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 Non-registered Shareholder[(Note 1)],

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 2)].

If you wish to receive the Current Corporate Communications() in printed form, 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.

As a Non-registered Shareholder, if you wish to receive Corporate Communications of the Company in electronic form, you should liaise with your bank(s), broker(s), custodian(s), nominee(s) or HKSCC Nominees Limited through which your shares in the Company are held (collectively, the "**Intermediaries**") and provide your email address to your Intermediaries. Please contact your Intermediaries for the detailed procedure. If the Company does not receive your functional email address from the Intermediaries, until such time that the functional email address is provided to the Intermediaries, you will be unable to receive any notices of publication of the Website Version of Corporate Communications (the "**Notice of Publication**") by email; and the Company would only be able to send you the Notice of Publication 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: This letter is addressed to the non-registered Shareholder(s) of the Company (the "Non-registered Shareholder (s)"). Non-Registered Shareholder means such person or company whose shares are held in the Central Clearing And Settlement System (CCASS) and who has notified the Company from time to time through Hong Kong Securities Clearing Company Limited to receive Corporate Communications of the Company. If you have sold or transferred your shares in the Company, please disregard this letter and the enclosed Request Form.

Note 2: 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.

各位非登記股東[(附註 1)]：

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 2)]的網站版本。

如 閣下欲收取本次公司通訊文件之印刷本，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。

作為非登記股東，如 閣下欲以電子方式收取本公司的公司通訊， 閣下應聯絡代 閣下持有股份的銀行、經紀、託管商、代理人或香港中央結算（代理人）有限公司（統稱「**中介機構**」），並向 閣下的中介機構提供 閣下的電子郵件地址。請聯絡 閣下的中介機構以了解詳細程序。如本公司沒有從中介機構收到 閣下的有效電子郵件地址，直至中介機構收到 閣下有效的電子郵件地址前，本公司將無法透過電子郵件方式發送公司通訊網站版本的登載通知（「**登載通知**」），而本公司只能發送登載通知之印刷本予 閣下。

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：此函件乃向本公司之非登記股東（「非登記股東」）發出。非登記股東指股份存放於中央結算及交收系統（「中央結算及交收系統」）的有關人士或公司，而彼等已透過香港中央結算有限公司不時通知本公司，彼等欲收取本公司之公司通訊。如果 閣下已經出售或轉讓所持有之本公司股份，則無需理會本函件及隨附之申請表格。

附註 2：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。

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

REMINDER 提示

As a Non-registered Shareholder, if you wish to receive Corporate Communications pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, you should liaise with your bank(s), broker(s), custodian(s), nominee(s) or HKSCC Nominees Limited through which your shares are held (collectively, the "Intermediaries") and provide your email address to your Intermediaries.
作為非登記股東，如有意根據香港聯合交易所有限公司證券上市規則收取公司通訊， 閣下應聯絡 閣下持有股份的銀行、經紀、託管商、代理人或香港中央結算（代理人）有限公司（統稱「中介機構」），並向 閣下的中介機構提供 閣下的電子郵件地址。

I/We would like to receive the Current Corporate Communication(s) in printed form in the manner indicated below:
本人／吾等欲以下列方式收取本次公司通訊之印刷本：

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**。

Name(s) of Shareholder(s) #
股東姓名#

Contact telephone number
聯絡電話號碼

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

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. 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。
3. 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。
4. 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。

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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