Name(s) and Address of Registered Shareholder(s)

HONGKONG CHINESE LIMITED
香港華人有限公司*

(Incorporated in Bermuda with limited liability)

(Stock Code: 655)

30 September 2025

Dear Registered Shareholders(Note 1),

Notice of publication of 2025 Interim Report (the "Interim Report")

The Interim Report of Hongkong Chinese Limited (the "Company"), in both English and Chinese versions, are now available on the website of the Company at www.hkchinese.com.hk and the website of The Stock Exchange of Hong Kong Limited (the "Stock Exchange") at www.hkexnews.hk. You may access the Interim Report by clicking the "Financial Information" section of the Company's website or by searching under "Listed Company Information" on the Stock Exchange's website.

You are entitled at any time by reasonable notice in writing to the Company's Hong Kong Branch Share Registrar, Tricor Investor Services Limited, at 17th Floor, Far East Finance Centre, 16 Harcourt Road, Hong Kong (the "Registrar") or by sending an email to 655-ecom@vistra.com to change your choice of means of receipt and/or language of Corporate Communications(Note 2) of the Company. If you have any difficulty in receiving or gaining access to the Corporate Communications electronically for any reason, the Company or the Registrar will, upon request, send the relevant Corporate Communications in printed form to you free of charge as soon as possible.

Should you have any queries in relation to this letter, please contact the Customer Service Hotline of the Registrar at (852) 2980 1333 during business hours (9:00 a.m. to 5:00 p.m. from Monday to Friday, excluding public holidays).

Yours faithfully,
For and on behalf of
HONGKONG CHINESE LIMITED
Davy Kwok Fai Lee
Chief Executive Officer

Notes:

1. This letter is being sent to the registered shareholders of the Company who have elected (or are deemed to have consented) to access the Corporate Communications by electronic means through the Company's website instead of receiving the printed forms.

2. "Corporate Communications" refer to any documents issued or to be issued by the Company for information or action of holders of any of its securities, including but not limited to, the directors' report and annual accounts together with a copy of the auditor's report, the interim report, a notice of meeting, a listing document, a circular and a proxy form.

* *For identification purpose only*