



華銀控股有限公司
SINO CREDIT HOLDINGS LIMITED
(Incorporated in Bermuda with limited liability)
(Stock Code: 628)

Form of proxy for use by the shareholders of Sino Credit Holdings Limited (the “Company”) at the annual general meeting (the “Meeting”) to be convened at Suite 1502, 15/F., Far East Finance Centre, 16 Harcourt Road, Admiralty, Hong Kong on 4 September 2015 at 10:30 a.m. (or any adjournment thereof (as the case may be)).

I/We ^(note a) _____
of _____
being the holder(s) of _____ ^(note b) shares of HK\$0.1 each of the Company hereby appoint the
chairman (the “Chairman”) of the Meeting or _____
of _____
to act as my/our proxy ^(note c) at the Meeting to be held at Suite 1502, 15/F., Far East Finance Centre, 16 Harcourt Road, Admiralty, Hong Kong
on 4 September 2015 at 10:30 a.m and at any adjournment thereof (as the case may be) and to vote on my/our behalf as directed below.

Please make a mark (“✓”) in the appropriate boxes to indicate how you wish your vote(s) to be cast ^(note d).

ORDINARY RESOLUTIONS		FOR	AGAINST
1.	To receive and consider the audited consolidated financial statements and the reports of the directors (“Directors”) and auditors of the Company for the year ended 31 March 2015.		
2.	(a) To re-elect Mr. So Chak Fai, Francis as a non-executive Director.		
	(a) To re-elect Ms. Lee Shioh Yue as an independent non-executive Director.		
	(b) To re-elect Mr. Poon Wai Hoi, Percy as an independent non-executive Director.		
	(d) To authorise the board of Directors to fix the Directors’ remuneration.		
3.	To re-appoint HLB Hodgson Impey Cheng Limited as the auditors of the Company and to authorise the board of Directors to fix their remuneration.		
4.	To grant the general mandate to the Directors to issue, allot and otherwise deal with the Company’s shares (“Shares”).		
5.	To grant the general mandate to the Directors to repurchase the Shares.		
6.	To add the nominal amount of the Shares repurchased by the Company to the mandate granted to the Directors under resolution numbered 4.		
7.	To refresh the 10% general limit on grant of options under the share options scheme of the Company.		

Dated the _____ day of _____ 2015 Shareholder’s signature _____ ^(notes e, f, g and h)

Notes:

- Full name(s) and address(es) are to be inserted in **BLOCK CAPITALS**.
- Please insert the number of Shares registered in your name(s). If no number is inserted, this form of proxy will be deemed to relate to all the Shares in the capital of the Company registered in your name(s).
- A proxy need not be a member of the Company. If you wish to appoint some person other than the Chairman of the Meeting as your proxy, please delete the words “the Chairman of the Meeting or” and insert the name and address of the person appointed proxy in the space provided.
- If you wish to vote for any resolutions set out above, please tick (“✓”) the boxes marked “FOR”. If you wish to vote against any resolutions, please tick (“✓”) the boxes marked “AGAINST”. If this form returned is duly signed but without specific direction on any of the proposed resolutions, the proxy will vote or abstain at his/her discretion in respect of all resolutions; or if in respect of a particular proposed resolution there is no specific direction, the proxy will, in relation to that particular proposed resolution, vote or abstain at his/her discretion. A proxy will also be entitled to vote at his/her discretion on any resolution properly put to the Meeting other than those set out in the notice convening the Meeting.
- In the case of a joint holding, this form of proxy may be signed by any joint holder, but if more than one joint holder is present at the Meeting, the vote of the senior who tenders a vote, whether in person or by proxy, shall be accepted to the exclusion of the votes of the other joint holders, and for this purpose seniority shall be determined by the order in which the name stands on the register of members in respect of the relevant joint holding.
- The form of proxy must be signed by a shareholder of the Company, or his/her attorney duly authorised in writing, or if the shareholder is a corporation, either under its common seal or under the hand of an officer, attorney or other person so authorised.
- To be valid, this form of proxy together with any power of attorney or other authority (if any) under which it is signed or a certified copy of such power or authority must be deposited at the branch share registrar and transfer office of the Company in Hong Kong, Union Registrars Limited, at A18/F., Asia Orient Tower, Town Place, 33 Lockhart Road, Wanchai, Hong Kong not later than 48 hours before the time of the Meeting or any adjournment thereof (as the case may be).
- Any alteration made to this form should be initialled by the person who signs the form.