THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

If you are in any doubt as to any aspect of this Election Form or as to the action you should take, you should consult an exchange participant or other securities dealer licensed as a licensed person under the Securities and Futures Ordinance, bank manager, solicitor, certified public accountant or other professional adviser.

SUNWAH KINGSWAY
新華滙富

SUNWAH KINGSWAY CAPITAL HOLDINGS LIMITED
新華滙富金融控股有限公司

(Incorporated in Bermuda with limited liability)

(Stock Code: 00188)

FINAL DIVIDEND FOR THE YEAR ENDED 30 JUNE 2025 ("2025 FINAL DIVIDEND")
SCRIP DIVIDEND ARRANGEMENT – ELECTION FORM

IF YOU WISH TO RECEIVE YOUR 2025 FINAL DIVIDEND AND FUTURE DIVIDENDS WHOLLY IN CASH, DO NOT COMPLETE THIS ELECTION FORM. IF YOU WISH TO RECEIVE NEW SHARES WITH A PAR VALUE OF HK$0.1 EACH IN SUNWAH KINGSWAY CAPITAL HOLDINGS LIMITED ("**COMPANY**") ("**SCRIP SHARES**") INSTEAD OF CASH FOR THE 2025 FINAL DIVIDEND EITHER IN WHOLE OR IN PART, AND, WHERE APPLICABLE TO MAKE A PERMANENT ELECTION TO RECEIVE SCRIP SHARES INSTEAD OF CASH FOR ALL FUTURE DIVIDENDS TO BE PAID WITH A SCRIP ALTERNATIVE AVAILABLE TO YOU, YOU MUST COMPLETE AND SIGN THIS ELECTION FORM AND RETURN IT BY POST OR BY HAND TO THE COMPANY'S BRANCH SHARE REGISTRAR IN HONG KONG, COMPUTERSHARE HONG KONG INVESTOR SERVICES LIMITED ("**SHARE REGISTRAR**"), AT 17M FLOOR, HOPEWELL CENTRE, 183 QUEEN'S ROAD EAST, WANCHAI, HONG KONG NOT **LATER THAN 4:30 PM (HONG KONG TIME) ON THURSDAY, 8 JANUARY 2026 ("CLOSING TIME")**.

BOX A	NAME(S) AND ADDRESS OF REGISTERED SHAREHOLDER(S)

BOX B	REGISTERED HOLDING(S) OF SHARES HELD ON 5 DECEMBER 2025 ("**RECORD DATE**")	

PART 1 – SCRIP SHARES ONLY

If you wish to receive the 2025 FINAL DIVIDEND in Scrip Shares only, please SIGN, DATE and RETURN this Election Form.

PART 2 – PARTLY CASH DIVIDEND AND PARTLY SCRIP SHARES

If you wish to receive the 2025 FINAL DIVIDEND partly in cash and partly in Scrip Shares, please ENTER in Box C the number of shares registered in your name(s) on the Record Date for which you wish the 2025 FINAL DIVIDEND to be paid to you in Scrip Shares. Please SIGN, DATE and RETURN this Election Form.

(If you sign, date and return this Election Form without completing Box C, or if your specified number in Box C is greater than your registered holding on the Record Date, you will be deemed to have elected to receive Scrip Shares only in respect of ALL the shares registered in your name(s) on the Record Date. You will receive Scrip Shares only for the 2025 FINAL DIVIDEND.)

BOX C	NUMBER OF SHARES FOR WHICH THE 2025 FINAL DIVIDEND IS TO BE PAID IN SCRIP SHARES	

PART 3 – PERMANENT ELECTION TO RECEIVE SCRIP SHARES INSTEAD OF CASH FOR ALL FUTURE DIVIDENDS (AFTER THE 2025 FINAL DIVIDEND)

If you also wish to receive Scrip Shares instead of cash for all future dividends (after the 2025 FINAL DIVIDEND) with a scrip alternative, please INSERT a tick (✓) in Box D. Please SIGN, DATE and RETURN this Election Form.

(A permanent election for receiving Scrip Shares must be made in respect of your entire registered holding of shares on the relevant record date(s). Therefore, if you insert a tick (✓) in Box D, unless and until you revoke such election by notice in writing to the Share Registrar, you will receive Scrip Shares only in respect of all future dividends (after the 2025 FINAL DIVIDEND) with a scrip alternative available to you for your registered shares on the relevant record date(s), without having to complete any further election form(s).)

BOX D	ELECTION FOR SCRIP SHARES FOR ALL FUTURE DIVIDENDS	

TO THE DIRECTORS OF SUNWAH KINGSWAY CAPITAL HOLDINGS LIMITED:

I/We, the undersigned and above-named shareholder(s), give notice that I/we elect to receive Scrip Shares instead of cash in respect of the 2025 FINAL DIVIDEND for the whole or part of the shares registered in my/our name(s) in accordance with the irrevocable instructions given above, subject to the terms and conditions set out in the circular dated 19 December 2025 ("**Circular**") and the bye-laws of the Company. If so indicated in Box D, I/we wish this election to apply to my/our entire registered holding on the relevant record date(s) in respect of all future dividends (after the 2025 FINAL DIVIDEND) with a scrip alternative available to me/us until revoked in writing by me (or my personal representative(s))/us (or the personal representative(s) of the last of us to die).

SIGNED (signature(s) must match the records maintained by the Share Registrar)

(1)..... (2)..... (3)..... (4).....

Daytime telephone number (if any):..... Date:.....

In the case of joint holders, all must sign.

In the case of a corporation, this Election Form should be signed on its behalf by a duly authorised officer whose office should be stated.

THIS ELECTION FORM IS FOR THE USE ONLY BY THE SHAREHOLDER(S) WHOSE NAME(S) IS/ARE PRINTED IN BOX A. THIS FORM SHOULD BE READ IN CONJUNCTION WITH THE ACCOMPANYING CIRCULAR. THE RIGHT TO SCRIP SHARES INSTEAD OF THE WHOLE OR PART OF CASH DIVIDENDS IS NON-TRANSFERABLE. IF YOU ARE NOT ELIGIBLE TO ELECT TO RECEIVE DIVIDENDS IN SCRIP SHARES INSTEAD OF CASH, YOU SHOULD NOT COMPLETE THIS ELECTION FORM AND, IF YOU DO SO, THE ELECTION FORM WILL BE VOIDED AND HAVE NO EFFECT. NO ACKNOWLEDGEMENT OF RECEIPT OF THIS ELECTION FORM WILL BE ISSUED.

DIVIDEND WARRANTS AND/OR DEFINITIVE CERTIFICATES FOR SCRIP SHARES WILL BE DESPATCHED BY ORDINARY MAIL TO THE RESPECTIVE SHAREHOLDERS CONCERNED AT THEIR OWN RISK TO THE ADDRESS STATED ABOVE ON THURSDAY, 22 JANUARY 2026.

WHERE APPLICABLE, IF THIS ELECTION FORM IS NOT COMPLETED CORRECTLY AND/OR NOT RECEIVED BY THE SHARE REGISTRAR BEFORE THE CLOSING TIME, ALL OF THE 2025 FINAL DIVIDEND IN RESPECT OF YOUR SHAREHOLDING WILL BE PAID IN CASH ONLY AND ELECTION (IF ANY) YOU MAY HAVE MADE TO RECEIVE SCRIP SHARES FOR ALL FUTURE DIVIDENDS WITH A SCRIP ALTERNATIVE AVAILABLE TO YOU WILL HAVE NO EFFECT. FOR THE AVOIDANCE OF DOUBT, ANY SPECIAL INSTRUCTIONS GIVEN IN THE ELECTION FORM WILL NOT BE ACCEPTED. THE DECISION OF SUNWAH KINGSWAY CAPITAL HOLDINGS LIMITED IN ANY DISPUTE RELATING TO THE SCRIP DIVIDEND ARRANGEMENT SHALL BE CONCLUSIVE AND BINDING.