

NOTIFICATION LETTER 通知信函

29 September 2026

Dear Shareholders ^(Note 1),

(1) Notice of Publication of Interim Report 2026 (the “Interim Report 2026”)

The Interim Report 2026 of K. Wah International Holdings Limited (the “Company”) has been published in English and Chinese languages and is available respectively on the Company’s website at www.kwih.com and the HKEXnews website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk (collectively the “Websites”). You may access the Interim Report 2026 on the homepage of the Company’s website under the “Investor Relations” section or by searching under “Listed Company Information” on the HKEXnews website. It requires Adobe® Reader® to view the Interim Report 2026. If you have previously elected to receive the Company’s Corporate Communications ^(Note 2) in printed form, you will find enclosed the Interim Report 2026 per your request.

If you have any difficulty in accessing the Interim Report 2026 published on the Company’s website for any reason, you may send your request, specifying your name, address and request, for ascertaining the Interim Report 2026 in printed form, to the Company’s Hong Kong branch share registrar (the “Share Registrar”), Computershare Hong Kong Investor Services Limited, either by email to kwah.ecom@computershare.com.hk or by post to 17M Floor, Hopewell Centre, 183 Queen’s Road East, Wan Chai, Hong Kong. The Company will upon receipt of your request send the Interim Report 2026 to you in printed form free of charge.

(2) Updated Arrangement of Electronic Dissemination of Corporate Communications

Pursuant to Rule 2.07A of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, and following the adoption of the new Bye-laws of the Company on 17 June 2026, the Company is no longer required to give notice of availability to Shareholders upon publication of Corporate Communications on the Websites. Both English and Chinese versions of all future Corporate Communications will continue to be made available electronically on the Websites in place of printed copies, except where printed copies are requested by you or otherwise required. Since the Company will no longer send by post any notification of the publication of Corporate Communications on the Websites, you are advised to proactively check the Websites to keep up with the publication of Corporate Communications.

Notwithstanding the above, the Actionable Corporate Communications ^(Note 3) will be sent to you individually by email (or in printed form, only if the Company does not have your functional email address), in addition to having such information made available electronically on the Websites.

If you have not provided us with a functional email address but would like to receive, in the future, by email (i) notifications of the publication of the future Corporate Communications on the Websites; and (ii) the Actionable Corporate Communications, you may provide us with your email address now by scanning your personalized QR code printed on the enclosed reply form (the “Reply Form”). Alternatively, you may complete and sign the Reply Form and return it to the Share Registrar.

If you would prefer to receive the future Corporate Communications (including the Actionable Corporate Communications) in printed form, you may complete and sign the Reply Form and return it to the Share Registrar or send an email to kwah.ecom@computershare.com.hk specifying your name, address and request to receive the future Corporate Communications in printed form. Please note that your instruction for receiving the future Corporate Communications in printed form shall be valid for one year from the date of receipt of your request.

Should you have any queries about this letter, please contact the Share Registrar at (852) 2862 8688 during business hours from 9:00 a.m. to 6:00 p.m. (Hong Kong time), Mondays to Fridays, excluding Hong Kong public holidays or send an email to kwah.ecom@computershare.com.hk.

Yours faithfully,
K. Wah International Holdings Limited

Note 1: “Shareholders”, for the purpose of this letter, include holders of the shares of the Company.

Note 2: “Corporate Communications” refers to any documents issued or to be issued by the Company for the information or action of holders of any of the Company’s shares or securities or the investing public, including but not limited to (a) the directors’ report, annual accounts together with a copy of the auditor’s report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.

Note 3: “Actionable Corporate Communications” refers to any Corporate Communications that seek instructions from the Shareholders on how they wish to exercise their rights or make an election as the Shareholders.

各位股東 ^(附註 1)：

(1) 二零二六年中期報告（「二零二六年中期報告」）之發布通知

嘉華國際集團有限公司（「本公司」）的二零二六年中期報告的英文及中文版本已分別上載於本公司網站 www.kwih.com 及香港交易及結算所有限公司「披露易」網站 www.hkexnews.hk（統稱「該等網站」）。請在本公司網站主頁按「投資者關係」欄目下或在「披露易」網站於「上市公司公告」項下搜尋，以瀏覽二零二六年中期報告。二零二六年中期報告須使用 Adobe® Reader® 開啟閱覽。若閣下先前已選擇收取本公司的公司通訊 ^(附註 2) 之印刷本，現按閣下要求隨本信函附上二零二六年中期報告。

若閣下因任何理由以至在瀏覽載於本公司網站上的二零二六年中期報告出現困難，閣下可向本公司的香港股份過戶登記分處（「股份過戶處」）香港中央證券登記有限公司要求二零二六年中期報告之印刷本（註明閣下的姓名、地址及要求），以電郵方式發送至 kwah.ecom@computershare.com.hk 或以郵寄方式寄至香港灣仔皇后大道東 183 號合和中心 17M 樓。本公司將於接到閣下要求後，儘快向閣下免費發送二零二六年中期報告的印刷本。

(2) 以電子方式發布公司通訊之最新安排

根據香港聯合交易所有限公司證券上市規則第 2.07A 條之規定，以及本公司的新公司細則（於二零二六年六月十七日採納），本公司毋須就於該等網站發布公司通訊向股東發出發布通知。所有日後公司通訊的英文及中文版本均將繼續以電子方式上載於該等網站，以代替印刷本，惟應閣下要求提供印刷本或另有規定者除外。由於本公司將不再透過郵寄方式寄發有關公司通訊於該等網站發布的任何通知，建議閣下主動瀏覽該等網站，以留意公司通訊的發布。

儘管有上述安排，可供採取行動的公司通訊 ^(附註 3) 除以電子方式登載於該等網站之外，亦將以電子郵件形式（或以印刷本形式，僅在本公司沒有閣下的有效電子郵件地址時）個別發送予閣下。

若閣下並未提供有效電子郵件地址，而將來有意透過電郵收取（i）有關日後公司通訊於該等網站發布的通知；及（ii）可供採取行動的公司通訊，閣下現在可以透過掃描本信函隨附之回條（「回條」）上列印的閣下專屬二維碼來提供閣下的電子郵件地址。或者，閣下可以填妥及簽署回條並交回股份過戶處。

若閣下希望收取日後公司通訊（包括可供採取行動的公司通訊）之印刷本，閣下可填妥及簽署回條並交回股份過戶處，或發送電郵至 kwah.ecom@computershare.com.hk，並註明閣下的姓名、地址以及收取日後公司通訊印刷本的要求。請注意，閣下收取日後公司通訊印刷本之指示由收悉閣下要求當日起計一年內有效。

如閣下對本信函有任何疑問，請於辦公時間星期一至五（香港公眾假期除外）上午 9 時正至下午 6 時正（香港時間）致電股份過戶處（852）2862 8688 或發送電郵至 kwah.ecom@computershare.com.hk 查詢。

K. Wah International Holdings Limited
嘉華國際集團有限公司
謹啟

二零二六年九月二十九日

附註 1：就本信函而言，「股東」包括本公司股份持有人。

附註 2：「公司通訊」指本公司發出或將予發出以供其任何股份或證券持有人或投資者參照或採取行動之任何文件，包括但不限於（a）董事會報告、年度賬目連同核數師報告副本以及（如適用）其財務摘要報告；（b）中期報告及（如適用）其中期摘要報告；（c）會議通告；（d）上市文件；（e）通函；及（f）代表委任表格。

附註 3：「可供採取行動的公司通訊」指任何涉及要求股東指示其擬如何行使其有關股東的權利或作出選擇的公司通訊。

REPLY FORM 回條

To: Computershare Hong Kong Investor Services Limited
(The “Share Registrar”)
17M Floor, Hopewell Centre
183 Queen’s Road East, Wanchai, Hong Kong

致： 香港中央證券登記有限公司
(「股份過戶處」)
香港灣仔皇后大道東 183 號
合和中心 17M 樓

(Please **choose ONLY ONE** of the options below)
(請從以下選項中**只選擇其中一項**)

Personalized QR Code
專屬二維碼

Option 1: Provide your email address for receipt of the future Corporate Communications* and Actionable Corporate Communications* of the Company via electronic dissemination by scanning your personalized QR code^(Note 4)

選項 1： 掃描 閣下專屬二維碼提供 閣下之電子郵件地址，以接收本公司通過電子方式發布的日後公司通訊*及可供採取行動的公司通訊* (附註 4)

You are **NOT required** to return this Reply Form if you choose Option 1.
如選擇了選項 1，閣下無須交回本回條。

Option 2: I/we hereby provide my/our email address in writing for receipt of the future Corporate Communications* and Actionable Corporate Communications* of the following listed company (the “Company”) via electronic dissemination *(Notes 1 & 4)*

選項 2: 本人/吾等現以書面提供本人/吾等之電子郵件地址，以確保收到以下上市公司（「本公司」）通過電子方式發布的日後公司通訊，及可供採取行動的公司通訊。*(附註 1 及 4)*

Name(s) of Securities holder(s) 證券持有人姓名：

Name of the listed company 上市公司名稱：

K. Wah International Holdings Limited
嘉華國際集團有限公司

Email address 電郵地址: (Note 3 / 附註 3)

[illegible]

Option 3: I/we hereby request for receipt of the future Corporate Communications* in printed form (Please mark “✓” in the below box if applicable)

選項 3： 本人/吾等現要求收取日後公司通訊*的印刷本（如適用，請在以下方格內劃上「✓」號）

☐ receive the future Corporate Communications* in printed form and noted that this instruction is valid only for one year from the date of receipt of this Reply Form. (Note 5)
收取日後公司通訊*的印刷本，並已知悉本指示由收取本回條當日起計一年內有效。(附註5)

Signature(s): *(Notes 1 & 2)*

簽名：(附註 1 及 2)

Contact number:

聯絡電話號碼：

Date:

日期：

Notes 附註:

1. Please complete all your details clearly. If your shares are held in joint names, all of the joint shareholders should jointly sign this Reply Form in order to make the Reply Form valid.
請清楚填妥 閣下之所有資料。如屬聯名股東，則本回條須由所有聯名股東聯合簽署，方為有效。

2. Any Reply Form with no signature or otherwise incorrectly completed will be void.
任何回條若未有簽署或在其他方面填寫不正確，則本回條將會作廢。

3. If the Company does not receive a functional email address in your reply, you will 如本公司沒有收到閣下的有效電子郵件地址，閣下將無法以電郵收到有關發

4. If you provide more than one email address by QR code, email, Reply Form and/or other means, only the last email address provided will be registered.

5. If you mark "✓" in the box in Option 3, no email address will be registered and only Corporate Communications* in printed form will be received.

3. If you mark "✓" in the box in Option 3, no email address will be registered and only Corporate Communications* in printed form will be received.
如閣下在選項3方格內劃上「✓」號，將不會有電子郵件地址被登記，只有公司通訊*的印刷本會被收取。

6. For the avoidance of doubt, the Company does not accept any other instructions given on this Reply Form.
為免存疑，在本回條上的任何額外指示，本公司將不予處理。

* Unless otherwise specified, the “Corporate Communications” refers to any documents issued or to be issued by the Company for the information or action of holders of any of its shares or securities or the investing public, including but not limited to directors’ report, annual accounts and auditor’s report, interim report, notice of meeting, listing document, circular and proxy form; and “Actionable Corporate Communications” refers to any Corporate Communications that seek instructions from the shareholders of the Company on how they wish to exercise their rights or make an election as the shareholders of the Company.

PERSONAL INFORMATION COLLECTION STATEMENT
收集個人資料聲明

- (i) "Personal Data" in this statement has the same meaning as "personal data" in the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong ("PDPO").
- 本聲明中所指的「個人資料」與香港法例第486章《個人資料(私隱)條例》(《私隱條例》)中「個人資料」的涵義相同。
- (ii) Your Personal Data provided in this Reply Form will be used in connection with, including but not limited to, the Company's electronic dissemination of the Corporate Communications* and to liaise with you on other matter relating to your holdings in the Company. Your supply of Personal Data to the Company is on a voluntary basis. In case of a failure to provide sufficient information, the Company may not be able to process your instruction and/or request as stated in this Reply Form.
- 閣下向本公司所提供的個人資料將用於與閣下有關本公司以電子方式發布公司通訊*及就閣下持有的本公司證券有關的其他事宜上與閣下聯絡。閣下是自願向本公司提供個人資料。若閣下未能提供足夠資料，本公司可能無法處理閣下在本表格上所指出的指示及/或要求。
- (iii) Your Personal Data may be disclosed or transferred by the Company to its subsidiaries, the Share Registrar, and/or other companies or bodies for in the stated purposes, or when it is required to do so by law and will be retained for such period as may be necessary for our verification and record purposes.
- 本公司將向其附屬公司、股份過戶處及/或其他公司或團體，並將於適當期間保留該等個人資料作核實及紀錄用途。
- (iv) You have the right to request access to and/or correction of your Personal Data in accordance with the provisions of the PDPO. Any such request for access to and/or correction of your Personal Data should be in writing, by mail to the Hong Kong Privacy Officer of the Share Registrar at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong or by email to PrivacyOfficer@computershare.com.hk.
- 閣下有權根據《私隱條例》的條文，要求查閱及/或修改閣下的個人資料。任何該等查閱及/或修改個人資料的要求均須以書面方式郵寄至股份過戶處(地址為香港灣仔皇后大道東183號合和中心17M樓)向香港隱私主任提出，或發給電郵至 PrivacyOfficer@computershare.com.hk。

Mailing Label 郵寄標籤

Computershare Hong Kong Investor Services Limited

香港中央證券登記有限公司
Freepost No. 簡便回郵號碼：37
Hong Kong 香港

Please cut the mailing label and stick it on an envelope to return this Reply Form to us.

No postage is necessary if posted in Hong Kong.

當閣下寄回此回條時，請將郵寄標籤剪貼於信封上。
如在本港投寄，閣下無需支付郵費或貼上郵票。