

**HONG LEONG FINANCE LIMITED**  
(“HLF” or the “Company”)  
Co. Reg. No. 196100003D  
(Incorporated in the Republic of Singapore)

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING (“AGM”) TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

**A THE AGM**

A1 Why is the Company convening the AGM during the COVID-19 pandemic?

The Company has to continue to observe its statutory and regulatory obligations. It has however availed itself of recent rules and measures that allowed for a delayed AGM in view of the pandemic. The AGM will now be convened and held by way of electronic means on Thursday, 25 June 2020 at 3.00 p.m. (Singapore time). Please click on the hyperlink “Notice of AGM” at URL: <https://www.hlf.com.sg/investor-relations/agm.php> for full details.

A2 Will there be a financial presentation scheduled for this AGM?

Yes, it will be given before the motion to adopt the 2019 financial statements is tabled at the AGM, followed by a presentation of responses to substantial and relevant questions received from shareholders.

**B ATTENDANCE AT THE AGM**

B1 Are shareholders able to attend the AGM in person?

No, shareholders are not allowed to attend the AGM in person, following the strict social distancing measures imposed by the Government.

B2 How can I participate in the AGM if I am not allowed to attend in person?

If you have pre-registered to observe and/or listen to the AGM proceedings and have been authenticated following the Company’s verification process, you will be provided with a unique password to access a ‘live’ audio-visual webcast or a toll-free telephone number for an audio only stream of the AGM proceedings. Please refer to the FAQ on “Accessing the ‘live’ AGM proceedings” below.

B3 How can I ask questions about the Annual Report 2019 if I am not allowed to attend the AGM in person?

You can submit questions relating to the Annual Report 2019 to a dedicated email or mailing address in advance of the AGM. Please refer to the FAQ on “Questions from shareholders” below for more details.

B4 What if the COVID-19 situation improves before the day of the AGM? Will I be allowed to attend the AGM in person at that point?

Unfortunately, the Company needs to prepare for the AGM logistics based on circumstances prevailing as at the latest practicable time before the issue of its Notice of AGM. Hence, you will not be able to attend in person even if the situation improves by the AGM date.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

**C QUESTIONS FROM SHAREHOLDERS**

**C1 Can I ask questions at the AGM?**

No, you will not be able to ask questions during the 'live' AGM, and therefore it is important for you to submit your questions in advance of the AGM. You can submit your question(s) relating to the Annual Report 2019 and resolutions to be tabled for approval at the AGM to the Chairman of the Meeting, in advance of the AGM, in the following manner:

- (a) By email to [gcasecretary@cdl.com.sg](mailto:gcasecretary@cdl.com.sg); or
- (b) By post to Hong Leong Finance Limited, Corporate Secretariat,  
16 Raffles Quay #01-05 Hong Leong Building, Singapore 048481.

All questions must be submitted and reach us by 19 June 2020.

In view of the current COVID-19 situation and the related safe distancing measures which may make it difficult for shareholders to submit questions by mail, you are strongly encouraged to submit your questions via email. We wish to highlight that the Company will address only substantial and relevant questions, primarily relating to the Annual Report 2019 and the other AGM agenda items set out in the Notice of AGM.

**C2 Do I need to identify myself when posing questions (email or by mail) to the Company?**

Yes, please provide

- your full name as it appears on your CDP/CPF/SRS/Scrip share records,
- your address,
- number of shares held, and
- the manner in which you hold shares in the Company (e.g., via CDP, CPF or SRS, or scrip based).

We regret we will not be able to answer your questions if we are unable to verify your shareholder status.

**C3 Is there a cut-off date to submit questions for the AGM?**

All questions must be submitted and reach us by 19 June 2020. We regret that we are unable to address questions received after the cut-off date.

**C4 Would all questions be answered?**

We will endeavour to address the substantial and relevant questions relating to the Annual Report 2019 and the other AGM agenda items set out in the Notice of AGM. The responses to these substantial and relevant questions will be published on our website at the URL <https://www.hlf.com.sg/investor-relations/agm.php> and will also be made available on the SGX website at the URL <https://www.sgx.com/securities/company-announcements> by 25 June 2020.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

C5 I am a customer and I have questions relating to my banking relationship with the Company. I would like to direct these questions to the Board of Directors – can I send these questions to the email address provided earlier?

We regret that only substantial and relevant questions related to the Annual Report 2019 and the other AGM agenda items set out in the AGM Notice will be addressed.

For questions on banking related matters, please email to Head, Group Corporate Affairs at [gcasecretary@cdl.com.sg](mailto:gcasecretary@cdl.com.sg). You may also request for call back using this form at URL: <https://www.hlf.com.sg/forms/form-callback.php>.

**D PRE-REGISTRATION FOR THE 'LIVE' AUDIO-VISUAL WEBCAST OR AUDIO ONLY 'LIVE' STREAM OF AGM PROCEEDINGS**

D1 Who can pre-register?

Only members whose names appear on the Company's Register of Members/CDP Depository Register/CPF & SRS agent bank's lists as at 22 June 2020 can pre-register for the 'live' AGM proceedings and/or listen to the 'live' audio-only stream.

Registrations that do not meet this requirement will be rejected during the verification stage.

D2 Can I pre-register another person to watch the 'live' audio-visual webcast and/or listen to the 'live' audio-only stream?

No. The AGM is a private event. Only shareholders of the Company will be able to register for the 'live' AGM proceedings.

D3 How do I register?

Go to URL: <https://www.hlf.com.sg/agm2020.html> and follow the steps below:

Step 1: Access the URL: <https://www.hlf.com.sg/agm2020.html>

Step 2: Click on the "Register for Audio-Visual" button if you wish to watch and listen to a 'live' video feed of the AGM proceedings OR  
Click on the "Register for Audio Only" button if you wish to phone in and only listen to the AGM proceedings.

Step 3: Complete the information required on the registration page and click "Preview".

Step 4: Review your input and ensure it is accurate before clicking "Submit".

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

Step 5: After you click "Submit", an acknowledgement of your registration will appear on the registration page, followed by an acknowledgement sent to your email address.

**Notes:**

1. If you do not receive an email acknowledgement after your registration, it means your pre-registration is not successful. Please check your spam/junk email folder or try again.
2. If you hold shares through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore (e.g. nominee companies), you are not able to pre-register online. Please contact your respective relevant intermediaries for assistance.
3. If we are unable to verify your shareholder status following your pre-registration, you will receive an email notification by 3.00 p.m. on 23 June 2020 informing you of this. Please contact our Share Registrar, M & C Services Private Limited, at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com), or alternatively at +65 6228 0506 between 12.00 p.m. and 7.00 p.m. on 23 and 24 June 2020, and between 12.00 p.m. and 2.30 p.m. on 25 June 2020 if you have any questions.
4. Once you have been verified as a shareholder, an email (Confirmation Email) will be sent to you by 12.00 p.m. on 24 June 2020 with your login password and the link to access the 'live' audio visual webcast or toll-free telephone number and conference code to call for the audio-only stream. Shareholders who do not receive the Confirmation Email by 12.00 p.m. on 24 June 2020, but have registered by the 22 June 2020 deadline and have not been informed of an unsuccessful registration should contact our Share Registrar, M & C Services Private Limited, at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com), or alternatively call +65 6228 0506 between 12.00 p.m. and 7.00 p.m. on 24 June 2020, and between 12.00 p.m. and 2.30 p.m. on 25 June 2020.

D4 When can I start to pre-register for the 'live' AGM proceedings?

You can start your pre-registration from 9.00 a.m. on 3 June 2020.

D5 Is there a closing date for pre-registration?

Yes, please complete your pre-registration before 3.00 p.m. on 22 June 2020.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

**D6** What information do I need to provide for the pre-registration?

You will need to provide the following information, failing which we will not be able to register you:

- Name as per CDP/CPF/SRS/Scrip-based records
- Email Address
- Shareholding Type (How your shares are held)
- NRIC or Passport Number
- Telephone Number

For Joint account holders, please register both names. However, only one NRIC/Passport number and email address is required.

**D7** Why do I need to provide my full NRIC/Passport number?

This will enable the Company to verify that you are a shareholder.

**D8** When will I receive the login credentials for the 'live' audio-visual webcast or audio only 'live' stream?

Authenticated shareholders will receive a Confirmation Email by 12.00 noon on 24 June 2020. The email will contain:

- Log-in password and a URL link to view the 'live' webcast (for those who opted for audio-visual at pre-registration)
- A toll-free telephone number and conference code to access the audio only stream (for those who opted for 'live' audio-only stream at pre-registration)

Shareholders who do not receive the Confirmation Email by 12.00 noon on 24 June 2020 but have registered by the 22 June 2020 deadline should contact our Share Registrar, M & C Services Private Limited, at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com), or alternatively call +65 6228 0506 between 12.00 p.m. and 7.00 p.m. on 24 June 2020 and between 12.00 p.m. and 2.30 p.m. on 25 June 2020.

**D9** What happens if the Company cannot verify my shareholder status?

You will receive an email by 3.00 p.m. on 23 June 2020 notifying you that we are unable to verify your shareholder status, and therefore, you will not be able to access the 'live' AGM proceedings. Please contact our Share Registrar: M&C Services at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com), or alternatively at Tel: +65 6228 0506 between 12.00 p.m. and 7.00 p.m. on 23 and 24 June 2020 and between 12.00 p.m. and 2.30 p.m. on 25 June 2020 if you have any questions.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

**D10** If I hold shares via a securities sub-account in a depository agent (e.g. a nominee company), can I register for the 'live' AGM proceedings?

You should contact the relevant intermediary through which you hold such shares as soon as possible in order to make the necessary arrangements for access for your participation in the 'live' AGM proceedings.

**D11** I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I register my beneficial shareholders for the 'live' AGM proceedings?

Please email to our Share Registrar M & C Services Private Limited at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com) immediately for a copy of the Excel template for completion. Upon receipt of this Excel template, please input your list of beneficial shareholders' details into the respective fields and return the completed template to [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com) latest by 3.00 p.m. on 22 June 2020.

A confirmation email containing the log-in password and URL link to view the 'live' audio-visual webcast or toll-free telephone number and conference code to call for the audio-only stream (depending on the preferred option) will be emailed to each beneficial shareholder by 12.00 p.m. on 24 June 2020.

**E ACCESSING THE 'LIVE' AGM PROCEEDINGS**

**E1** I have received the confirmation email. What should I do next?

The AGM commences at 3.00 p.m. sharp on 25 June 2020.

**Audio-visual option**

- For shareholders who have opted for the audio-visual 'live' webcast, you may access the URL link indicated in your confirmation email from 2.50 p.m. onwards.
- Key in your unique password when prompted.
- The AGM will commence at 3.00 p.m.

**Audio Only Option**

- Call the toll-free telephone number indicated on your confirmation email and the conference code when prompted to do so.
- Specify your name clearly when prompted.
- The telephone line will be open from 2.50 p.m. onwards. You will be put on hold until the AGM commences at 3.00 p.m. sharp.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

**E2** Can I watch the 'live' audio-visual webcast from my mobile phone?

Yes, you can watch the 'live' audio-visual webcast from any device as long as

- Your browser is HTML5-compatible (e.g. Microsoft Edge, Chrome, Firefox)
- You have a stable WIFI connection or LAN connection
- You have a connection speed of at least 1.8mbps to watch the webcast in 480p or a connection speed of at least 2.5mbps to watch the webcast in 720p.

**E3** Can I ask questions during the 'live' audio-visual webcast or through the audio only stream?

Both the 'live' audio-visual webcast and audio only stream allow you to view/listen to the AGM proceedings respectively. There is no online interaction which will allow shareholders to ask questions during the AGM proceedings.

All questions must be submitted to the email address at [gcasecretary@cdl.com.sg](mailto:gcasecretary@cdl.com.sg) by 19 June 2020. Please refer to the FAQ on "Questions from shareholders" above.

**E4** Do I need to pre-register to watch/listen to the AGM proceedings?

Yes. Please refer to the FAQ on "Pre-Registration for the 'live' audio-visual webcast or audio only 'live' stream of AGM proceedings" under D above for details. You may also access the URL: <https://www.hlf.com.sg/agm2020.html> and click "Register for Audio-Visual" or "Register for Audio-Only" to perform your pre-registration immediately.

**F VOTING ON THE RESOLUTIONS TABLED FOR APPROVAL AT THE AGM**

**F1** Since I am not able to attend the AGM, how can I exercise my votes?

You will not be able to vote online. If you wish to vote on the resolutions to be tabled for approval at the AGM, you must complete the proxy form to appoint the Chairman of the Meeting as your proxy to vote on your behalf.

You must give specific instructions as to voting, or abstentions from voting, in respect of each resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for any resolution without specific instructions will be treated as invalid.

**F2** Where can I find the proxy form?

Please access the URL: <https://www.hlf.com.sg/investor-relations/agm.php> and click on the hyperlink "Proxy Form" under the caption "Annual General Meeting 2020" to download the proxy form.

**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

F3 Can I email or post my completed proxy form?

You may do so either way.

By post or lodged at the office of the Company's Share Registrar, M & C Services Private Limited at 112 Robinson Road, #05-01, Singapore 068902.

Alternatively, please email the completed proxy form to our Share Registrar, M & C Services Private Limited at [gpe@mncsingapore.com](mailto:gpe@mncsingapore.com).

Completed proxy forms sent by post or email must reach our Share Registrar by 3.00 p.m. on 22 June 2020. We regret that incomplete or incorrectly completed proxy forms will be rejected.

In view of the current COVID-19 situation and the related safe distancing measures which may make it difficult to submit completed proxy forms by post, you are strongly encouraged to submit completed proxy forms by email.

F4 In view of the COVID-19 situation, is there flexibility in accepting proxy forms that are submitted late?

No, proxy forms received after 3.00 p.m. on 22 June 2020 will be rejected.

F5 My shares are held through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I exercise my votes?

Please approach your relevant intermediary as soon as possible to inform them of your voting instructions.

F6 I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How can I help my beneficial shareholders exercise their votes?

Please collate all the votes from your beneficial shareholders and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the beneficial shareholders' instructions.

Ensure you complete the proxy form indicating your beneficial shareholders' specific instructions as to voting, or abstentions from voting, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.

Please refer to FAQ under F2 and F3 above for location and submission of proxy forms to the Company.

F7 My shares are held through a CPF/SRS agent bank. How can I exercise my votes?

Please approach your agent bank before **5.00 p.m. on 15 June 2020** and liaise with them regarding the exercise of your votes.



**ARRANGEMENTS FOR THE ANNUAL GENERAL MEETING ("AGM") TO BE HELD ON  
25 JUNE 2020 (IN FAQ FORMAT)**

---

**F8** I am a CPF/SRS agent bank and I have been approached by CPF/SRS investors who wish to exercise their votes on their shares. What do I need to do?

Please collate all the votes from your CPF/SRS investors and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the CPF/SRS investors' instructions.

Ensure you complete the proxy form indicating your CPF/SRS investors' **specific instructions as to voting, or abstentions from voting**, in respect of each resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for any resolution without specific instructions will be treated as invalid.

Please refer to FAQ under F2 and F3 above for location and submission of proxy forms to the Company.

**G GENERAL**

**G1** Why was there a delay in the record date and payment date of the final dividend?

The proposed final one-tier tax-exempt dividend of 10 cents per share for the year ended 31 December 2019 are subject to shareholders' approval at the AGM, under Singapore law. With the deferment of our AGM, the record date and payment date of the proposed final were deferred as well.

**G2** When will the final dividend be paid?

If approved by shareholders at the AGM, the proposed final one-tier tax-exempt dividend of 10 cents per share will be paid on 16 July 2020.

**G3** If there are any changes to the AGM, how would I know?

Due to the constantly evolving COVID-19 situation in Singapore, the Company may be required to change its arrangements for the AGM at short notice. Please check SGXNET and the Company's website for the latest updates.