



AEON Credit Service (M) Berhad
Registration No. 199601040414 (412767-V)

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the Twenty-Ninth Annual General Meeting (“29th AGM”) of AEON Credit Service (M) Berhad (“the Company”) will be held at Grand Ballroom, Level 2, InterContinental Kuala Lumpur, 165, Jalan Ampang, 50450 Kuala Lumpur, Malaysia (“Meeting Venue”) and virtually via online meeting platform hosted at <https://investor.boardroomlimited.com> on Tuesday, 23 June 2026 at 10.00 a.m. to transact the following businesses:

AGENDA

As Ordinary Business

- To receive the Audited Financial Statements for the financial year ended 28 February 2026 together with the Reports of the Directors and Auditors thereon.
- To approve the payment of a final single-tier dividend of 15.75 sen and a special single-tier dividend of 2.00 sen per share in respect of the financial year ended 28 February 2026.
- To approve the Directors' fees and allowances up to an aggregate amount of RM1.728 million in respect of the financial year ended 28 February 2026 and payment thereof.
- To approve the benefits payable to the Chairman/Non-Independent Non-Executive Director up to an aggregate amount of RM35,000 from 24 June 2026 until the conclusion of the next Annual General Meeting (“AGM”) of the Company to be held in 2027.
- To re-elect the following Directors who are retiring pursuant to Clause 148 of the Constitution of the Company:
 - Ng Eng Kiat
 - Daisuke Maeda
 - S Sunthara Moorthy A/L S Subramaniam
 - Datuk Adinan bin Maning
 - Chin Pik Yuen
 - Farah Suhanah binti Ahmad Sarji
 - Wan Chee Keong
 - Tsutomu Omodera
 - Lee Tyan Jen
- To re-elect the following Directors who are retiring pursuant to Clause 153 of the Constitution of the Company:
 - Shareen Shariza binti Abdul Ghani
 - Tsugutoshi Seko
- To re-appoint Messrs. Deloitte Malaysia PLT (formerly known as Deloitte PLT) as Auditors of the Company for the financial year ending 28 February 2027 and to authorise the Board of Directors to determine their remuneration.

As Special Business

To consider and, if thought fit, to pass the following resolutions, with or without modifications:

- Authority to Issue and Allot Shares pursuant to Sections 75 and 76 of the Companies Act 2016 (“the Act”) and Waiver of Pre-Emption Rights pursuant to Section 85 of the Act**

“THAT pursuant to Sections 75 and 76 of the Act, the Company’s Constitution, the Main Market Listing Requirements of Bursa Malaysia Securities Berhad (“Bursa Securities”) and approval of the relevant government/regulatory authorities, the Directors be and are hereby authorised to issue and allot shares in the capital of the Company, grant rights to subscribe for shares in the Company, or allot shares under an agreement or option or offer (“New Shares”) from time to time, at such issue price, to such persons and for such purposes and upon such terms and conditions as the Directors may in their absolute discretion deem fit, provided that the aggregate number of such New Shares to be issued, to be subscribed under any rights granted, or to be issued and allotted under an agreement or option or offer, pursuant to this resolution, when aggregated with the total number of any such New Shares issued during the preceding twelve (12) months does not exceed ten per centum (10%) of the total number of issued shares (excluding treasury shares) of the Company for the time being (“Proposed General Mandate”).

THAT such approval of the Proposed General Mandate shall continue to be in force until:

 - the conclusion of the next Annual General Meeting (“AGM”) of the Company held after the approval was given;
 - the expiration of the period within which the next AGM of the Company is required to be held after the approval was given; or
 - revoked or varied by resolution passed by the shareholders of the Company in a general meeting, whichever is the earlier.

THAT pursuant to Section 85 of the Act, read together with Clause 82 of the Constitution of the Company, approval be and is hereby given to waive the statutory pre-emption rights of the existing shareholders of the Company arising from the issuance of the New Shares in the Company to the allottees pursuant to the Proposed General Mandate.

THAT the Directors be and are hereby authorised to issue any New Shares (including rights or options over subscription of such shares) and with such preferred, deferred, or other special rights or such restrictions, whether with regard to dividend, voting, return of capital, or otherwise, for such consideration and to any person as the Directors may determine.

THAT the Directors of the Company be and are hereby also empowered to obtain the approval from Bursa Securities for the listing of and quotation for such New Shares on the Main Market of Bursa Securities.

THAT authority be and is hereby given to the Directors of the Company, to give effect to the Proposed General Mandate with full powers to assent to any conditions, modifications, variations and/or amendments as they may deem fit in the best interest of the Company and/or as may be imposed by the relevant authorities

AND FURTHER THAT the Directors of the Company, be and are hereby authorised to implement, finalise, complete and take all necessary steps and to do all acts (including the execution of such documents as may be required), deeds and things in relation to the Proposed General Mandate.”
- Proposed Renewal of Existing Shareholders' Mandate for Recurrent Related Party Transactions of a Revenue or Trading Nature (“Proposed Renewal of Existing Shareholders' Mandate”)**

“THAT, subject to the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, approval be and is hereby given for the Company and/or its subsidiary company(ies) (“the Group”) to enter into the recurrent transactions of a revenue or trading nature as set out in Section 2.2 of the Circular to Shareholders dated 22 May 2026 (“the Circular”) with the related parties mentioned therein which are necessary for the day-to-day operations of the Group.

THAT the Company be and is hereby authorised to enter into the recurrent transactions with the related parties mentioned therein provided that:

 - the transactions are in the ordinary course of business and on normal commercial terms which are not more favourable to the related parties than those generally available to the public and not to the detriment of the minority shareholders of the Company; and
 - the disclosure will be made in the Integrated Annual Report of the breakdown of the aggregate value of the Recurrent Related Party Transactions entered into pursuant to the Proposed Renewal of Existing Shareholders' Mandate during the financial year with details on the nature and type of Recurrent Related Party Transactions, the names of the related parties involved in each type of Recurrent Related Party Transactions and their relationships with the Company.

THAT the authority conferred shall continue to be in force until:

 - the conclusion of the next Annual General Meeting (“AGM”) of the Company following the forthcoming AGM at which the Proposed Renewal of Existing Shareholders' Mandate is approved, at which time it will lapse, unless by a resolution passed at the AGM, the mandate is again renewed;
 - the expiration of the period within which the next AGM of the Company is required to be held pursuant to Section 340(2) of the Companies Act 2016 (but shall not extend to such extension as may be allowed pursuant to Section 340(4) of the Companies Act 2016); or
 - revoked or varied by resolution passed by the shareholders in general meeting, whichever is earlier.

AND THAT the Directors of the Company be and are hereby authorised to complete and do all such acts and things (including the execution of all such documents as may be required) as they may consider expedient or necessary to give effect to the Proposed Renewal of Existing Shareholders' Mandate.”
- Proposed New Shareholders' Mandate for Additional Recurrent Related Party Transactions of a Revenue or Trading Nature (“Proposed New Shareholders' Mandate”)**

“THAT, subject to the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, approval be and is hereby given for the Company and/or its subsidiary company(ies) (“the Group”) to enter into the recurrent transactions of a revenue or trading nature as set out in Section 2.2 of the Circular to Shareholders dated 22 May 2026 (“the Circular”) with the related parties mentioned therein which are necessary for the day-to-day operations of the Group.

THAT the Company be and is hereby authorised to enter into the recurrent transactions with the related parties mentioned therein provided that:

 - the transactions are in the ordinary course of business and on normal commercial terms which are not more favourable to the related parties than those generally available to the public and not to the detriment of the minority shareholders of the Company; and
 - the disclosure will be made in the Integrated Annual Report of the breakdown of the aggregate value of the Recurrent Related Party Transactions entered into pursuant to the Proposed New Shareholders' Mandate during the financial year with details on the nature and type of Recurrent Related Party Transactions, the names of the related parties involved in each type of Recurrent Related Party Transactions and their relationships with the Company.

THAT the authority conferred shall continue to be in force until:

 - the conclusion of the next Annual General Meeting (“AGM”) of the Company following the forthcoming AGM at which the Proposed New Shareholders' Mandate is approved, at which time it will lapse, unless by a resolution passed at the AGM, the mandate is again renewed;
 - the expiration of the period within which the next AGM of the Company is required to be held pursuant to Section 340(2) of the Companies Act 2016 (but shall not extend to such extension as may be allowed pursuant to Section 340(4) of the Companies Act 2016); or
 - revoked or varied by resolution passed by the shareholders in general meeting, whichever is earlier.

AND THAT the Directors of the Company be and are hereby authorised to complete and do all such acts and things (including the execution of all such documents as may be required) as they may consider expedient or necessary to give effect to the Proposed New Shareholders' Mandate.”
- To transact any other business of which due notice shall have been given in accordance with the Companies Act 2016 and the Constitution of the Company.

[Please refer to Explanatory Notes (i)]

Ordinary Resolution 1

Ordinary Resolution 2

Ordinary Resolution 3

[Please refer to Explanatory Notes (ii)]

Ordinary Resolution 4

Ordinary Resolution 5

Ordinary Resolution 6

Ordinary Resolution 7

Ordinary Resolution 8

Ordinary Resolution 9

Ordinary Resolution 10

Ordinary Resolution 11

Ordinary Resolution 12

[Please refer to Explanatory Notes (iii)]

Ordinary Resolution 13

Ordinary Resolution 14

[Please refer to Explanatory Notes (iv)]

Ordinary Resolution 15

Ordinary Resolution 16

[Please refer to Explanatory Notes (iv)]

Ordinary Resolution 17

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 18

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 19

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 20

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 21

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 22

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 23

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 24

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 25

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 26

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 27

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 28

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 29

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 30

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 31

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 32

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 33

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 34

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 35

[Please refer to Explanatory Notes (v)]

Ordinary Resolution 36

[Please refer to Explanatory Notes (v)]

NOTICE OF DIVIDEND ENTITLEMENT AND PAYMENT

NOTICE IS HEREBY GIVEN THAT, subject to the approval of the shareholders at the 29th AGM, a final single-tier dividend of 15.75 sen and a special single-tier dividend of 2.00 sen per ordinary share in respect of the financial year ended 28 February 2026 will be paid to shareholders on 23 July 2026 to Depositors whose names appear in the Record of Depositors of the Company on 2 July 2026.

A Depositor shall qualify for entitlement to the Dividend only in respect of:

- Shares transferred into the Depositor’s securities account before 4.30 p.m. on 2 July 2026 in respect of transfers; and
- Shares bought on Bursa Securities on a cum entitlement basis according to the Rules of Bursa Securities.

BY ORDER OF THE BOARD

TAI YIT CHAN

(SSM PC No. 202008001023)(MAICSA 7009143)

Company Secretary

Selangor Darul Ehsan

Date: 22 May 2026

NOTES:

- The 29th AGM of the Company will be held in a hybrid mode and Member(s), proxy(ies), corporate representative(s) or attorney(s) are given an option, either:
 - to attend physically at the Meeting Venue (“Physical Attendance”); or
 - to attend virtually using the Remote Participation and Electronic Voting (“RPEV”) facilities to be provided by the appointed Poll Administrators for the 29th AGM, Boardroom Share Registrars Sdn Bhd (“Boardroom”) (“Virtual Attendance”).

Physical Attendance

All Member(s), proxy(ies), corporate representative(s) or attorney(s) who wish to attend and participate at the 29th AGM physically are required to register for the meeting at the Meeting Venue.

Virtual Attendance

For Member(s), proxy(ies), corporate representative(s) or attorney(s) who wish to attend and participate at the 29th AGM remotely, the meeting will be conducted through live streaming and online remote voting via the RPEV facilities to be provided by Boardroom on the Boardroom Smart Investor Portal (“BSIP”) platform at <https://investor.boardroomlimited.com>. Please refer to the Administrative Details to register, participate and vote remotely via the RPEV facilities.

- Members may submit questions in relation to the agenda items for the 29th AGM prior to the meeting via BSIP at <https://investor.boardroomlimited.com> not later than Tuesday, 16 June 2026. The responses to these questions will be shared at the 29th AGM.

During the 29th AGM, Members who are physically present at the Meeting Venue will be able to ask questions. Members who attend virtually may also pose questions via real time submission of typed texts at <https://investor.boardroomlimited.com>. The Messaging window facility will be opened concurrently with the online meeting platform [i.e. two (2) hours before the 29th AGM from 8.00 a.m. on Tuesday, 23 June 2026]. The Board and Senior Management will be in attendance either at the Meeting Venue or remotely to provide responses accordingly.

- A member of the Company entitled to attend, participate, speak and vote at the AGM is entitled to appoint up to two (2) proxies to attend, participate, speak and vote in his/her stead at the same meeting. Where a member appoints up to two (2) proxies, the appointments shall be invalid unless he/she specifies the proportions of his/her shareholdings to be represented by each proxy. A proxy may but need not be a member of the Company.
- Where a member is an Exempt Authorised Nominee which holds ordinary shares in the Company for multiple beneficial owners in one securities account (“omnibus account”) as defined under the Securities Industry (Central Depositories) Act, 1991, there is no limit to the number of proxies which the Exempt Authorised Nominee may appoint in respect of each omnibus account it holds.
- The instrument appointing a proxy by a member who is entitled to participate and vote at the AGM, shall be in writing, executed by the appointor or his/her attorney duly authorised in writing, or if the appointor is a corporation, either under its common seal or the hand of its officer or its duly authorised attorney. The instrument appointing a proxy or the power of attorney or other authority, if any, under which it is signed or a notarially certified copy of that power or authority shall be deposited at the office of the Company’s Share Registrar office at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia not less than forty-eight (48) hours before the time set for holding the meeting or adjourned meeting, otherwise the instrument of proxy shall not be treated as valid. Alternatively, the instrument appointing a proxy can be electronically submitted via e-mail to bsr.proxy@boardroomlimited.com or submitted through the Share Registrar’s website, Boardroom Smart Investor Online Portal at <https://investor.boardroomlimited.com> before the Proxy Form lodgement cut-off time as mentioned above.
- The last date and time for lodging the proxy form is on Sunday, 21 June 2026 at 10.00 a.m.
- In respect of deposited securities, only members whose names appear on the Record of Depositors on Tuesday, 16 June 2026 (General Meeting Record of Depositors) shall be eligible to attend the meeting or appoint proxy(ies) to attend, participate and/or vote on his/her behalf.
- Pursuant to Paragraph 8.29A(1) of the Main Market Listing Requirements of Bursa Securities (“Listing Requirements”), all the resolutions set out in the Notice of the AGM will be put to vote by way of poll.

EXPLANATORY NOTES:

- Item 1 of the Agenda – To receive the Audited Financial Statements in respect of the financial year ended 28 February 2026**

This agenda item is meant for discussion only as under the provision of Section 340(1)(a) of the Act, the Audited Financial Statements do not require a formal approval of the members and hence, this item will not be put forward for voting.

- Ordinary Resolution 3 – To approve the payment of Benefits Payable to the Chairman/Non-Independent Non-Executive Director**

The benefits payable (excluding Directors’ Fees) to Mr. Ng Eng Kiat, the Chairman/Non-Independent Non-Executive Director of the Company, comprise benefits-in-kind (computed in accordance with Lembaga Hasil Dalam Negeri’s guideline) for the use of a company car, driver and petrol.

- Ordinary Resolutions 4 to 14 - Re-election of Directors**

Each of the Director standing for re-election had undergone a performance evaluation and had provided his/her annual declaration on fitness and propriety to continue acting as Directors of the Company in accordance with the Fit and Proper Policy of the Group, as well as the confirmation of their independence (as the case may be). Upon the Nomination and Remuneration Committee’s (“NRC”) assessment, the performance and suitability of the retiring Directors was found to be satisfactory and that each of the retiring Directors had demonstrated his/her commitment to the role and continues to be an effective and valuable member of the Board. Based on the above premise, the NRC had recommended for the retiring Directors to be re-elected at the 29th AGM and the Board had endorsed the NRC’s recommendations. The retiring Directors had abstained from deliberations and decisions on their re-election at the NRC and Board meetings.

The profiles of the Directors who are standing for re-election under Ordinary Resolutions 4 to 14 are set out in the Board of Directors’ profiles of the Integrated Annual Report 2026.

- Ordinary Resolution 16 - Authority to Issue and Allot Shares pursuant to Sections 75 and 76 of the Act and Waiver of Pre-Emption Rights pursuant to Section 85 of the Act**

The proposed Ordinary Resolution 16, if passed, would empower the Directors of the Company to allot and issue new shares in the Company or allot new shares under an agreement or option or offer, provided that the aggregate number of new shares issued pursuant to this resolution does not exceed ten per centum (10%) of the total number of the issued shares of the Company (excluding treasury shares) for the time being (“Proposed General Mandate”).

The authority for the Proposed General Mandate will, unless revoked by the Company in a general meeting, expire at the conclusion of the next AGM or the expiration of the period within which the next AGM is required by law to be held, whichever is earlier.

The proposed Resolution intended to seek a renewal of the general mandate to provide flexibility for the Company to issue new shares without the need to convene a separate general meeting to obtain its shareholders’ approval so as to avoid incurring additional costs and time.

The Company has not issued any new shares pursuant to the general mandate obtained at the Twenty-Eighth Annual General Meeting (“28th AGM”) held on Wednesday, 25 June 2025 which will lapse at the conclusion of the 29th AGM. Hence, no proceeds were raised from the previous general mandate.

The purpose of the Proposed General Mandate, if passed, will enable the Directors to take swift action in case of a need to issue and allot new shares in the Company for fund raising exercise including but not limited to placement of new shares for the purpose of funding current and/or future investment projects, working capital, acquisitions and/or for issuance of new shares as settlement of purchase consideration, or other circumstances arising which involve the grant of rights to subscribe for new shares, conversion of any securities into new shares, or allotment of new shares under an agreement or option or offer, or such other situations as the Directors may deem fit in the best interest of the Company.

As at the date of this Notice, there is no decision to issue new shares. Should there be a decision to issue new shares after the Proposed General Mandate is sought, the Company will make an announcement of the actual purpose and utilisation of proceeds arising from such issuance of new shares.

Pursuant to Section 85(1) of the Act be read together with Clause 82 of the Constitution of the Company, shareholders have pre-emption rights to be offered any new shares in the Company which rank equally to the existing issued shares in the Company or other securities convertible into new shares. By voting in favour of this resolution, the shareholders of the Company would be waiving their statutory pre-emption rights. The resolution, if passed, would allow the Directors to issue new shares to any person without having to offer the new shares in the Company to be issued equally to all existing shareholders of the Company prior to issuance.

- Ordinary Resolutions 17 and 18 - Proposed Renewal of Existing Shareholders’ Mandate and Proposed New Shareholders’ Mandate**

The Ordinary Resolutions 17 and 18 as proposed if passed, will allow the Group to enter into recurrent related party transactions in accordance with paragraph 10.09 of the Listing Requirements and without the necessity to convene separate general meetings from time to time to seek shareholders’ approval as and when such recurrent related party transactions occur. This would reduce substantial administrative time and expenses associated with the convening of such meetings without compromising the corporate objectives of the Group or affecting the business opportunities available to the Group. The shareholders’ mandate is subject to renewal on an annual basis.

Further information on the Proposed Renewal of Existing Shareholders’ Mandate and Proposed New Shareholders’ Mandate are set out in the Circular to Shareholders dated 22 May 2026.

PERSONAL DATA PRIVACY

By submitting an instrument appointing a proxy(ies) and/or corporate representative(s) to attend, participate, speak and vote at the AGM and/or any adjournment thereof, a member of the Company (i) consents to the collection, use, and disclosure of the member’s personal data by the Company (or its agents) for the purpose of the processing and administration by the Company (or its agents) of proxies and representatives appointed for the AGM (including any adjournment thereof) and the preparation and compilation of the attendance lists, minutes and other documents relating to the AGM (including any adjournment thereof) and in order for the Company (or its agents) to comply with any applicable laws, listing rules, regulations and/or guidelines (collectively, the “Purposes”), (ii) warrants that where the member discloses the personal data of the member’s proxy(ies) and/or representative(s) to the Company (or its agents), the member has obtained the prior consent of such proxy(ies) and/or representative(s) for the collection, use and disclosure by the Company (or its agents) of the personal data of such proxy(ies) and/or representative(s) for the Purpose, and (iii) agrees that the member will indemnify the Company in respect of any penalties, liabilities, claims, demands, losses and damages as a result of the member’s breach of warranty.



AEON CREDIT SERVICE (M) BERHAD
[Registration No. 199601040414 (412767-V)]
(Incorporated in Malaysia)

ADMINISTRATIVE DETAILS OF THE TWENTY-NINTH ANNUAL GENERAL MEETING (“29TH AGM”)

1. 29th AGM Date and Venue

- (a) The 29th AGM of AEON Credit Service (M) Berhad (“the Company”) shall be conducted in a hybrid mode in accordance with paragraph 8.27A of the Bursa Malaysia Securities Berhad’s Main Market Listing Requirements (“MMLR”) and Principle C of the Malaysian Code on Corporate Governance whereby listed issuers are encouraged to leverage technology to facilitate greater shareholders’ participation and enhance the proceedings of general meetings.

- (b) The date, time and venue of the 29th AGM are as follows:

Date	:	Tuesday, 23 June 2026
Time	:	10.00 a.m.
Meeting Venue	:	Grand Ballroom, Level 2, InterContinental Kuala Lumpur, 165, Jalan Ampang, 50450 Kuala Lumpur, Malaysia
Online Platform	:	https://investor.boardroomlimited.com with Remote Participation Platform and Electronic Voting Facilities

- (c) Shareholders shall have the option to attend the 29th AGM to exercise your right to attend, participate and vote at the meeting either:
- (i) in person or physically at the Meeting Venue (“Physical Attendance”); or
 - (ii) virtually via the Remote Participation and Electronic Voting (“RPEV”) facilities to be provided by Boardroom Share Registrars Sdn Bhd (“Boardroom”), the appointed Poll Administrator for this AGM (“Virtual Attendance”).
- (d) The Meeting Venue is the main venue in Malaysia where the Chairman of the meeting will be physically present in accordance with Section 327(2) of the Companies Act 2016.

2. REGISTRATION

- (a) Shareholders, proxies and authorised representatives who wish to attend the 29th AGM are required to register at the Meeting Venue.
- (b) The registration will commence at 8.00 a.m. on Tuesday, 23 June 2026 at the Meeting Venue and will remain open until the conclusion of the 29th AGM or such time as may be determined by the Chairman of the meeting.
- (c) Shareholders/proxies are requested to produce your original MyKad or passport to the registration staff for verification.
- (d) Registration must be done in person. Please also note that you will not be allowed to register on behalf of another person even with the original MyKad/passport of the other person.
- (e) You will be given a wristband upon successful registration and only person wearing the wristband are allowed to enter the Meeting Hall. There will be no replacement in the event you lose or misplace the wristband.
- (f) If you are attending the meeting as shareholder as well as proxy, you will be registered once and will be given only one wristband to enter the meeting hall.

3. ENTITLEMENT TO PARTICIPATE AND VOTE

In respect of deposited securities, only shareholders whose names appear on the Record of Depositors on Tuesday, 16 June 2026 (General Meeting Record of Depositors) shall be eligible to attend the 29th AGM and/or appoint proxy(ies) to attend, participate and/or vote on his/her behalf.

4. MEETING PARTICIPATION

(a) Physical Attendance

All Member(s), proxy(ies), corporate representative(s) or attorney(s) who wish to attend and participate at the 29th AGM physically are required to register for the meeting at the Meeting Venue.

(b) Virtual Attendance

- (i) The RPEV facilities will open for registration from Monday, 25 May 2026 until such time before the poll voting session ends at the 29th AGM on Tuesday, 23 June 2026.
- (ii) Shareholders and proxies are advised to log in to the Boardroom Smart Investor Portal ("BSIP") at <https://investor.boardroomlimited.com> for the following services:
 - Register to participate at the hybrid AGM
 - Submit proxy form electronically
 - Submit questions prior to the hybrid AGM

Your login to BSIP on the day of the 29th AGM will indicate your presence at the hybrid meeting.

The quality of the connectivity to the RPEV facilities for live webcast as well as for electronic voting is highly dependent on the bandwidth and stability of the internet connection at your location and the device of the remote participants.

The recommended requirements for the live webcast are as follows:

- Browser : Latest versions of Chrome, Firefox, Edge, Safari or Opera
- Bandwidth : Minimum 9 Mbps stable speed for High Definition (HD) High Quality video quality or 12 Mbps for Extra HD (EHD) video quality
- Device with working and good quality speakers.

You may not be able to gain access to the 29th AGM via the RPEV facilities if your connecting device is on network with firewall and other security filtration. Kindly seek onsite IT/technical support, if required

5. REGISTRATION PROCEDURES FOR 29TH AGM

For shareholders who wish to attend the 29th AGM remotely by using the RPEV facilities, kindly refer to the following steps to register for RPEV facilities:

Procedures		Actions
Before the day of the 29th AGM		
Step 1	Register online with BSIP for Individual and Corporate Shareholder	(Note: For first time registration only) If you have already signed up with BSIP, you are not required to register again. You may proceed to Step (2) - Submit Request for Remote Participation) (a) Access the website https://investor.boardroomlimited.com (b) Click << Register >> to sign up as a user (c) Select << Account Type >> to << Sign Up As Shareholder >> or << Sign Up As Corporate Holder >> (d) Complete registration and upload compulsory documents such as softcopy of MyKad (front and back) or passport and authorisation letter (template available on the BSIP) for Corporate Shareholder

Procedures		Actions
Before the day of the 29th AGM		
Step 1	Register online with BSIP for Individual and Corporate Shareholder	(e) Enter a valid mobile number and email address (f) You will receive an email from BSIP for email address verification. Click <<Verify Email Address>> in the email received to continue with the registration (g) Once your email address is verified, you will be re-directed to BSIP for verification of mobile number. Click <<Request OTP Code>> and an OTP code will be sent to the registered mobile number. You will need to enter the OTP Code and click <<Enter>> to complete the process (h) Once your mobile number is verified, registration of your new BSIP account will be pending for final verification. Your registration will be verified and approved within one (1) business day and an email notification will be provided
Step 2	Submit request for remote participation and submission of proxy form	(Note: You must be a registered BSIP user. Otherwise, please refer to Step (1)) The registration for RPEV facilities will open on Monday, 25 May 2026 until such time before the voting session ends at the 29th AGM on Tuesday, 23 June 2026 ("Registration Deadline"). The instrument appointing a proxy must be received latest by Sunday, 21 June 2026 at 10.00 a.m. ("Proxy Lodgement Deadline") <u>For Individual and Corporate Shareholders</u> (a) Login to https://investor.boardroomlimited.com (b) Click 'Meeting Event(s)' and select the list of companies – <<AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING>> and click <<Enter>> (c) To attend the virtual AGM remotely - Click <<Register for RPEV>> - Read and accept the General Terms and Conditions and enter your CDS account no. to submit your request (d) To appoint proxy - Click <<Submit eProxy Form>> - For Corporate Shareholder, select the company you would like to represent (if more than one) - Read and accept the General Terms and Conditions and enter your CDS account no. Thereafter, insert your proxy details and voting instructions. If you wish your proxy(ies) to act upon his/her discretion, please indicate <<Discretionary>> <u>For Authorised Nominees and Exempt Authorised Nominees</u> (a) Login to https://investor.boardroomlimited.com (b) Click <<Meeting Event(s)>> and select the list of companies – <<AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING>> and click <<Enter>> (c) Click <<Submit eProxy Form>> (d) Select the company you would like to represent (if more than one) (e) Proceed to download the file format for <<Submission of Proxy Form>> (f) Prepare the file for appointment of proxy(ies) by inserting the required data (g) Proceed to upload the duly completed Proxy Appointment file (h) Review and confirm your proxy(ies) appointment(s) and click <<Submit>> (i) Download or print the eProxy form as acknowledgement For Corporate Shareholders, Authorised Nominees/Exempt Authorised Nominees and Attorneys, you may also write to bsr.proxy@boardroomlimited.com and provide name of the shareholder, CDS account no. and the Certificate of Appointment of Corporate Representative or Proxy Form (as the case may be). A copy of MyKad or passport and a valid email address are required

Procedures		Actions
Before the day of the 29th AGM		
Step 3	Verification and email notification	For Individual Shareholders, Corporate Shareholders, Authorised Nominees/Exempt Authorised Nominees and Attorneys (a) An email notification will be sent by Boardroom to notify that your request for remote participation has been received for system verification. (b) Upon verification against the General Meeting Record of Depositors, you will receive an email from Boardroom on the day prior to the 29th AGM, i.e. Tuesday, 23 June 2026 either approving or rejecting your request for remote participation
On the day of the 29th AGM		
Step 4	Login	(a) Login to https://investor.boardroomlimited.com with your registered email address and password (b) Online meeting platform will be made available at any time from 8.00 a.m. i.e. two (2) hours before the commencement of the 29th AGM at 10.00 a.m. on Tuesday, 23 June 2026 (c) Click into <<Meeting Event(s)>> and go <<AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING>> and then click <<Join Live Meeting'>> to join the proceedings of the 29th AGM remotely
	Participate	(a) Please follow the user guides in BSIP to view the live webcast, submit questions and vote (b) To view the live webcast, select the broadcast icon  (c) To ask a question during the 29th AGM, select the messaging icon  (d) Type your question in the messaging box and click the send button to submit
	Vote	(a) Once voting has commenced, the polling icon  will appear with the resolutions and voting choices until such time that the Chairman declares an end to the voting session (b) To vote, select your voting preference from the options provided. A confirmation message will appear to indicate that your vote has been received (c) To change your vote, re-select your voting preference (d) If you wish to cancel your vote, please press <<Cancel>>
	End	Upon declaration by the Chairman of the closure of the 29th AGM, the live webcast will end

6. APPOINTMENT OF PROXY OR ATTORNEY OR CORPORATE REPRESENTATIVE

- (a) In accordance with the Company's Constitution, shareholders are entitled to vote at the AGM either personally, electronically or by proxy. As the 29th AGM will be conducted at Grand Ballroom, Level 2, InterContinental Kuala Lumpur, 165, Jalan Ampang, 50450 Kuala Lumpur, Malaysia, shareholders who are unable to participate in the AGM are encouraged to appoint the Chairman of the Meeting as his/her proxy and indicate the voting instructions in the Proxy Form. All Proxy Forms and documents relating to the appointment of proxy/proxies or attorney or authorised corporate representative for the AGM whether in hard copy or by electronic means must be deposited with or submitted to Company's Share Registrar, Boardroom Share Registrars Sdn Bhd no later than 10.00 a.m. on Sunday, 21 June 2026.

- (b) The appointment of Proxy may be made in hard copy or electronic form as follows:

(i) **In hard copy form**

Shareholders may deposit the duly executed Proxy Form at the office of the Company's Share Registrar, Boardroom Share Registrars Sdn Bhd, at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan.

(ii) **In electronic form**

The Proxy Form can be electronically submitted via Boardroom Smart Investor Portal ("BSIP") at <https://investor.boardroomlimited.com> (for Individual Shareholders, Corporate Shareholders, Authorised Nominee and Exempt Authorised Nominee). The steps are as follows:

Step 1 – Register Online with BSIP (for first time registration only)

[Note: If you have already signed up with BSIP, you are not required to register again. You may proceed to Step 2 – eProxy Lodgement.]

Individual Account (For individual shareholders)

- Access website at <https://investor.boardroomlimited.com>.
- Click <<**Register**>> to sign up as a user.
- Complete registration and upload softcopy of your MyKAD (front and back) (for Malaysian) or Passport in JPEG, PNG or PDF format.
- Please enter a valid email address and wait for email verification from Boardroom. Click on <<**Verify E-mail Address**>> from the e-mail received to continue with the registration.
- Once your email address is verified, you will be re-direct to BSIP for verification of mobile number. Click on Request OTP Code and an OTP code will be sent to the registered mobile number. You will need to enter the OTP Code and click <<**Enter**>> to complete the process.
- Once your mobile number is verified, registration of your new BSIP account will be pending for final verification.

Your registration will be verified and approved within one (1) business day and an email notification will be provided.

Corporate Account (For representatives of Corporate Shareholders / Authorised Nominee and Exempt Authorised Nominee)

- Click <<**Register**>> to sign up as a user and select <<**Sign up as Corporate Holder**>>.
- Complete the registration and enter a valid e-mail address.
- Upload and attach your MyKad (front and back) or Passport in JPEG, PNG or PDF format, along with the completed authorisation letter.
- Click <<**Sign Up**>>.

Note: If you are appointed as the authorised representative for more than one (1) corporate shareholder/authorised nominee, please click the Home button and select <<**Edit Profile**>> to add your representation after your BSIP account has been approved

Step 2 – eProxy Lodgement

By Individual Shareholder and Corporate Shareholder

- Access website <https://investor.boardroomlimited.com>.
- Login with your User ID and Password.
- Select <<**Meeting Event(s)**>> from main menu and select the correct Corporate Event “**AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING**” and click <<**Enter**>>.
- Go to <<**PROXY**>> and click <<**Submit eProxy Form**>>.
- Read the terms & conditions and confirm the Declaration.
- Enter your CDS Account Number and indicate the number of securities.
- Appoint your proxy(ies) or the Chairman of the 29th AGM and enter the required details for your proxy(ies).
- Indicate your voting instructions – “**FOR**” or “**AGAINST**” or “**ABSTAIN**”. If you wish to have your proxy(ies) to act upon his/her discretion, please indicate “**DISCRETIONARY**”.
- Review and confirm your proxy(ies) appointment.
- Click <<**Apply**>>.
- Download or print the eProxy Form acknowledgement.

By Authorised Nominee and Exempt Authorised Nominee

- Go to BSIP at <https://investor.boardroomlimited.com>.
- Login with your User ID and Password.
- Select <<**Meeting Event(s)**>> from main menu and select the correct Meeting Event(s) “**AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING**” and click <<**Enter**>>.
- Select the Nominee(s) Company that you are representing.
- Go to <<**PROXY**>> and click <<**Submit eProxy Form**>>.
- Click <<**Download Excel Template**>> to download the Excel Template.
- Insert the appointment of proxy(ies) for each CDS account with the necessary data and voting instructions into the Excel Template. Ensure data is inserted correctly in accordance with the template.
- Upload the completed Excel Template.
- Review and confirm your proxy(ies) appointment and click <<**Submit**>>.
- Download or print the e-Proxy Form as an acknowledgment.

7. REVOCATION OF PROXY

If you have submitted your Proxy Form and subsequently decide to appoint another person or wish to participate in our AGM by yourself, please write in to bsr.helpdesk@boardroomlimited.com to revoke the earlier appointed proxy forty eight (48) hours before the AGM. On revocation, your proxy(ies) will not be allowed to participate in the 29th AGM. In such event, you should advise your proxy accordingly.

8. ENTITLEMENT TO PARTICIPATE AND VOTE

In respect of deposited securities, only shareholders whose names appear on the Record of Depositors on Tuesday, 16 June 2026 (General Meeting Record of Depositors) shall be eligible to attend the 29th AGM and/or appoint proxy(ies) to attend, participate and/or vote on his/her behalf.

9. VOTING PROCEDURE

- (a) In accordance with Paragraph 8.29A of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, the voting at the AGM will be conducted by poll. The Company has appointed Boardroom as the Poll Administrator to conduct the poll by way of electronic voting ("e-Voting") and GovernAce Advisory & Solutions Sdn. Bhd. as the Scrutiniser to verify and validate the poll results.
- (b) During the AGM, the Chairman will invite the Poll Administrator to brief on the e-Voting housekeeping rules. The voting session will commence as soon as the Chairman calls for the poll to be opened.
- (c) Shareholders/proxies/corporate representatives/attorneys may proceed to vote on the resolutions from the commencement of the 29th AGM at 10.00 a.m. on Tuesday, 23 June 2026 (for both Physical and Virtual Attendance) until the end of the voting session which will be announced by the Chairman. Upon completion of the voting session, the Scrutineers will verify and announce the poll results followed by the Chairman's declaration whether the resolutions are duly passed.
- (d) All physical attendees are advised to bring their own personal devices in order to vote.
- (e) The resolutions proposed at the 29th AGM and the results of the voting will be announced at the 29th AGM and subsequently via an announcement made by the Company through Bursa Securities at www.bursamalaysia.com.

10. SUBMISSION OF QUESTIONS FOR THE 29TH AGM

The Board recognises that the 29th AGM is a valuable opportunity for the Board to engage with shareholders. To enhance the efficiency of the proceedings of the 29th AGM, shareholders may in advance, before the 29th AGM, submit questions to the Board of Directors as follows:

(a) Physical attendance

- (i) You may submit your questions via the QR Code which will be provided upon registration on the day of the meeting.
- (ii) Click on the Messaging window facility to submit your questions. The Messaging window facility will open two (2) hours before the 29th AGM which is from 8.00 a.m. on Tuesday, 23 June 2026.
- (iii) You may also speak or raise questions during the meeting.

(b) Virtual attendance

(i) Prior to 29th AGM

Shareholders may submit questions in relation to the agenda items for the 29th AGM via BSIP at <https://investor.boardroomlimited.com> not later than Tuesday, 16 June 2026 at 10.00 a.m. Click 'Submit Questions' after selecting <<AEON CREDIT SERVICE (M) BERHAD 29th ANNUAL GENERAL MEETING>> from <<Meeting Event(s)>>. The responses to these questions will be shared at the 29th AGM.

(ii) **During the 29th AGM**

During the 29th AGM live streaming, Members may also pose questions via real time submission of typed texts at BSIP. The Messaging window facility will be opened concurrently with the online meeting platform (i.e. two (2) hours before the 29th AGM from 8.00 a.m. on Tuesday, 23 June 2026). The Board and Senior Management will be in attendance either at the Broadcast Venue or remotely to provide responses accordingly.

If the questions are received late after the Questions & Answers session, the responses will be e-mailed to you at the earliest possible, after the meeting.

11. INFORMATION FOR PHYSICAL ATTENDANCE AT THE MEETING VENUE

(a) **Coffee and Tea**

Coffee and tea will be served before the commencement of the 29th AGM at the Junior Ballroom, Level 2, Intercontinental Hotel Kuala Lumpur.

(b) **Food and Beverage**

- (i) One (1) set of packed food refers to two (2) packs of food, comprising one (1) breakfast pack and one (1) lunch pack.
- (ii) Packed Food will be provided upon successful registration, and shareholders may collect one (1) set of packed food at the Junior Ballroom, Level 2, InterContinental Kuala Lumpur from 8:00 a.m. onwards.
- (iii) Packed food will be provided to shareholders/proxies in the following manner:
 - One (1) set of packed food will be provided to each shareholder attending in person.
 - For a shareholder who appoints more than one (1) proxy, one (1) set of packed food will only be provided to the first-named proxy (Proxy 1) stated in the Proxy form.
 - If you are a proxy representing more than one shareholder, you are only entitled to one (1) set of packed food.
 - If you are a shareholder and are also appointed as a proxy by another shareholder, you are only entitled to one (1) set of packed food.

(c) **Parking**

- (i) Enter the basement car park levels B4 and B5 at InterContinental Hotel Kuala Lumpur via the License Plate Recognition (LPR) system.
- (ii) Your vehicle registration number will be captured upon arrival for hassle-free access.
- (iii) A dedicated QR code will be displayed at Level 2 only. Please scan the code and key in your vehicle registration number for parking validation.
- (iv) No ticket or card tapping is required upon exit. The exit gate will automatically recognise the registered vehicle number and allow for a smooth departure.
- (v) The Company will not reimburse parking charges for member/proxies who park at other buildings, use valet parking at InterContinental Hotel Kuala Lumpur.
- (vi) Shareholders are encouraged to use public transportation to travel to the Meeting Venue as parking spaces are limited. Please take the Kelana Jaya Line (LRT) or Putrajaya Line (MRT) and disembark at Ampang Park Station, which is about 5-minute walk to the Meeting Venue.

(d) **No recording or photography**

Strictly no recording or photography of proceedings of the 29th AGM is allowed.

12. DOOR GIFT

- (a) A door gift will be provided to all shareholders/proxies/corporate representatives who attend at the 29th AGM physically or virtually, in the form of cash by way of direct credit into the AEON Member Plus Visa Card (AMP Visa Card) or AEON Wallet account.
- (b) Shareholders/proxies who wish to receive the door gift are required to either apply for an AMP Visa Card or download the AEON Wallet and register for an account. Alternatively, please refer to Appendix 1 on how to apply for an AEON Wallet account or AMP Visa Card. If you have any queries or encounter any issue with the application process, kindly contact AEON Credit Customer Care Hotline at 03-2719 9999 or email to customer.service@aeoncredit.com.my.
- (c) Door gift will be provided to shareholders/proxies in the following manner:
 - (i) One (1) door gift for one (1) shareholder.
 - (ii) For a shareholder who has been appointed as a proxy by another shareholder, he/she is entitled to only one (1) door gift.
 - (iii) For a shareholder who appoints two (2) proxies, door gift will only be provided to the first named proxy (Proxy 1) stated in the Proxy form.
 - (iv) If a proxy represents more than (1) shareholder, he/she is entitled to only one (1) door gift.
- (d) Cash will be credited to the AMP Visa Card or AEON Wallet account of eligible shareholders/proxies within seven (7) days from the AGM date.

13. INTEGRATED ANNUAL REPORT 2026 AND RELATED AGM DOCUMENTS

- (a) The Integrated Annual Report 2026 ("IAR2026") is available on the Company's website at <https://aeoncredit.com.my/investor-relations/general-meeting/> and also Bursa Malaysia's website at <https://www.bursamalaysia.com/> under Company Announcements.
- (b) As part of our dedicated commitment to sustainable practices, we have produced limited copies of the IAR 2026, and we strongly encourage our shareholders to refer to the document available online. Nevertheless, in the event you still require a printed copy of the IAR 2026, you may submit your request to the Company's Investor Relations team at ir_info@aeoncredit.com.my by providing all the required information accurately, i.e. full name, CDS account number, full mailing address and shareholder's mobile number.

14. ENQUIRY

If you have any enquiries prior to the AGM, please contact the following during office hours from Monday to Friday (9.00 a.m. to 5.00 p.m.):

AEON Credit Service (M) Berhad

General Line : +603-2772 9000

Fax Number : +603-2711 4110

Email : ir_info@aeoncredit.com.my

Boardroom Share Registrars Sdn. Bhd.

General Line : +603-7890 4700

Fax Number : +603-7890 4670

Email : bsr.helpdesk@boardroomlimited.com

15. PERSONAL DATA PRIVACY

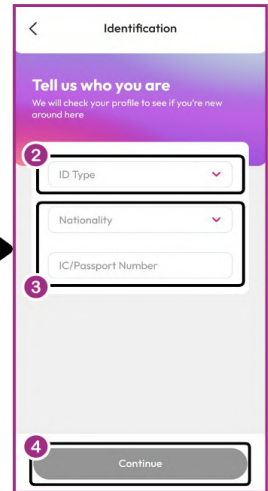
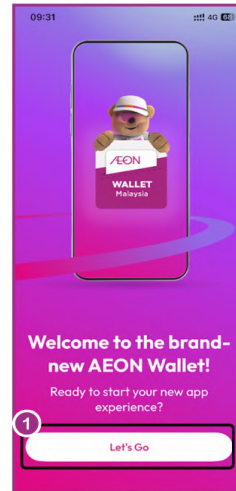
By submitting an instrument appointing a proxy(ies) and/or representative(s), the member of the Company has consented to the use of such data for purposes of processing and administration by the Company (or its agents); and to comply with any laws, listing rules, regulations and/or guidelines. The member agrees that he/she will indemnify the Company in respect of any penalties, liabilities, claims, demands, losses and damages as a result of the shareholder's breach of warranty.

Appendix 1 – Register for AEON Wallet account or AEON Member Plus Visa Card (New Members only)

1

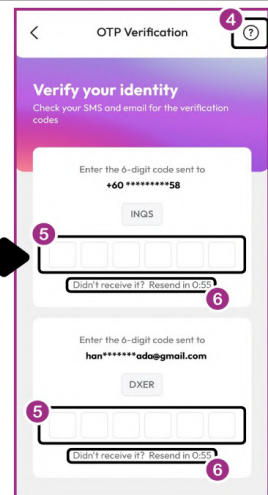
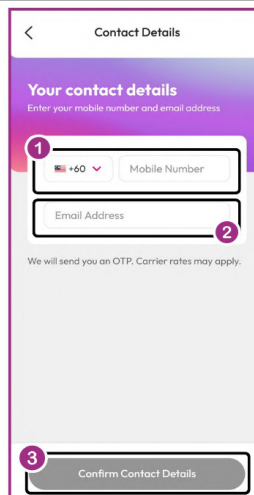
Download the **AEON Wallet Malaysia** app from iOS, Android and Huawei AppGallery.

- 1 Select **Let's Go**.
- 2 Select **ID Type**.
- 3 Select Nationality and enter **IC/Passport Number**.
- 4 Select **Continue** to proceed to next screen.



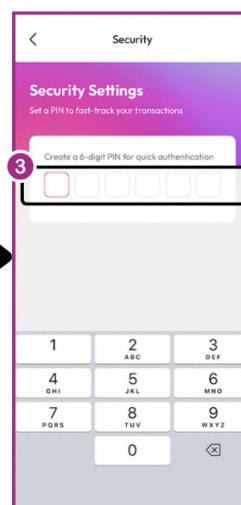
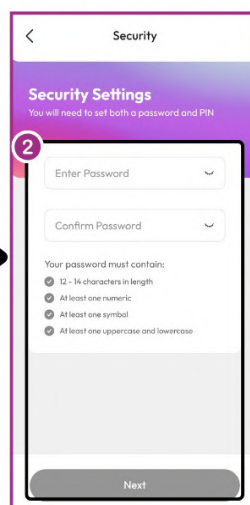
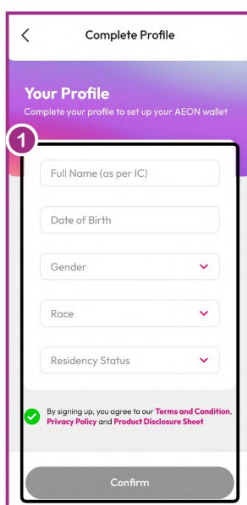
2

- 1 Select **Country Code** and enter **Mobile Number**.
- 2 Enter **Email Address**.
- 3 Click **Confirm Contact Details** to go to Mobile and Email One Time Password (OTP) Screen.
- 4 Click the **?** button if you require assistance.
- 5 Enter **mobile and email OTP** for validation.
- 6 Wait and click **Resend** to request new OTP if necessary.



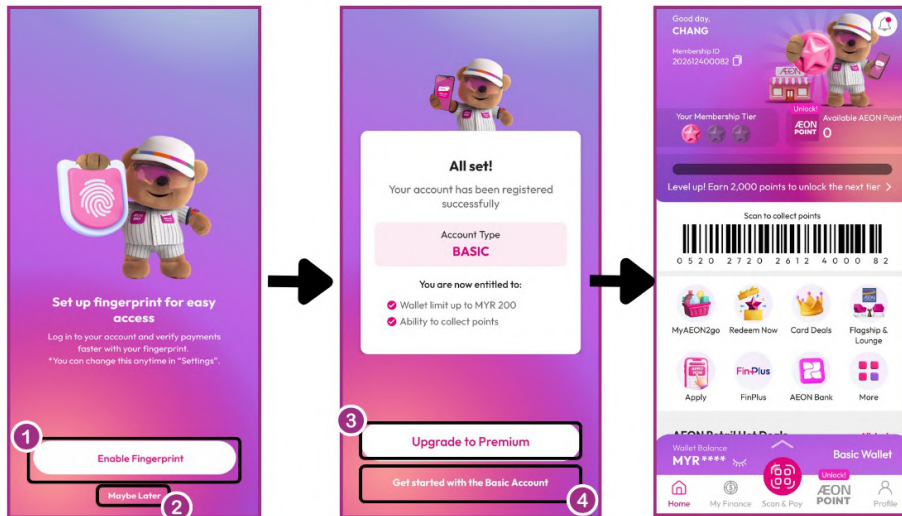
3

- 1 Enter **Full Name** and **Date of Birth**, select **Gender**, **Race**, **Residency Status** then click **Confirm** to proceed.
- 2 Enter **Password** and **Confirm Password** then click **Next**.
- 3 Enter 6-digit user PIN to **Create User PIN**.
- 4 Enter 6-digit user PIN to **Confirm User PIN**.



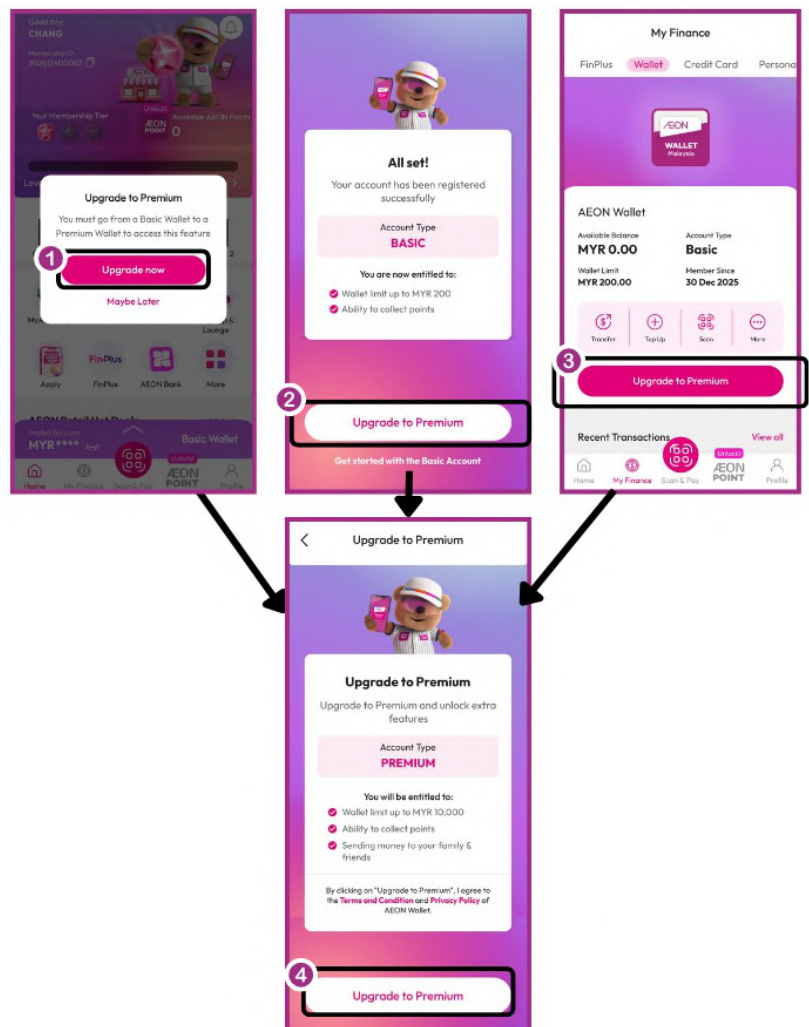
4

- 1 Click **Enable Fingerprint** to setup biometric access.
- 2 Click **Maybe Later** to skip and navigate to acknowledgement screen.
- 3 Click **Upgrade to Premium** to enjoy additional features and benefits.
- 4 Click **Get started with Basic Account!** to proceed to Homescreen as Basic account user.

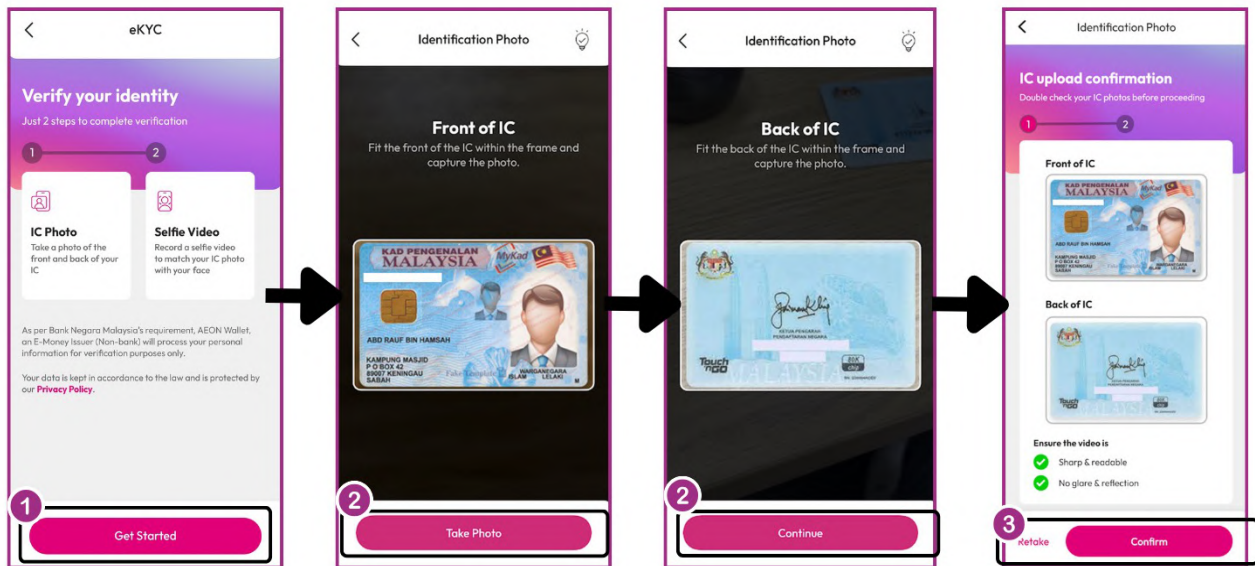


For customers who wish to upgrade to premium wallet, can navigate from below touchpoints:

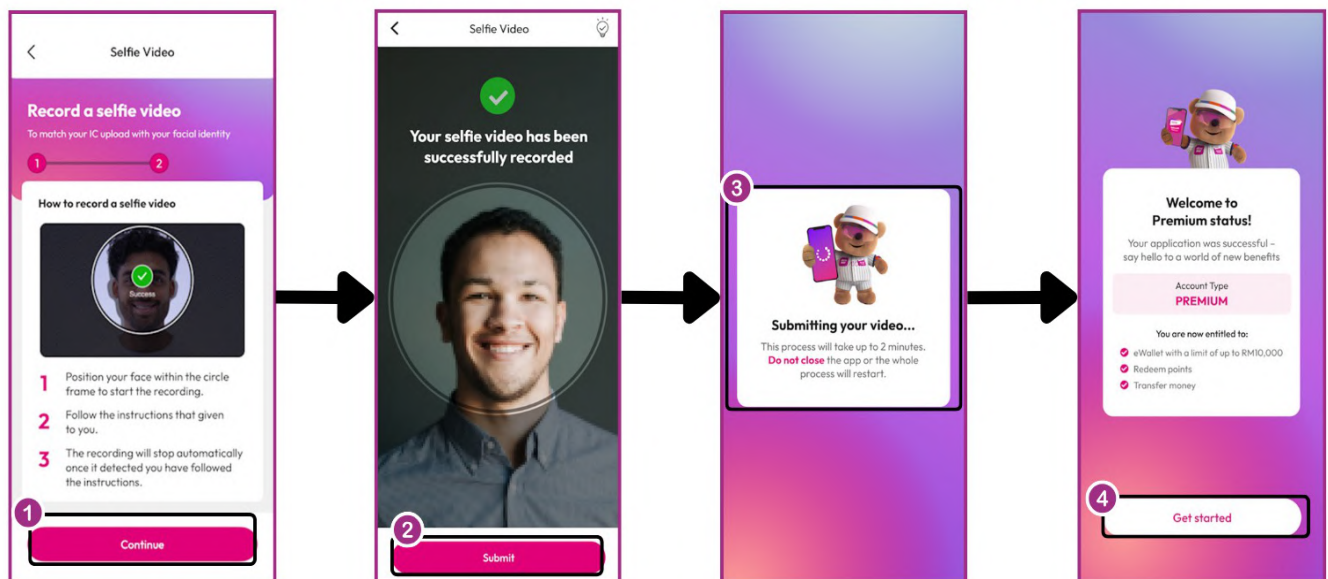
- 1 From Home page: Click **Upgrade now** to proceed to 'Upgrade to Premium' screen.
- 2 After creation of Basic account: Click **Upgrade to Premium**.
- 3 From Finance tab: Click **Upgrade to Premium**.
- 4 Click **Upgrade to Premium** to go to e-KYC process.



- 1 Click **Get Started** to proceed to capture front IC screen.
- 2 Click **Take Photo** and **Continue** icon to take picture for front & back of IC.
- 3 Click **Confirm** to proceed to record selfie or click **Retake** to retake IC.



- 1 Click **Continue** to proceed to record selfie video.
- 2 Click **Submit** to submit the recorded video.
- 3 After selfie recording, the application will automatically submit and verify.
- 4 Congratulations! Your upgrade is successful. Click **Get Started** to return to Home screen.



AEON Member Plus Visa Card

Visit any AEON Member Plus recruitment counter at AEON stores or AEON credit branches if you would like to have the physical card.

