刷本，則需要進一步提出書面請求。
5. For the avoidance of doubt, we do not accept any special instructions written on this Request Form. 為免存疑，任何在本申請表格上的額外手寫指示，本公司將不予處理。
6. 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 auditors' report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) the quarterly report, if any; (d) a notice of meeting; (e) a listing document; (f) a circular; and (g) a proxy form. 公司通訊包括本公司發佈或將予發佈以供其任何證券持有人或投資大眾參照或採取行動的任何文件，其中包括但不限於(a)董事會報告，公司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)季度報告（如有）；(d)會議通告；(e)上市文件；(f)通函；及(g)代表委任表格。
7. Actionable Corporate Communications refer to any corporate communications that seek instructions from the Shareholders on how they wish to exercise their rights or make elections as Shareholders. 可供採取行動的公司通訊是指任何涉及要求股東指示其擬如何行使其有關股東權利的公司通訊。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

(i) "Personal Data" in these statements has the same meaning as "personal data" in the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong ("PDPO"). 本聲明中所指的「個人資料」具有香港法例第 486 章《個人資料（私隱）條例》(「《私隱條例》」）中「個人資料」的涵義。

(ii) Your Personal Data provided in this Request Form will be used in connection with, including but not limited to, the Company's electronic dissemination of Corporate Communications and Actionable Corporate Communications and to liaise with you on other matters relating to your holdings in the Company. Your supply of Personal Data to the Company is on a voluntary basis. Failure to provide sufficient information may result in the Company being unable to process your instructions and/or requests as stated in this Request Form. 閣下於申請表格所提供的個人資料將用於(包括但不限於)有關公司以電子方式發布公司通訊和可供採取行動的公司通訊及就 閣下持有的公司證券有關的其他事宜上與 閣下聯絡。 閣下向公司所提供個人資料屬自願性質。若 閣下未能提供足夠資料可能導致公司無法處理 閣下在本申請表格上所述的指示及／或要求。

(iii) Your Personal Data may be disclosed or transferred by the Company to its subsidiaries, its share registrar, and/or other companies or bodies for any of the stated purposes, and retained for such period as may be necessary for our verification and record purposes. 本公司可就任何所說明的用途，將 閣下的個人資料披露或轉移給本公司的附屬公司、股份過戶登記處、及／或其他公司或團體，並將在適當期間保留該等個人資料作核實及紀錄用途。

(iv) You have the right to request access to and/or correction of your Personal Data in accordance with the provisions of the PDPO. Any such request for access to and/or correction of your Personal Data should be in writing to the Personal Data Privacy Officer of Boardroom Share Registrars (HK) Limited at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong. 閣下有權根據《私隱條例》的條文查閱及／或修改 閣下的個人資料。任何該等查閱及／或修改個人資料的要求均須以書面方式向寶德隆證券登記有限公司（地址為香港北角電氣道 148 號 21 樓 2103B 室）的個人資料私隱主任提出。

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閣下寄回此申請表格時，請將郵寄標籤剪貼於信封上。
如在本港投寄毋須貼上郵票。
Please cut the mailing label and stick this on the envelope to return this Request Form to us.
No postage stamp necessary if posted in Hong Kong.

郵寄標籤 MAILING LABEL

寶德隆證券登記有限公司
Boardroom Share Registrars (HK) Limited
簡便回郵號碼 Freepost No. 37 WCH
香港 Hong Kong

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