Loco Hong Kong Holdings Limited
港銀控股有限公司

(incorporated in Hong Kong with limited liability)

(Stock Code: 8162)

30 July 2025

Dear Registered Shareholder(s),

Arrangement of Electronic Dissemination of Corporate Communications

Pursuant to Rule 16.04A of the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited, Loco Hong Kong Holdings Limited (the "**Company**") will make available the corporate communications of the Company, which means any documents issued or to be issued by the Company for the information or action of any holders 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, summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form ("**Corporate Communications**"), to its securities holders by electronic means and you may elect either:

(1) to receive an email notification of the publication of the Corporate Communications on the Company's website at www.locohkholdings.com and the website of The Stock Exchange of Hong Kong Limited at www.hkexnews.hk (collectively the "**Websites**") (the "**Email Option**"); or

(2) to receive a printed notification letter of the publication of the Corporate Communications on the Websites.

The Company is making these arrangements with a view to increasing efficiency, cost-effectiveness and protecting the environment and accordingly recommends you to elect for the Email Option and provide a valid email address to the Company.

To make your election, please mark (√) in the appropriate box on the enclosed Reply Form, and fill in the necessary information and then sign and return it by post or by hand to the Company c/o the Company's Share Registrar, Union Registrars Limited (the "**Share Registrar**") at Suites 3301-04, 33/F., Two Chinachem Exchange Square, 338 King's Road, North Point, Hong Kong. If you post the Reply Form within Hong Kong, you may use the mailing label at the bottom of the Reply Form and need not affix a stamp. Otherwise, please affix an appropriate stamp.

If the Company does not receive the duly completed Reply Form from you (or another response from you indicating that you object to the Email Option) by 29 August 2025, you will be implied to consent, until you inform the Company otherwise by reasonable notice in writing to the Share Registrar at the above address or by email to 8162-corpcomm@unionregistrars.com.hk, to have elected to receive printed notification letter of the publication of the Corporate Communications. In future, when the Company publishes any Corporate Communication on the Websites, it will only send to you a notification letter that the Corporate Communication has been made available on the Websites. The notification will be sent to you by email (if you have provided a valid email address) or by post (if you have not provided an email address or the email address is invalid) at your address as it appears in the Company's register of members maintained by the Share Registrar.

You may at any time send your request in writing to the Company (c/o its Share Registrar at the above address or by email to 8162-corpcomm@unionregistrars.com.hk) to request for printed copy 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. Please be aware that any written request from a shareholder to receive Corporate Communications in printed form will expire one year from the date of receipt of the valid written request by the Share Registrar, unless it is revoked or superseded before the expiry date. A further written request will be required if a shareholder wishes to continue receiving future Corporate Communications in printed form thereafter.

Please note that the English and Chinese versions of all future Corporate Communications will be available on the Websites. Should you have any queries in relation to this letter, please call the Company's Share Registrar at (852) 2849 3399 during business hours from 9:00 a.m. to 5:00 p.m., Monday to Friday, excluding public holidays.

By order of the Board
Loco Hong Kong Holdings Limited
Wang Wendong
Chief Executive Officer

Name(s) and Address of Shareholder(s)
股東姓名及地址

Reply Form 回條

To: Loco Hong Kong Holdings Limited (the "Company")
(Stock Code: 8162)
c/o Union Registrars Limited
Suites 3301-04, 33/F., Two Chinachem Exchange Square
338 King's Road, North Point, Hong Kong

致：港銀控股有限公司（「本公司」）
（股份代號：8162）
經聯合證券登記有限公司
香港北角英皇道338號華懋交易廣場2期33樓3301-04室

I/We would like to receive the notification of publication of corporate communications of the Company ("**Corporate Communications**") on the Company's website at www.locohkholdings.com and the website of The Stock Exchange of Hong Kong Limited at www.hkexnews.hk (collectively the "**Websites**") in the manner as indicated below:
本人／我們希望以下列方式收取本公司之公司通訊（「**公司通訊**」）已在本公司網站 www.locohkholdings.com 及香港聯合交易所有限公司網站 www.hkexnews.hk（以下統稱「**相關網站**」）發布之通知；

(Please mark **(√) in ONLY ONE** of the following boxes. 請從下列選擇中，僅在**其中一個**空格內劃上「√」號）

☐ by receiving a **notification by email** to the email address below when each Corporate Communication is made available on the Websites ; OR
每次於相關網站登載公司通訊時收取發送至以下電郵地址的**電郵通知**；或

Email Address
電郵地址

(The Company will send to the email address provided above (if any) with a notification of the availability of each Corporate Communication on the Websites. If no email address or invalid email address is provided, a printed notification letter of the publication of the Corporate Communication on the Websites will be sent to you. Please provide a valid email address in English CAPITAL LETTERS and the email address is used for notification of publication of Corporate Communications only.)
（每次於相關網站登載公司通訊時，本公司將發送電郵通知至以上提供之電郵地址（如有）。如未有提供電郵地址或電郵地址無效，則會發出公司通訊已在相關網站刊發的通知信函印刷本予 閣下。請以英文正楷填寫有效電郵地址，以上電郵地址僅供用作通知公司通訊已發佈。）

☐ by receiving **a printed notification letter** when each Corporate Communication is made available on the Websites.
每次於相關網站登載公司通訊時收取**通知信函印刷本**。

Name(s)：
(English)
姓名：(英文) _____ (Please use **BLOCK CAPITALS**)

(Chinese)
(中文) _____
(請用**正楷**填寫)

Address ：
地址：_____

Signature(s) ：
簽名：_____

Contact telephone number：
聯絡電話號碼：_____

Date：
日期：_____

Notes附註:
1. Please complete all your details clearly.
請 閣下清楚填妥所有資料。
2. If the Company does not receive this Reply Form or receive an objection from you by 29 August 2025 and until you inform the Company's Share Registrar by reasonable prior notice in writing or send such a notice to 8162-corpcomm@unionregistrars.com.hk, you will be implied to have consented to receiving a printed notification letter. All future Corporate Communications will be sent out in the manner specified in the Company's letter dated 30 July 2025 and only a printed notification letter of the publication of the Corporate Communications on the Websites will be sent to you in the future.
倘若本公司於2025年8月29日仍未收到 閣下的回條或表示反對的回覆，及直至 閣下發出合理事先書面通知本公司之股份過戶登記處或以電郵該通知至 8162-corpcomm@unionregistrars.com.hk， 閣下將被視為已同意收取通知信函印刷本，而本公司將按日期為2025年7月30日之本公司函件內所述之方式，在將來只向 閣下寄發有關公司通訊已在相關網站發佈的通知信函印刷本。
3. If your shares are held in joint names, the shareholder whose name stands first on the register of members of the Company in respect of the joint holding should sign on this Reply Form in order to be valid.
如屬聯名股東，則本回條須由該名於本公司股東名冊上就聯名持有股份其姓名位列首位的股東簽署，方為有效。
4. The above instructions will apply to all future Corporate Communications to be sent to shareholders of the Company until you notify otherwise by reasonable notice in writing to the Registrar, Union Registrars Limited at Suites 3301-04, 33/F., Two Chinachem Exchange Square, 338 King's Road, North Point, Hong Kong or by email to 8162-corpcomm@unionregistrars.com.hk.
上述指示將適用於寄發予本公司股東之所有日後公司通訊，直至 閣下以書面通知或電郵至8162-corpcomm@unionregistrars.com.hk向股份過戶登記處聯合證券登記有限公司(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) 發出合理的事先書面通知另作選擇為止。
5. For the avoidance of doubt, we do not accept any special instructions written on this Reply Form.
為免存疑，任何在本回條上的額外書面指示，本公司將不予處理。

PERSONAL INFORMATION COLLECTION STATEMENT
"Personal Data" in this statement has the same meaning as "personal data" defined in the Personal Data (Privacy) Ordinance, Cap. 486 (the "PDPO"), which may include but not limited to your name, contact telephone number, email address and mailing address. Your supply of Personal Data is on a voluntary basis for the purpose of receiving Corporate Communications in the manner chosen. Your Personal Data will be retained for such period as may be necessary for our verification and record purposes. You have the right to request access to and/or correction of the respective Personal Data in accordance with the provisions of the PDPO. Any such request for access to and/or correction of the Personal Data should be in writing by mail to Privacy Compliance Officer of Union Registrars Limited.

收集個人資料聲明
本聲明中之「個人資料」相等於《個人資料（私隱）條例》（第486章）（「《私隱條例》」）所定義之「個人資料」，當中可能包括但不限於 閣下之姓名、聯絡電話號碼、電郵地址及郵寄地址。 閣下是自願提供個人資料，以便按 閣下選擇之方式收取公司通訊。本公司將在有需要之期間，保存 閣下之個人資料作核實及記錄用途。 閣下有權根據《私隱條例》中的條款，查閱及／或修改 閣下之個人資料。任何相關查閱及／或修改個人資料之要求均須以書面方式郵寄至聯合證券登記有限公司之私隱條例事務主任。

Corporate Communications includes but are 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, summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.
公司通訊文件包括但不限於：(a)董事會報告、年度財務報表連同核數師報告及財務摘要報告（如適用）；(b)中期報告及中期摘要報告（如適用）；(c)會議通告；(d)上市文件；(e)通函；及(f)委任代表表格。

Please cut the mailing label and stick this on the envelope to return this Reply Form to us.
No postage stamp necessary if posted in Hong Kong.
閣下寄回此回條時，請將郵寄標籤剪貼於信封上。
如在本港投寄毋須貼上郵票。

MAILING LABEL 郵寄標籤

Union Registrars Limited
聯合證券登記有限公司
Freepost No. 簡便回郵號碼 37 WCH
Hong Kong 香港