



Proxy Form¹ for 89th Annual General Meeting of TCC Credit Co-operative Limited
On Saturday, 11th June 2022 @ 11:30 a.m.

I, _____ (*name of member*), NRIC No. _____ of _____ (*address*) being a member of TCC Credit Co-operative Society (“the Co-operative”) hereby appoint the **Chairman** of the meeting, Mr. Shareef Bin Abdul Jaffar, Chairman of TCC Credit Co-operative Limited, as my proxy to attend, speak and vote for me and on my behalf, at the 89th Annual General Meeting of the Co-operative, to be held by way of electronic means on Saturday, 11th June 2022 at 11:30 a.m. and at any adjournment thereof in the following manner:

No	Business to Be Transacted	For	Against	Abstain
1	To confirm the minutes of the 88 th Annual General Meeting held on 12 th June 2021 by way of electronic means.			
2	To confirm the minutes of the Extra Ordinary General Meeting held on 20 th December 2021 by way of electronic means.			
3	To receive and adopt the Annual Report 2021.			
4	To receive and adopt the Auditors’ Report and Statement of Accounts for the Financial Year 2021.			
5	To Approve and authorize the payment of dividends to the Members of the Co-operative at a dividend rate of 2.5% for the financial year ending 31 December 2021.			
6	To approve the payment of Honorarium for members of the Board of Directors who are not in receipt of allowances.			
7	To approve the Estimates of the Expenditure for the year 2022.			
8	To approve the maximum liability for the year 2022/2023.			

¹ Instrument of appointment under the Second Schedule of the COVID-19 (Temporary Measures) (Alternative Arrangements for Meetings for Charities, Co-operative Societies and Mutual Benefit Organisations) Order 2020.



No	Business to be Transacted	For	Against	Abstain
9	To delegate to the Board of Directors the power to appoint TCC's Internal Auditors for the year 2022/2023.			
10	To delegate to the Board of Directors the power to appoint TCC's External Auditors for the year 2022.			
11 A	To endorse Mr. Hamzah Bin Haji Abdul Karim, who is above 62 years old, as a duly elected Director of the Board of TCC Credit Co-operative Society for a term of three (3) years without contest pursuant to By Law 14.13 (i).			
11 B	The following Directors have been duly re-elected / elected as Directors of the Board of TCC Credit Co-operative Society for a term of three (3) years without contest. 1. Mr Santhanaram Jayaram (Re-elected) 2. Ms Helen Campos (Elected) 3. Mr Arunachalam Subramanian (Elected) 4. Ms Ang Lee Kiang (Elected)			
12	Resolution To consider and approve the amendments to the By Laws of the Co-operative as per Appendix I.			
13	Resolution To consider and approve a general investment limit of up to 20% of the Co-operative's total assets for a period of 3 years from 30 March 2022 to 29 March 2025 as per Appendix II.			
14	To consider any other business of which at least three days' notice is given in writing to Secretary. <i>Please send any substantial and relevant matters or questions on the Agenda by 12 Noon on 8th June 2022.</i>			

- If you wish the Chairman of the meeting as your proxy to cast all your votes **For** or **Against** a resolution, please tick with "✓" in the **For** or **Against** box in respect of that resolution.
- If you wish the Chairman of the meeting as your proxy to **Abstain** from voting on a resolution, please tick with "✓" in the **Abstain** box in respect of that resolution.
- **In the absence of specific directions in respect of a resolution, the appointment of the Chairman of the meeting as your proxy for that resolution will be treated as invalid.**

Dated this _____ day of _____ 2022.

Signature of Member



Important Notes:

- (1) The Annual General Meeting will be convened and held by electronic means pursuant to the COVID-19 (Temporary Measures) (Alternative Arrangements for Meetings for Charities, Co-operative Societies and Mutual Benefit Organisations) Order 2020.
- (2) Pursuant to the COVID-19 (Temporary Measures) (Alternative Arrangements for Meetings for Charities, Co-operative Societies and Mutual Benefit Organisations) Order 2020, a member will not be able to attend the Annual General Meeting in person. A member must appoint the Chairman of the meeting as his/her/its proxy to attend, speak and vote on his/her/its behalf at the Annual General Meeting if such member wishes to exercise his/her/its voting rights at the Annual General Meeting.
- (3) By submitting this proxy form, the member accepts and agrees to the personal data privacy terms set out herewith with this document.
- (4) Where a member appoints the Chairman of the meeting as his/her proxy, he/she must give specific instructions as to voting, or abstentions from voting, in respect of a resolution in the form of proxy, failing which the appointment of the Chairman of the meeting as proxy for that resolution will be treated as invalid.
- (5) The instrument appointing the Chairman of the meeting as proxy (i.e. **this Proxy Form**) **must be deposited with the Co-op** in the following manner:
 - (a) if submitted by post, be lodged with TCC Credit Co-operative Ltd at No. 95 Killiney Road, Singapore 239537; or
 - (b) if submitted electronically, be submitted via email to The Secretary at **89AGM@tcc.org.sg**in either case, **by 12 Noon on 8th June 2022, before the Annual General Meeting.**
- (6) A member who wishes to submit an instrument of proxy can also download, complete and sign the proxy form, before submitting it by post to the mailing address provided above, or by scanning and sending it by email to the email address provided above.
- (7) Members are strongly encouraged to submit completed proxy forms electronically via email or submit in person at TCC office (adhering to safe distancing measures).
- (8) The Co-op shall be entitled to reject the instrument appointing the Chairman of the meeting as proxy if it is incomplete, improperly completed or illegible or where the true intentions of the appointer are not ascertainable from the instructions of the appointer specified in the instrument appointing the chairman of the meeting as proxy.

PERSONAL DATA PRIVACY TERMS

By submitting an instrument appointing the Chairman of the meeting as proxy to attend, speak and vote at the Annual General Meeting and/or any adjournment thereof, a member is deemed to have consented to the collection, use and disclosure of the member's personal data by the Co-operative for the purposes of:

- a) Processing and administration of the member's appointment of the Chairman of the meeting as proxy for the Annual General Meeting (including any adjournment thereof);
- b) Preparation and compilation of the attendance lists, minutes and other documents relating to the Annual General Meeting (including any adjournment thereof); and
- c) Compliance by the Co-operative with any applicable laws, regulations, guidelines and/or the Co-operative's by-laws.



Explanatory Notes on AGM Business Transactions for Proxy Form Voting

1. Please refer to the 88th AGM minutes held on 12th June 2021 posted on TCC website at www.tcc.org.sg
2. Please refer to the EOGM minutes held on 20th December 2021 posted on TCC website at www.tcc.org.sg
3. Please refer to the Annual Report 2021 posted on TCC website at www.tcc.org.sg
4. Please refer to Annual Report 2021 for the Auditor's Report and Statement of Accounts for the Financial Year 2021 posted on TCC website at www.tcc.org.sg
5. To approve the proposed dividend payment of 2.5% for the year 2021.
6. To approve the payment of Honorarium for members of the Board of Directors who are not in receipt of allowances as stated in the Annual Report 2021.
7. Please refer to the Annual Report 2021 for the estimated expenditures for 2022.
8. To approve the maximum liability of Savings and Subscriptions of \$100,000,000 and loans of \$80,000,000.
9. To delegate to the Board of Directors the power to appoint TCC's Internal Auditors for the Year 2022/2023.
10. To delegate to the Board of Directors the power to appoint TCC's External Auditors for the Year 2022.
11. (A) To endorse Mr. Hamzah Bin Haji Abdul Karim, who is above 62 years old, as a duly elected Director.

14.13. (i) he or she is over 62 years of age except with the agreement of a majority of TCC's Ordinary Members at the Annual General Meeting.
11. (B) The following Directors have been duly re- elected / elected as Directors of the Board of TCC Credit Co-operative Society for a term of three (3) years without contest.
 - a. Mr. Santhanaram Jayaram (Re-elected without contest)
 - b. Ms. Helen Campos (Elected without contest)
 - c. Mr. Arunachalam Subramanian (Elected without contest)
 - d. Ms. Ang Lee Kiang (Elected without contest)
12. Please refer to Appendix I on Proposed Amendments to the By-laws posted on TCC website.
13. Please refer to Appendix II on the relevant Information on the Proposed Investment Plan posted on TCC website.
14. To approve any other business of which at least three days' notice is given in writing to the Secretary. *Please send any substantial and relevant matters or questions on the Agenda by 12 Noon on 8th June 2022.*