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Lufax Holding Ltd
陆金所控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 6623)

(NYSE Stock Ticker: LU)

NOTICE OF EXTRAORDINARY GENERAL MEETING

NOTICE IS HEREBY GIVEN that the extraordinary general meeting (the "**Extraordinary General Meeting**") of Lufax Holding Ltd (the "**Company**") will be held at Room 3601, No. 1333 Lujiazui Ring Road, Pudong New District, Shanghai, the People's Republic of China on December 22, 2026 at 9:00 a.m. Hong Kong time, for the following purposes of considering and, if thought fit, passing the following ordinary resolutions. Unless otherwise indicated, capitalized terms used herein shall have the same meanings as those defined in the circular of the Company dated November 27, 2026 (the "**Circular**").

ORDINARY RESOLUTIONS

To consider and, if thought fit, pass with or without modification, the following resolutions as ordinary resolutions:

1. 2026 Services and Products Purchasing Framework Agreement

"**THAT** the renewal of the transactions contemplated under the 2026 Services and Products Purchasing Framework Agreement for the years ending December 31, 2027 and December 31, 2028, including the proposed annual caps thereunder, details of which are more particularly described in the Circular, be and are hereby approved, ratified and confirmed; and THAT any one executive Director be and is hereby authorized for and on behalf of the Company to execute, and where required, to affix the common seal of the Company to, any documents, instruments or agreements, and to do any acts and things deemed by him or her to be necessary, expedient or appropriate in order to give effect to and implement the transactions contemplated under the 2026 Services and Products Purchasing Framework Agreement, including the proposed annual caps thereunder for the years ending December 31, 2027 and December 31, 2028."

2. 2026 Financial Services Framework Agreement

"**THAT** the renewal of the transactions contemplated under the 2026 Financial Services Framework Agreement for the years ending December 31, 2027 and December 31, 2028, including the proposed annual caps thereunder, details of which are more particularly described in the Circular, be and are hereby approved, ratified and confirmed; and THAT any one executive Director be and is hereby authorized for and on behalf of the Company to execute, and where required, to affix the common seal of the Company to, any documents, instruments or agreements, and to do any acts and things deemed by him or her to be necessary, expedient or appropriate in order to give effect to and implement the transactions contemplated under the 2026 Financial Services Framework Agreement, including the proposed annual caps thereunder for the years ending December 31, 2027 and December 31, 2028."

3. 2026 Ping An Consumer Finance Collaboration Agreement

"**THAT** the renewal of the transactions contemplated under the 2026 Ping An Consumer Finance Collaboration Agreement for the years ending December 31, 2027 and December 31, 2028, including the proposed annual caps thereunder, details of which are more particularly described in the Circular, be and are hereby approved, ratified and confirmed; and THAT any one executive Director be and is hereby authorized for and on behalf of the Company to execute, and where required, to affix the common seal of the Company to, any documents, instruments or agreements, and to do any acts and things deemed by him or her to be necessary, expedient or appropriate in order to give effect to and implement the transactions contemplated under the 2026 Ping An Consumer Finance Collaboration Agreement, including the proposed annual caps thereunder for the years ending December 31, 2027 and December 31, 2028."

4. 2027 Account Management Framework Agreement

"**THAT** the 2027 Account Management Framework Agreement and the proposed annual cap for the year ending December 31, 2027 in respect of the transactions contemplated thereunder, details of which are more particularly described in the Circular, be and are hereby approved, ratified and confirmed; and THAT any one executive Director be and is hereby authorized for and on behalf of the Company to execute, and where required, to affix the common seal of the Company to, any documents, instruments or agreements, and to do any acts and things deemed by him or her to be necessary, expedient or appropriate in order to give effect to and implement the transactions contemplated under the 2027 Account Management Framework Agreement, including the proposed annual cap thereunder for the year ending December 31, 2027."

SHARE RECORD DATE AND ADS RECORD DATE

The Board has fixed the close of business on Friday, November 20, 2026, Hong Kong time, as the record date of Shares. Holders of record of the Company's Shares as of the Share Record Date are entitled to attend and vote at the Extraordinary General Meeting and any adjourned meeting thereof.

Holders of record of the ADSs as of the close of business on Friday, November 20, 2026, New York time, are entitled to provide voting instructions to the Depositary and must provide such voting instructions to Citibank, N.A., the Depositary of the ADSs, by the time and date specified in the ADS voting instruction card to be distributed by the Depositary.

ATTENDING THE EXTRAORDINARY GENERAL MEETING

Only holders of record of Shares as of the Share Record Date are entitled to attend and vote at the Extraordinary General Meeting.

FORMS OF PROXY AND ADS VOTING CARDS

A holder of Shares as of the Share Record Date, Hong Kong time, may appoint a proxy to exercise his or her rights at the Extraordinary General Meeting. A holder of ADSs as of the ADS Record Date, New York time, will need to instruct Citibank, N.A., the Depositary of the ADSs, as to how to vote the Shares represented by the ADSs. Please refer to the form of proxy (for holders of Shares) or ADS voting card (for holders of ADSs), both of which are available on our website at ir-hk.lufaxholding.com.

Holders of record of the Company's Shares on the Company's register of members as of the close of business on the Share Record Date (Hong Kong time) are cordially invited to attend the Extraordinary General Meeting in person. Holders of the Company's ADSs as of the close of business on the ADS Record Date (New York time) are cordially invited to submit your voting instructions to Citibank, N.A., the Depositary for the ADSs. Your vote is important. You are urged to complete, sign, date, and return the accompanying form of proxy to the Company's share registrar in Hong Kong, Tricor Investor Services Limited (for holders of Shares) or your voting instructions to Citibank, N.A. (for holders of the ADSs) as promptly as possible and before the prescribed deadline if you wish to exercise your voting rights. Tricor Investor Services Limited must receive the form of proxy by no later than 9:00 a.m., Hong Kong time, on Sunday, December 20, 2026 at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong to ensure your representation at the Extraordinary General Meeting; and Citibank, N.A. must receive your voting instructions as an ADS holder by the time and date specified in the ADS voting instruction card to enable the votes attaching to the Shares represented by your ADSs to be cast at the Extraordinary General Meeting.

By Order of the Board
Lufax Holding Ltd
Dicky Peter YIP
Chairman of the Board

Hong Kong, November 27, 2026

As at the date of this notice, the Board comprises Mr. Xiang JI as the executive Director, and Mr. Dicky Peter YIP, Ms. Wai Ping Tina LEE, Mr. Koon Wing Ernest IP, Mr. Siu Hong CHENG and Mr. Wai Kin CHIM as the independent non-executive Directors.