

**FWD Group Holdings Limited**  
**富衛集團有限公司**  
*(Incorporated in the Cayman Islands with limited liability)*  
(Stock Code : 1828)

17 September 2025

Dear Shareholder(s),

**Arrangements on Dissemination of Corporate Communications**

**INTRODUCTION**

Pursuant to Rule 2.07A of the Rules (the “**Listing Rules**”) Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the articles of association of FWD Group Holdings Limited (the “**Company**”), the Company will disseminate to its Shareholders<sup>1</sup> future corporate communications of the Company (the “**Corporate Communications**”<sup>2</sup>) electronically and only send Corporate Communications in printed form to its Shareholders upon request.

**ARRANGEMENTS**

1. Actionable Corporate Communications<sup>3</sup>

The Company will send the Actionable Corporate Communications to its Shareholders individually in electronic form by email. If the Company does not possess the email address of a Shareholder or the email address provided is not functional<sup>4</sup>, the Company will send the Actionable Corporate Communication in printed form together with a request form for soliciting the Shareholder’s functional email address to facilitate electronic dissemination of Actionable Corporate Communications in the future.

2. Corporate Communications

The Company will make the Corporate Communications available on its website ([www.fwd.com](http://www.fwd.com)) and the Stock Exchange’s website ([www.hkexnews.hk](http://www.hkexnews.hk)).

The Company will not send a notice of publication of the Website Version<sup>5</sup> of Corporate Communications to its Shareholders. Shareholders are encouraged to proactively monitor the availability of all future Corporate Communications on the websites and access the Website Version of Corporate Communications by themselves.

### 3. Provision of Shareholder's Email Address to the Company

In support of electronic communication by email, the Company recommends its Shareholders to complete the online form by scanning the above QR Code which will be valid until 16 October 2025. Should the Shareholders, if for any reason, have difficulty in gaining access to the online form, they may provide the Company with their email address at any time in the future by reasonable notice in writing to the Company's share registrar in Hong Kong (the "**Share Registrar**"), Tricor Investor Services Limited, at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong, or by email to [1828-ecom@vistra.com](mailto:1828-ecom@vistra.com).

It is the responsibility of the Shareholders to provide email address that is functional. If the Company does not possess the email address of a Shareholder or the email address provided is not functional, the Company will act according to the above arrangements. The Company will be considered to have complied with the Listing Rules if it sends Actionable Corporate Communications to the email address provided by a Shareholder without receiving any "non-delivery message".

### 4. Request for Corporate Communications and Actionable Corporate Communications in Printed Form

Should the Shareholders wish to receive a printed version of all future Corporate Communications and Actionable Corporate Communications or, if for any reason, have difficulty in gaining access to the Company's website, the Company will, upon receipt of request in writing by such Shareholder to the Share Registrar at 17/F, Far East Finance Centre, 16 Harcourt Road, Hong Kong, or by email to [1828-ecom@vistra.com](mailto:1828-ecom@vistra.com), send future Corporate Communications and/or the relevant Corporate Communications (as the case may be) to such Shareholders in printed form free of charge. Please note that the printed copy request will be valid unless being revoked or superseded (whichever is earlier).

Details of the arrangements (i) for dissemination of Corporate Communications and (ii) for requesting printed copies of Corporate Communications are published in the Company's website ([www.fwd.com](http://www.fwd.com)). Should you have any queries in relation to this letter, please call the Share Registrar at (852) 2980 1333 during business hours from 9:00 a.m. to 6:00 p.m. from Monday to Friday, excluding Hong Kong public holidays, or send an email to [1828-ecom@vistra.com](mailto:1828-ecom@vistra.com).

<sup>1</sup> *Holder(s) of the Share(s) of the Company.*

<sup>2</sup> *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, 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) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.*

<sup>3</sup> *Actionable Corporate Communications refer to any corporate communication(s) that seek instructions from the Shareholders on how they wish to exercise their rights or make elections as the Shareholders.*

<sup>4</sup> *It is the responsibility of a Shareholder to provide email address that is functional. The Company will be considered to have complied with the Listing Rules if it sends Actionable Corporate Communications to the email address provided by a Shareholder without receiving any "non-delivery message".*

<sup>5</sup> *The version of Corporate Communications being published, in both English and Chinese, on the Company's website.*

By order of the board  
**FWD Group Holdings Limited**  
**Professor Ma Si Hang, Frederick**  
*Chairman*