Shareholder Advisory

SYGNUS | REAL ESTATE FINANCE

Dear Shareholder,

Re: Transition to Electronic Dividend Payments

As part of our ongoing commitment to improving shareholder service and ensuring the timely and secure delivery of dividend payments, we will be transitioning from payments by cheque to payments made directly to shareholders' accounts via electronic funds transfer (direct deposit).

This initiative is being implemented in partnership with our Registrar and Paying Agent, Jamaica Central Securities Depository Limited (JCSD), and is intended to provide shareholders with a more efficient, reliable and convenient method of receiving dividend payments.

Benefits of receiving dividends by direct deposit include:

- **Faster access to funds:** Dividends are credited directly to your bank account on the payment date
- **Enhanced security:** Eliminates the risk of lost, stolen, misplaced or fraudulent cheque transactions
- **Greater convenience:** No need to visit a financial institution to deposit dividend cheques
- **Improved payment tracking:** Funds can be easily verified through your bank statements and account records
- **Environmentally friendly:** Reduces paper usage

Direct deposit instructions may be submitted electronically through the JCSD Client Portal. Shareholders may access the portal and complete the required registration by visiting: **jcsdportal.jamstockex.com**

Alternatively, shareholders may complete the JCSD's Investor Instruction Form which is available on the Jamaica Stock Exchange's website jamstockex.com and submit to their stockbroker or directly to the JCSD.

The transition from cheque payments will take effect on **January 1, 2027**. To ensure your dividend payments continue without interruption, we encourage you to submit your direct deposit instructions well in advance of this date.

Should you require assistance with updating your payment instructions, information regarding your share account, or guidance on completing the required forms, you may contact:

- **JCSD Registrar Service**s at (876) 967-3271 or via email at **jcsdrs@jamstockex.co**m; or
- **Your stockbroker**, who will be able to provide additional support and guidance throughout the registration process.

We encourage shareholders who maintain accounts through a brokerage firm to contact their broker directly if they have any questions regarding their account details or the submission of direct deposit instructions.

Thank you for your continued support and cooperation as we modernize our dividend payment process. We appreciate your prompt attention to this matter.

Yours truly,

Cerilin Hudson

Cerilin Hudson
Authorised Representative