

ANNUAL GENERAL MEETING::VOLUNTARY

Issuer & Securities

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IFS CAPITAL LIMITED

Security

IFS CAPITAL LIMITED - SG1A35000706 - I49

Announcement Details

Announcement Title

Annual General Meeting

Date & Time of Broadcast

10-Apr-2026 00:20:46

Status

New

Announcement Reference

SG260410MEETGDX0

Submitted By (Co./ Ind. Name)

Chionh Yi Chian/Angeline Ng

Designation

Company Secretary/Assistant Company Secretary

Financial Year End

31/12/2025

Event Narrative

Narrative Type	Narrative Text
Additional Text	Please refer to the attachments: - Notice of AGM - Proxy Form - Notification to Shareholders

Event Dates

Meeting Date and Time

29/04/2026 14:30:00

Response Deadline Date

26/04/2026 14:30:00

Event Venue(s)

Place

Venue(s)	Venue details
Meeting Venue	11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601

Attachments

[IFS Notice of AGM.pdf](#)[IFS Proxy Form.pdf](#)[IFS Notification to Shareholders.pdf](#)

Total size = 115K MB

IFS CAPITAL LIMITED

(Incorporated in the Republic of Singapore)
Company Registration No. 198700827C

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the Thirty-Ninth (39th) Annual General Meeting of IFS Capital Limited (the “**Company**”) will be held at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601 on Wednesday, 29 April 2026 at 2.30 p.m. to transact the following business:

ROUTINE BUSINESS

1. To receive and adopt the Directors’ Statement and the Audited Financial Statements for the financial year ended 31 December 2025 together with the Auditors’ Report thereon. **(Resolution 1)**
2. To approve the payment of a first and final one-tier tax exempt ordinary cash dividend of 0.80 cents per share for the financial year ended 31 December 2025. **(Resolution 2)**
3. To approve the Directors’ fees of S\$208,050 (2024: S\$208,050) for the financial year ended 31 December 2025. **(Resolution 3)**
4. To re-elect the following Directors retiring by rotation in accordance with Article 94 of the Constitution of the Company:
 - (a) Mr Lim Hua Min **(Resolution 4(a))**
 - (b) Ms Chen Xialing **(Resolution 4(b))**
5. To re-appoint Ernst & Young LLP as the auditors of the Company and to authorise the Directors to fix their remuneration. **(Resolution 5)**

SPECIAL BUSINESS

To consider, and if thought fit, to pass with or without modifications, the following Resolution which will be proposed as an Ordinary Resolution:

6. That authority be and is hereby given to the Directors to:
 - (a) (i) issue shares of the Company (“**shares**”) whether by way of rights, bonus or otherwise; and/or
 - (ii) make or grant offers, agreements or options (collectively, “**Instruments**”) that might or would require shares to be issued, including but not limited to the creation and issue of (as well as adjustments to) warrants, debentures or other instruments convertible into shares,

at any time and upon such terms and conditions and for such purposes and to such persons as the Directors may in their absolute discretion deem fit; and
- (b) (notwithstanding the authority conferred by this Resolution may have ceased to be in force) issue shares in pursuance of any Instrument made or granted by the Directors while this Resolution was in force,

provided that:

- (1) the aggregate number of shares to be issued pursuant to this Resolution (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed 50 per cent. of the total number of issued shares of the Company excluding treasury shares and subsidiary holdings (as calculated in accordance with sub-paragraph (2) below), of which the aggregate number of shares to be issued other than on a *pro rata* basis to shareholders of the Company (including shares to be issued in pursuance of Instruments made or granted pursuant to this Resolution) does not exceed 20 per cent. of the total number of issued shares of the Company excluding treasury shares and subsidiary holdings (as calculated in accordance with sub-paragraph (2) below);
- (2) (subject to such manner of calculation as may be prescribed by the Singapore Exchange Securities Trading Limited (“**SGX-ST**”)) for the purpose of determining the aggregate number of shares that may be issued under sub-paragraph (1) above, the percentage of issued shares shall be based on the total number of issued shares of the Company excluding treasury shares and subsidiary holdings at the time this Resolution is passed, after adjusting for:
 - (i) new shares arising from the conversion or exercise of any convertible securities or share options or vesting of share awards which are outstanding or subsisting at the time this Resolution is passed; and
 - (ii) any subsequent bonus issue, consolidation or subdivision of shares;and, in sub-paragraph (1) above and this sub-paragraph (2), “subsidiary holdings” has the meaning given to it in the Listing Manual of the SGX-ST;
- (3) in exercising the authority conferred by this Resolution, the Company shall comply with the provisions of the Listing Manual of the SGX-ST for the time being in force (unless such compliance has been waived by the SGX-ST) and the Constitution for the time being of the Company; and
- (4) (unless revoked or varied by the Company in General Meeting) the authority conferred by this Resolution shall continue in force until the conclusion of the next Annual General Meeting of the Company or the date by which the next Annual General Meeting of the Company is required by law to be held, whichever is the earlier.

(Resolution 6)

By Order of the Board

Chionh Yi Chian/Angeline Ng
Company Secretary/Assistant Company Secretary
IFS Capital Limited
Singapore
10 April 2026

Explanatory Notes:

1. Notes to Resolutions 4(a) and 4(b):

In relation to Resolution 4(a), Mr Lim Hua Min will, upon re-election as a Director of the Company, continue to serve as a Member of the Executive Resource and Compensation Committee.

In relation to Resolution 4(b), Ms Chen Xialing will, upon re-election as a Director of the Company, continue to serve as a Member of the Executive Resource and Compensation Committee and a Member of the Audit and Risk Committee. Ms Chen is considered independent for the purpose of Rule 704(8) of the Listing Manual of SGX-ST.

Please refer to the "Board of Directors" and the "Additional Information on Directors Seeking Re-election" in the Company's Annual Report 2025 for further information on Mr Lim Hua Min and Ms Chen Xialing.

2. Notes to Resolution 6:

Resolution 6 is to empower the Directors to issue shares of the Company and to make or grant instruments (such as warrants or debentures) convertible into shares, and to issue shares in pursuance of such instruments, up to a number not exceeding 50 per cent. of the total number of issued shares of the Company (excluding treasury shares and subsidiary holdings), with a sub-limit of 20 per cent. for issues other than on a *pro rata* basis to shareholders. The aggregate number of shares which may be issued shall be based on the total number of the issued shares of the Company (excluding treasury shares and subsidiary holdings) at the time that Resolution 6 is passed, after adjusting for (a) new shares arising from the conversion or exercise of any convertible securities or share options or vesting of share awards which are outstanding or subsisting at the time that Resolution 6 is passed, and (b) any subsequent bonus issue, consolidation or subdivision of shares. As at 13 March 2026, the Company had no treasury shares and no subsidiary holdings.

Notes:

1. The Company's Annual General Meeting (the "AGM") will be held physically, at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601. Shareholders, including CPF and SRS investors, and (where applicable) duly appointed proxies and representatives will be able to ask questions and vote at the AGM by attending the AGM in person. **There will be no option for shareholders to participate virtually.** Printed copies of this Notice of AGM and the Proxy Form will be sent to members by post. These documents will also be made available on the Company's website at the URL <https://www.ifscapital.com.sg/annual-general-meetings-announcements> and on the Singapore Exchange's ("SGX") website at the URL <https://www.sgx.com/securities/company-announcements>.

2. (a) A member who is not a relevant intermediary is entitled to appoint not more than two proxies to attend, speak and vote at the AGM. Where such member's form of proxy appoints more than one proxy, the proportion of the shareholding concerned to be represented by each proxy shall be specified in the instrument.
(b) A member who is a relevant intermediary is entitled to appoint more than two proxies to attend, speak and vote at the AGM, but each proxy must be appointed to exercise the rights attached to a different share or shares held by such member. Where such member's form of proxy appoints more than two proxies, the number and class of shares in relation to which each proxy has been appointed shall be specified in the instrument.

"Relevant intermediary" has the meaning ascribed to it in Section 181 of the Companies Act 1967.

A member who wishes to appoint a proxy(ies) must complete the instrument appointing a proxy(ies), before submitting it in the manner set out below.

A proxy need not be a member of the Company. A member can appoint the Chairman of the Meeting as his/her/its proxy, but this is not mandatory.

3. The instrument appointing a proxy(ies) must be submitted to the Company in the following manner:

- (a) if submitted by post, be deposited with the Company's share registrar, Tricor Barbinder Share Registration Services, 9 Raffles Place #26-01 Republic Plaza Tower 1 Singapore 048619; or
- (b) if submitted electronically, be submitted via email to sg.is.proxy@vistra.com,

in either case, by 2.30 p.m. on 26 April 2026, being 72 hours before the time appointed for holding the AGM.

4. CPF and SRS investors:

- (a) may vote at the AGM if they are appointed as proxies by their respective CPF Agent Banks or SRS Operators, and should contact their respective CPF Agent Banks or SRS Operators if they have any queries regarding their appointment as proxies; or
- (b) may appoint the Chairman of the Meeting as proxy to vote on their behalf at the AGM, in which case they should approach their respective CPF Agent Banks or SRS Operators to submit their votes by 5.00 p.m. on 17 April 2026.

5. Shareholders, including CPF and SRS investors, may submit questions related to the resolutions to be tabled for approval at the AGM in advance of the AGM, in the following manner by 2.30 p.m. on 18 April 2026:

- (a) by email to ir@ifscapital.com.sg or
- (b) by post to the Company's registered address at 10 Eunos Road 8 #09-04 Singapore Post Centre Singapore 408600.

The Company will endeavour to address all substantial and relevant questions submitted prior to the AGM by publishing the responses to such questions on the Company's corporate website and on SGXNet by 22 April 2026 after trading hours.

6. The Company's Annual Report 2025 ("**2025 Annual Report**") may be accessed at the Company's website at the URL <https://www.ifscapital.com.sg/annual-general-meetings-announcements> and at the SGX website at the URL <https://www.sgx.com/securities/company-announcements>. Members may request for printed copy of the 2025 Annual Report by completing and submitting the Request Form sent to them, by post by 5.00 p.m. on 17 April 2026.

Personal data privacy:

By submitting an instrument appointing a proxy(ies) and/or representative(s) to attend, 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 or service providers) for the purpose of the processing, administration and analysis by the Company (or its agents or service providers) 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 or service providers) to comply with any applicable laws, listing rules, takeover 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 or service providers), 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 or service providers) of the personal data of such proxy(ies) and/or representative(s) for the Purposes; and (iii) agrees to indemnify the Company in respect of any penalties, liabilities, claims, demands, losses and damages as a result of the member's breach of warranty.

IFS CAPITAL LIMITED

(Incorporated in the Republic of Singapore)
Company Registration No. 198700827C

PROXY FORM

Thirty-Ninth (39th) Annual General Meeting

IMPORTANT

- The AGM (as defined below) is being convened, and will be held physically at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601 on Wednesday, 29 April 2026 at 2.30 p.m. **There will be no option for shareholders to participate virtually.**
- Please read the notes overleaf which contain instructions on, inter alia, the appointment of a proxy(ies).
- This proxy form is not valid for use and shall be ineffective for all intents and purposes if used or purported to be used by CPF and SRS investors.
- CPF and SRS investors:
 - may vote at the AGM if they are appointed as proxies by their respective CPF Agent Banks or SRS Operators, and should contact their respective CPF Agent Banks or SRS Operators if they have any queries regarding their appointment as proxies; or
 - may appoint the Chairman of the Meeting as proxy to vote on their behalf at the AGM, in which case they should approach their respective CPF Agent Banks or SRS Operators to submit their votes by 5.00 p.m. on 17 April 2026.
- By submitting an instrument appointing a proxy(ies) and/or representative(s), the member accepts and agrees to the personal data privacy terms set out in the Notice of AGM dated 10 April 2026.

I/We _____ (Name) _____ (NRIC/Passport No./Co. Reg No.)
of _____ (Address)
being a member/members of **IFS Capital Limited** (the "Company"), hereby appoint:

Name	Address	NRIC/Passport No.	Proportion of Shareholdings	
			No. of Shares	%

and/or (delete as appropriate)

Name	Address	NRIC/Passport No.	Proportion of Shareholdings	
			No. of Shares	%

as my/our proxy/proxies, to attend, speak and vote for me/us on my/our behalf at the Thirty-Ninth (39th) Annual General Meeting ("AGM") of the Company to be convened and held at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601 on Wednesday, 29 April 2026 at 2.30 p.m. and at any adjournment thereof in the following manner:

Resolutions Relating To:		For	Against	Abstain
Routine Business				
1	Adoption of Directors' Statement, Audited Financial Statements and Auditors' Report			
2	Payment of a First and Final One-Tier Tax Exempt Ordinary Cash Dividend of 0.80 cents per share			
3	Approval of Directors' fees amounting to S\$208,050			
4(a)	Re-election of Director: Mr Lim Hua Min			
4(b)	Re-election of Director: Ms Chen Xialing			
5	Re-appointment of Ernst & Young LLP as the auditors of the Company and to authorise the Directors to fix their remuneration			
Special Business				
6	Ordinary Resolution: Authority for Directors to Issue Shares and Instruments Convertible into Shares			

Voting will be conducted by poll. If you wish your proxy/proxies to cast all your votes "For" or "Against", please indicate with an "X" in the "For" or "Against" box provided in respect of that resolution. Alternatively, please indicate the number of votes "For" or "Against" in the "For" or "Against" box provided in respect of that resolution. If you wish your proxy/proxies to abstain from voting on a resolution, please indicate with an "X" in the "Abstain" box provided in respect of that resolution. Alternatively, please indicate the number of shares that your proxy/proxies is/are directed to abstain from voting in the "Abstain" box provided in respect of that resolution. **In any other case, the proxy/proxies may vote or abstain as the proxy/proxies deems fit on any of the above resolutions if no voting instruction is specified, and on any other matter arising at the AGM.**

Dated this _____ day of _____ 2026

Total Number of Shares Held

Signature(s) of Member(s) or
Common Seal of Corporate Member

IMPORTANT: PLEASE READ NOTES TO PROXY FORM OVERLEAF

NOTES TO PROXY FORM:

1. A member should insert the total number of shares held. If the member has shares entered against his/her/its name in the Depository Register (maintained by The Central Depository (Pte) Limited), he/she/it should insert that number of shares. If the member has shares registered in his/her/its name in the Register of Members (maintained by or on behalf of the Company), he/she/it should insert that number of shares. If the member has shares entered against his/her/its name in the Depository Register as well as shares registered in his/her/its name in the Register of Members, he/she/it should insert the aggregate number of shares. If no number is inserted, this form of proxy will be deemed to relate to all the shares held by the member.
2. (a) A member who is not a relevant intermediary is entitled to appoint not more than two proxies to attend, speak and vote at the AGM. Where such member's form of proxy appoints more than one proxy, the proportion of the shareholding concerned to be represented by each proxy shall be specified in the instrument.
(b) A member who is a relevant intermediary is entitled to appoint more than two proxies to attend, speak and vote at the AGM, but each proxy must be appointed to exercise the rights attached to a different share or shares held by such member. Where such member's form of proxy appoints more than two proxies, the number and class of shares in relation to which each proxy has been appointed shall be specified in the instrument.
"Relevant intermediary" has the meaning ascribed to it in Section 181 of the Companies Act 1967.
3. A proxy need not be a member of the Company. A member may choose to appoint the Chairman of the Meeting as his/her/its proxy, but this is not mandatory.
4. The instrument appointing a proxy(ies) must be submitted to the Company in the following manner:
(a) if submitted by post, be deposited at the office of the Company's share registrar, Tricor Barbinder Share Registration Services, 9 Raffles Place #26-01 Republic Plaza Tower 1, Singapore 048619; or
(b) if submitted electronically, be submitted via email to the Company's share registrar at sg.is.proxy@vistra.com, in either case, by 2.30 p.m. on 26 April 2026, being 72 hours before the time appointed for holding the AGM.
5. Completion and submission of the instrument appointing a proxy(ies) by a member will not prevent him/her from attending, speaking and voting at the AGM if he/she so wishes. The appointment of the proxy(ies) for the AGM will be deemed to be revoked if the member attends the AGM in person and in such event, the Company reserves the right to refuse to admit any person or persons appointed under the relevant instrument appointing a proxy(ies) to the AGM.
6. The instrument appointing a proxy(ies) must be signed under the hand of the appointor or of his/her attorney duly authorised in writing. Where the instrument appointing a proxy(ies) is executed by a corporation, it must be executed either under its common seal or under the hand of its attorney or a duly authorised officer.
7. A corporation which is a member may, in accordance with Section 179 of the Companies Act 1967, authorise by resolution of its directors or other governing body such person as it thinks fit to act as its representative at the AGM.
8. The Company shall be entitled to reject the instrument appointing a proxy(ies) which is incomplete, improperly completed, illegible or where the true intentions of the appointor are not ascertainable from the instructions of the appointor specified in the instrument appointing a proxy(ies) (including any related attachment). In addition, in the case of members whose shares are entered against their names in the Depository Register, the Company may reject any instrument appointing a proxy/proxies lodged or submitted if such members, being the appointor, are not shown to have shares entered against their names in the Depository Register at least 72 hours before the time appointed for holding the AGM, as certified by The Central Depository (Pte) Limited to the Company.
9. For purposes of the appointment of a proxy(ies) and/or representative(s), the member(s)' and the proxy(ies)' or representative(s)' full name and full NRIC/passport number will be required for verification purposes, and the proxy(ies)' or representative(s)' NRIC/passport will need to be produced for sighting at registration at the AGM. This is so as to ensure that only duly appointed proxy(ies)/representative(s) attend, speak and vote at the AGM. The Company reserves the right to refuse admittance to the AGM if the proxy(ies)' or representative(s)' identity cannot be verified accurately.

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IFS Capital Limited

c/o Tricor Barbinder Share Registration Services
9 Raffles Place #26-01 Republic Plaza Tower 1
Singapore 048619

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IFS CAPITAL LIMITED

(Incorporated in the Republic of Singapore)
Company Registration No. 198700827C

10 April 2026

Dear Shareholder

Annual General Meeting on 29 April 2026 and Annual Report for Financial Year Ended 31 December 2025

We are pleased to enclose printed copies of the Notice of Annual General Meeting and Proxy Form for the upcoming 39th Annual General Meeting ("AGM") of IFS Capital Limited ("IFS") to be held on Wednesday, 29 April 2026 at 2.30 p.m. at 11 Eunos Road 8, Lifelong Learning Institute, Event Hall 2-2 Level 2, Singapore 408601. The AGM will be held in a wholly physical format. **There will be no option for shareholders to participate virtually.**

We have, on the date of this letter, published our Annual Report for the financial year ended 31 December 2025 ("**2025 Annual Report**") on our corporate website. In line with our ongoing sustainability strategy, you are encouraged to read or download our 2025 Annual Report from our corporate website. The 2025 Annual Report may be accessed at the URL <https://www.ifscapital.com.sg/annual-general-meetings-announcements> by clicking on "Annual Report 2025" under "2026".

You will need an internet browser and PDF reader to view the document. The 2025 Annual Report may also be accessed at the SGX website at the URL <https://www.sgx.com/securities/company-announcements>.

If you still wish to receive a printed copy of the 2025 Annual Report, please complete the Request Form below and submit it to us no later than 5.00 p.m. on 17 April 2026. By submitting such request, you agree and acknowledge that we and/or our service provider(s) may collect, use and disclose your personal data, as contained in your submitted Request Form or which is otherwise collected from you (or your authorised representative(s)), for the purpose of processing and effecting your request.

Instructions on Participation in the AGM

Please note the deadline for submission of questions in advance of the AGM, is 2.30 p.m. on 18 April 2026, and the deadline for submission of proxy forms is 2.30 p.m. on 26 April 2026.

Verification for Attendance and Voting

Please be reminded that we will need your/your proxy(ies)' or representative(s)' full name and full NRIC/passport number for verification purposes, and your/your proxy(ies)' or representative(s)' NRIC/passport will need to be produced for sighting at registration at the AGM. This is so as to ensure attendance and voting only by verified individuals. We reserve the right to refuse admittance to the AGM if we are unable to verify your/your proxy(ies)' or representative(s)' identity accurately.

Yours faithfully
Chionh Yi Chian/Angeline Ng
Company Secretary/Assistant Company Secretary
IFS Capital Limited

Request Form

To: IFS Capital Limited

NB: Please tick accordingly. We regret that incomplete or improperly completed request forms will not be processed.

I/We wish to receive a printed copy of the Annual Report FY2025

The shares are held by me/us under or through:

CDP Securities Account No. _____

CPFIS/SRS Account

Physical Scrip(s)

Name of Shareholder : _____

Mailing Address : _____

Signature: _____ Date: _____



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Stamp

IFS Capital Limited

10 Eunos Road 8
#09-04 Singapore Post Centre
Singapore 408600

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