

晶苑國際集團有限公司 CRYSTAL INTERNATIONAL GROUP LIMITED

(Incorporated in Bermuda with limited liability and registered by way of continuation in the Cayman Islands) (於百慕達註冊成立的有限公司 存續方式於開曼群島註冊)

(Stock code 股份代號:2232)

30 September 2025

Dear Shareholder(s),

Crystal International Group Limited (the "Company")

- Notice of Publication of Interim Report and Circular for the Major Transactions in Relation to Factoring Programmes for Customers' Receivables (the "Current Corporate

The English and Chinese versions of the Current Corporate Communications of the Company are available on the website of the Company at www.hkexnews.hk (the "Websites"). If you have selected to receive the Company's corporate communications (the "Corporate Communications") (Note: 1) in printed form, enclosed is (or are) the Current Corporate Communication(s) in your selected language. If you have any difficulty in receiving or gaining access to the Current Corporate Communications posted on the website of the Company for any reason, the Company will promptly upon request send the printed form of the Current Corporate Communications to you free of charge. Please write to the Company's Hong Kong share registrar, Computershare Hong Kong Investor Services Limited (the "Share Registrar") at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong or by email to e-communications/e-cystalgroup.com. Vou may at any time to change your choice of language and means of receipt of all future Corporate Communications by giving reasonable notice in writing to the Share Registrar at the above address by post or by email to e-communications/e-cystalgroup.com.

Arrangement for Corporate Communications and Actionable Corporate Communications

Pursuant to Rule 2.07A of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "Listing Rules"), the Company has adopted arrangements for electronic dissemination of Corporate Communications. Both the English and Chinese versions of all future Corporate Communications will continue to be available electronically on the Websites, in place of printed copies. As required by the Listing Rules, the Company will send the actionable corporate communications (the "Actionable Corporate Communications") (whice 2) to each shareholder individually by post. Email notifications regarding Actionable Corporate Communications will be sent to shareholders whose email addresses have been provided.

Shareholders may register for "News Alerts" service in the Market Data section of Hong Kong Exchanges and Clearing Limited's website to receive instant notification of the Company's publication of Corporate Communications on the website of the HKEXnews.

To ensure timely receipt of the latest Corporate Communications (other than Actionable Corporate Communications) by email, please provide your email address by scanning your personalised QR code printed on the enclosed reply form (the "Reply Form"). Alternatively, you may sign and return the Reply Form to the Share Registrar. With your email address being provided to the Share Registrar, you will receive email notifications for publication of all future Corporate Communications (including those for Actionable Corporate Communications) on the Websites.

If the Company does not receive a functional email address or any response in writing indicating any objection from you, you will receive by post the notification letters for all future Corporate Communications and all future Actionable Corporate Communications in printed forms at your address as appearing in the Company's register of members maintained by the Share Registrar until such time when you have provided a functional email address to the Share Registrar for receiving the same.

If you wish to receive the printed form of future Corporate Communications or if you would like to change your choice of languages or means of receipt of the Company's Corporate Communications, please complete the enclosed Reply Form and sign and return it to the Company's Share Registrar, by using the mailing label at the bottom of the Reply Form (no postage is necessary if posted in Hong Kong; otherwise, please affix an appropriate stamp); or sending an email to ecommunication@crystalgroup.com specifying your name and address for the request. The Reply Form may also be downloaded from the Websites. Please note that such request will cease to be valid after one year, or such shorter period if the original request is revoked in writing by you, or superseded by a subsequent written request by you, prior to the expiry date of the original request.

Should you have any queries relating to any of the above matters, please call the Share Registrar's telephone hotline at (852) 2862 8688 during business hours from 9:00 a.m. to 6:00 p.m. Monday to Friday, excluding public holidays.

By Order of the Board Crystal International Group Limited LO Lok Fung Kenneth Chairman

- "Corporate Communications" refer to any documents issued or to be issued by the Company for the information or action of holders of any of its securities, 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) notices of meeting; (d) listing documents; (e) circulars; and (f) proxy forms. Note 1:
- "Actionable Corporate Communications" mean any corporate communications that seek instructions from the Company's securities holders on how they wish to exercise their rights or make an election as the Company's securities holder. Note 2:
- For identification purposes only

各位股東:

晶苑國際集團有限公司*(「本公司」) - 中期報告及與客戶應收款項保理計劃有關的主要交易之通函(「本次公司通訊」)之發布通知

本公司的本文公司通訊的英文及中文版已上載於本公司網站 www.crystalgroup.com 及披露易網站 www.hkexnews.hk(「網站」),歡迎瀏覽。若 閣下已選擇收取本公司的公司通訊(「公司通訊。」)^(m±1)之印刷本,則隨本函附奉 閣下所選擇之語言版本的本文公司通訊印刷本。 閣下若因任何理由以致在收取或接收載於本公司網站上的本文公司通訊出現困難,本公司將於接到 閣下通知後,盡快向 閣下免費發送有關本次公司通訊的印刷本。 閣下可以書面方式通知本公司的香港股份過戶登記處(「股份過戶處」),香港中央證券登記有限公司,地址為香港灣仔皇后大道東 183 號合和中心 17M 樓,或電郵至 e-communication@crystalgroup.com 提出有關要求。 閣下亦可以隨時於合理時間內以書面方式郵寄至上述地址或電郵至 e-communication@crystalgroup.com,以通知股份過戶處更改所有未來公司通訊的語言版本及收取方式。

公司通訊及可供採取行動的公司通訊的安排

根據香港聯合交易所有限公司證券上市規則(「**上市規則**」)第 2.07A 條,本公司已就以電子方式發布公司通訊採取安排。所有未來公司通訊的英文和中文版將繼續 上載於網站,以代替印刷本。按照上市規則要求,本公司亦將向每名股東個別以郵寄方式發送可供採取行動的公司通訊(「**可供採取行動的公司通訊**」)^(附主 2),有關 可供採取行動的公司通訊的通知將以電郵方式發送予已提供電郵地址的股東。

股東可於香港交易及結算所有限公司網站「市場數據」項下登記使用「訊息提示」服務,以即時收到本公司在披露易網站發布公司通訊的通知。

徵集電子聯絡資料

為確保及時透過電郵方式收到最新的公司通訊(除可供採取行動的公司通訊外),請 閣下透過掃描隨附回條(「**回條**」)上列印的 閣下專屬二維碼提供 閣下的電子郵件地址,或 閣下亦可簽署回條並交回本公司的股份過戶處。 若 閣下提供電子郵件地址予股份過戶處後,將收到本公司在網站發布所有未來公司通訊(包括可供 郵件地址,或 阁下亦可簽署回條並 採取行動的公司通訊)的電郵通知。

如 本公司沒有收到 閣下提供有效的電子郵件地址或表示反對之任何書面回覆,本公司將根據股份過戶處所存置的股東名冊上所示的地址透過郵寄方式向送在網站上發布公司通訊的通知,以及所有可供採取行動的公司通訊的印刷本,直至 閣下向股份過戶處提供有效的電子郵件地址以接收該等公司通訊。 第下数

如 閣下欲收取本公司日後公司通訊之印刷本,或更改有別於 閣下此前所選擇的語言版本或收取方式,請填妥並簽署在隨附回條,並使用隨附回條下方之郵寄標籤 寄回股份過戶處(如在香港投寄, 閣下無需支付郵費或貼上郵票;否則,請貼上適當的郵票);或發送電郵至 e-communication@crystalgroup.com,並註明 閣下的姓名和地址以提出要求。回條亦可於網站內下載。請注意,任何被等指示將於一年後失效。然而,倘於原有要求失效日期前, 閣下書面撤回原有要求或提出後讀書面要求取代原有要求,原有要求將更早失效。

如 閣下對本函內容有任何疑問,請致電股份過戶處之電話熱線(852) 2862 8688,辦公時間為星期一至五(公眾假期除外)上午9時正至下午6時正。

承董事會命 晶苑國際集團有限公司 羅樂風

2025年9月30日

「公司通訊」乃指本公司發出或將予發出以供其任何證券持有人參照或採取行動的任何文件,其中包括但不限於:(a)董事會報告、年度帳目連同核數節報告以及(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)代表委任表格。 附註 1:

附註 2: 「可供採取行動的公司通訊,指任何涉及要求本公司的證券持有人指示其擬如何行使其有關本公司證券持有人的權利或作出選擇的公司通訊。

僅供識別

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性何四時若未有疲害或往其他力。如果易不止確。 別為四時前音性線 If the Company does not receive a functional email address in your reply, you will be unable to receive notifications regarding the publication of Corporate Communications ⁸ by email. 如本公司沒有收到 圖下的有效電子郵件地址。圖下將無法接過電動收到有關發布公司通訊*的類如。 切 國下複過 總督、電影、回錄及成其他方式提供多於一個的電子郵件地址,只有 國下馬接提供的電子郵件地址將會被用於登記。 別 國下在提頭 3 方格內劃上「V」號,將不會有電子郵件地址被登記,只有公司經濟的印刷版會被收取。

Unless otherwise specified, "Corporate Communications" refer to any documents issued or to be issued by the Company for the information or action of holders of any of its securities, including but not limited to the annual report, interim report, notice of meeting, listing document, circular and proxy for such as the property of PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

Mailing Label郵寄標籤 Computershare Hong Kong Inve or Services Limited 香港中央證券登記有限公司

* For identification purposes only 僅供識別

(iii)

Please cut the mailing label and stick it on an envelope to return this form to us. No postage is necessary if posted in Hong Kong.

Freepost No. 簡便回郵號碼:37

Hong Kong 香港

6. For the avoidance of doubt, the Company does not accept any other instructions given on this Reply Form 為免存疑·在本回條上的任何額外指示·本公司將不予處理。

閣下寄回此回條時・請將郵寄標籤剪貼於信封上 如在本港投寄・ 閣下無需支付郵費或貼上郵票。