

Date: 16 March 2026

To: All Shareholders whose shares are held in share certificate form

Reminder: Transition to Digital Dividend Payouts

We refer to our earlier correspondence regarding the transition by Lum Chang Holdings Limited (“**Lum Chang**”) to digital dividend payments.

As part of Singapore’s move towards a digital-first environment, Lum Chang will be progressively discontinuing dividend payments by SGD cheque. This letter serves as a reminder to shareholders to complete the necessary arrangements to ensure uninterrupted receipt of future dividend payouts.

Shareholders who have opted to receive dividends via PayNow-NRIC/FIN/UEN, are reminded to register their PayNow-NRIC/FIN/UEN with their bank by **31 May 2026** to avoid any disruption to their dividend payments.

Shareholders who have not submitted their bank details are requested to complete and return the Bank Details Instruction Form, together with the required supporting documents by **31 May 2026** via one of the following methods:

- (1) by post to the Company’s Share Registrar, Tricor Barbinder Share Registration Services, at 9 Raffles Place, #26-01 Republic Plaza 1, Singapore 048619 (Attention: Corporate Action Team); or
- (2) by email to the Company’s Share Registrar at is.corporateactions@vistra.com.

You may disregard this letter if you have already completed your PayNow registration or submitted your bank details.

Yours faithfully,

For and on behalf of Lum Chang Holdings Limited



Yap Lay Hoon
Company Secretary

