

15 April 2020

Dear Shareholder

We would like to inform you that the Company's Annual General Meeting (the "**AGM**") (which was originally scheduled for 24 April 2020) will be deferred to a later date which the Company will announce via SGXNET in due course. In deciding to defer the AGM, the Company had taken into consideration (among others) the strict safe distancing measures imposed by the government, in particular, the notification issued on 24 March 2020 by the Singapore Ministry of Health ("**MOH**") stating that all events and mass gatherings must be deferred or cancelled regardless of size.

The Company may provide updates to shareholders on the procedures for participation at the AGM after due consideration (as applicable) of relevant legislative amendments to provide legal certainty and facilitate the holding of meetings, any further guidance which may be issued by regulatory agencies including Singapore Exchange Regulation, and necessary arrangements that are required to be put in place in order to adopt the recommended measures for conducting meetings (as appropriate) and implement the safe distancing measures put in place by MOH.

Please refer to SGXNET announcements by the Company or notifications posted on our corporate website at <https://www.singapurafinance.com.sg> for any updates in relation to the AGM.

Following the amendments to the SGX Listing Rules to allow listed companies to send shareholders documents (including circulars and annual reports) using electronic communications, and in line with the Company's sustainability strategy, we have discontinued the mailing of printed copies of the annual report to shareholders. You are now able to access the Company's annual report for the financial year ended 31 December 2019 ("**AR 2019**") via our corporate website from the date of this letter. You will need an internet browser and PDF reader to view the AR 2019.

The AR 2019 may be accessed as follows :

- Visit our website at <https://www.singapurafinance.com.sg>
- Click on "Investor Relations", "Announcements", "Annual Reports" and finally "Annual report 2019".

If you have any questions in relation to the AR 2019 and the AGM, you may send them via email to our Investor Relations team at [investor.relations@singapurafinance.com.sg](mailto:investor.relations@singapurafinance.com.sg).

If you would like to receive a printed copy of the annual report, please complete the enclosed Request Form by ticking the appropriate boxes and return it to us as soon as possible. Your latest request will supersede any earlier requests received by us.

**Important Notice from the Company on the Novel Coronavirus (COVID-19)**

As the COVID-19 situation continues to evolve, the Company is closely monitoring the situation, including any precautionary measures which may be required or recommended by government agencies to minimise the risk of spread of COVID-19. The Company reserves the right to take measures as appropriate in order to minimise any risk to shareholders and others attending the AGM. In the event such measures are adopted, the Company will make announcements as appropriate via SGXNET and published at URL <https://www.singapurafinance.com.sg> closer to the AGM date. For latest updates on COVID-19, please refer to the Ministry of Health website at <https://www.moh.gov.sg>.

Thank you.

Yours faithfully  
FOR SINGAPURA FINANCE LTD

Ngiam May Ling  
Company Secretary

Enclosures