

REF Holdings Limited

(Incorporated in the Cayman Islands with limited liability)

(於開曼群島註冊成立之有限公司)

(Stock Code 股份代號: 1631)

NOTIFICATION LETTER 通知信函

Dear Non-registered Shareholder^(Note 1),

26 March 2024

The following document(s) of REF Holdings Limited (“Company”) has/have been prepared in English and Chinese and is/are available on the websites of the Company at www.ref.com.hk and The Stock Exchange of Hong Kong Limited at www.hkexnews.hk (collectively “Websites”):-

- Annual Report 2023
 - Circular in relation to proposals for general mandates to issue shares and repurchase shares, re-election of retiring directors and notice of Annual General Meeting dated 26 March 2024
 - Proxy Form for the Annual General Meeting to be held on 17 April 2024
 - Notice of Annual General Meeting
 - Environmental, Social and Governance Report 2023
- (If you have previously requested to receive Corporate Communication(s)^(Note 2) in printed form, the printed copy (or copies) is/are enclosed (excluding the Environmental, Social and Governance Report 2023).)

You may at any time send your request in writing to the Company (c/o its Hong Kong share registrar, Union Registrars Limited (“Hong Kong Share Registrar”) at Suites 3301-04, 33/F., Two Chinachem Exchange Square, 338 King’s Road, North Point, Hong Kong or by email to 1631-corpcomm@unionregistrars.com.hk) to request for printed copies of the Corporate Communications. If you have received notification of the publication of the Corporate Communications on the Websites and for any reason have difficulty in gaining access to the Corporate Communications on the Websites, the Company will upon request send the Corporate Communications to you in printed form free of charge. For the details of arrangement regarding request for printed copy of the Corporate Communications, please visit the Company’s website.

Should you have any queries in relation to this letter, please call the Company’s Hong Kong Share Registrar at (852) 2849 3399 during business hours from 9:00 a.m. to 5:00 p.m., Monday to Friday, excluding Hong Kong public holidays.

Yours faithfully,
For and on behalf of
REF Holdings Limited
Lau Man Tak
Chairman

Notes:

- This letter is addressed to non-registered shareholders of the Company, which means such person or company whose shares in the Company are held in the Central Clearing and Settlement System and who has notified the Company from time to time through Hong Kong Securities Clearing Company Limited to receive Corporate Communications. If you have sold or transferred your shares in the Company, please disregard this letter.
- Corporate Communications include, but not limited to (a) directors’ report, annual accounts together with auditors’ report and, where applicable, summary financial report; (b) interim report and, where applicable, summary interim report; (c) notice of meeting; (d) listing document; (e) circular; and (f) proxy form.

各位非登記股東^(附註 1)：

REF Holdings Limited (「本公司」) 之下述文件已編制中、英文版本及於本公司之網站 www.ref.com.hk 及香港聯合交易所有限公司之網站 www.hkexnews.hk (統稱「該等網站」) 刊載:-

- 2023 年年報
 - 建議授出一般授權以發行股份及購回股份、重選退任董事及日期為 2024 年 3 月 26 日的股東週年大會通告之通函
 - 謹訂於 2024 年 4 月 17 日舉行的股東週年大會適用的代表委任表格
 - 股東週年大會通告
 - 2023 年環境、社會及管治報告
- (若閣下曾要求以印刷本方式收取公司通訊^(附註 2)，上述文件之印刷本已隨本函附上(2023 年環境、社會及管治報告除外)。

閣下可以隨時以書面通知本公司(經本公司之香港股份過戶登記處聯合證券登記有限公司(「香港股份過戶登記處」)，地址為香港北角英皇道 338 號華懋交易廣場 2 期 33 樓 3301-04 室或以電郵方式發送至 1631-corpcomm@unionregistrars.com.hk) 要求收取公司通訊之印刷本。倘若閣下已收到有關在該等網站上發布公司通訊的通知，但因任何原因而難以在該等網站上查閱公司通訊，本公司將於收到閣下要求後免費寄上所要求公司通訊之印刷本。有關索取公司通訊之印刷本安排之詳情，請瀏覽本公司網站。

閣下若對此信函有任何疑問，請在辦公時間(星期一至星期五上午 9 時正至下午 5 時正，香港公眾假期除外)內致電本公司香港股份過戶登記處(852) 2849 3399 查詢。

代表
REF Holdings Limited
主席
劉文德

2024年3月26日

附註：

- 此函件乃向本公司之非登記股東發出。非登記股東指該等持有本公司股份並存放於中央結算及交收系統的人士或公司，並已透過香港中央結算有限公司不時向本公司發出通知，表示欲收取公司通訊。如閣下已經出售或轉讓所持有之本公司股份，則毋須理會本函件。
- 「公司通訊」包括，但不限於 (a) 董事會報告書、年度財務報表連同核數師報告以及(如適用)財務摘要報告；(b) 中期報告及(如適用)中期摘要報告；(c) 會議通告；(d) 上市文件；(e) 通函；及 (f) 委任代表表格。