

INFORMATION FOR ALL MEMBERS ATTENDING THE 93RD ANNUAL GENERAL MEETING (AGM) OF TCC CREDIT CO-OPERATIVE LIMITED

Sunday, 28 June 2026

1. TRANSPORT & REFRESHMENTS

Only **Ordinary Members** attending the AGM will be entitled to a cash payment of **\$20 per member** to cover transport and refreshment expenses.

2. LUCKY DRAWS

Two (2) lucky draws will be conducted after the conclusion of the AGM proceedings. Details are as follows:

SUBSCRIPTION LUCKY DRAW

Ordinary Members who maintain a minimum balance of **\$1,000 and above** in their **Subscription Account as at 31 December 2025** will be eligible for this draw. Members with balances below **\$1,000** will not qualify.

Prizes

1st Prize: Shopping Voucher worth **\$1,200**
2nd Prize: Shopping Voucher worth **\$1,000**
3rd Prize: Shopping Voucher worth **\$800**
4th Prize: Shopping Voucher worth **\$600**
5th Prize: Shopping Voucher worth **\$400**
6th - 20th Prize: Shopping Voucher worth **\$200**

MEETING ATTENDANCE LUCKY DRAW

Lucky draw numbers for this category will only be issued upon registration on the day of the AGM. Registration for this draw will close once the AGM commences.

1st Prize: Apple Watch Ultra 3
2nd Prize: Dyson WashG1 Wet Floor Cleaner
3rd Prize: KitchenAid Tilt-Head Stand Mixer
4th Prize: Blueair Blue Max 3450i Air Purifier
5th Prize: Cuckoo Eco Pressure Multi Cooker
6th Prize: JBL PartyBox Encore 2
7th Prize: Philips Airfryer Combi 8.3L
8th Prize: Dyson Supersonic Travel Hairdryer
9th Prize: AirPods Pro 3
10th Prize: Merlion Gold Bar
11th – 20th Prize: Shopping Voucher worth **\$100**
21st – 30th Prize: Shopping Voucher worth **\$50**

3. LOYAL MEMBERSHIP AWARD

A total of **80 Ordinary Members** with **more than 25 years of membership** will each receive a **\$500 award**, which will be credited into their **Savings (S2) Account**.

The **30 longest-serving Ordinary Members** will receive their **Loyal Membership Award** during the AGM.

Please note: Members who have previously received the **Loyal Membership Award** will not be eligible for future awards under this category.

GUIDELINES FOR CANDIDATES STANDING FOR ELECTION AT THE 93RD ANNUAL GENERAL MEETING OF TCC CREDIT CO-OPERATIVE LIMITED

1. ELIGIBILITY – BOARD OF DIRECTORS

As stated in By-law 14.13, an individual shall not be eligible for membership of the Board of Directors of TCC, or to remain a member of the Board, if he/she:

- a) Is **under 18 years of age**;
- b) Is not:
 - i. a **citizen of Singapore**; or
 - ii. **resident in Singapore** (subject to Section 60(2) of the Act), unless approved by the Registrar;
- c) Is an **undischarged bankrupt** (whether adjudicated in Singapore or by a foreign court);
- d) Has been convicted (in Singapore or elsewhere) of any offence involving **fraud or dishonesty** (other than an offence under the Act), unless written approval has been obtained from the Registrar;
- e) Has been convicted of an offence under the **Act**;
- f) Has been **dismissed as an employee of a co-operative society**;
- g) Has previously been **removed or suspended by the Registrar** from the Board of any society under Section 94(1) or 94A(1) of the Act, unless written approval has been obtained from the Registrar;
- h) Becomes **ineligible under any of the By-laws**;
- i) Has been an **Ordinary Member of TCC for less than three (3) years**, unless approved by a majority of TCC's Ordinary Members at the AGM; or
- j) Has failed to complete **mandatory training** or meet other requirements specified in the Rules within the designated timeframe, unless written approval has been obtained from the Registrar.

Please note: The Board shall suspend any Board Member or key employee if proceedings are instituted against them for an offence involving fraud or dishonesty.

2. GUIDELINES FOR NOMINATION OF CANDIDATES TO THE BOARD

- a) All members of the **Board of Directors** shall be subject to nomination for re-election.
- b) Nominations must be submitted using **the prescribed Nomination Form**, duly completed and signed by:
 - the **Candidate**;
 - a **Proposer**; and
 - a **Secunder**.

(The Candidate, Proposer, and Secunder must all be Ordinary Members of TCC.)

- c) The Candidate, Proposer, and Secunder must be present in person when submitting the Nomination Form to the Secretary or a designated representative to confirm the Candidate's consent.
- d) The **Candidate, Proposer, and Secunder** must present their **NRIC** for verification.
- e) The Secretary or designated representative will verify that the Nomination Form is complete and in order after the nomination deadline.
- f) **Incomplete or improperly completed Nomination Forms** may be declared null and void.
- g) Nomination Forms may be:
 - **Collected** from the Secretary at **95 Killiney Road, Singapore 239537**, during operating hours;
or
 - **Downloaded** from www.tcc.org.sg.
- h) All completed Nomination Forms must be submitted **in person** to the Secretary at **TCC Credit Co-operative Limited, 95 Killiney Road, Singapore 239537**, no later than **6:00 PM on Friday, 19 June 2026**.

Please note: Candidates standing for election must attach a **recent passport-sized photograph** in the space provided on the Nomination Form.

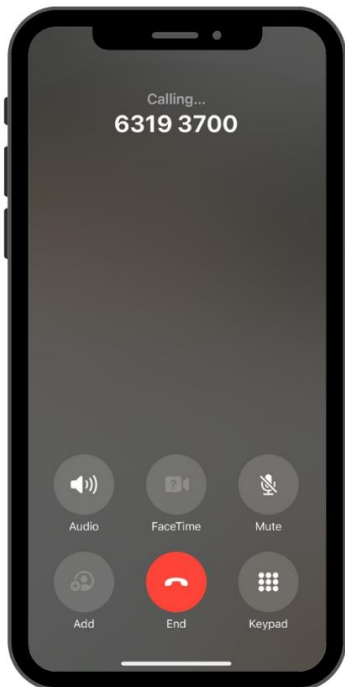
DIVIDEND PAYMENTS

As in previous years, **dividend payments by cheque will not be issued on the day of the Annual General Meeting (AGM)**. Instead, dividends will be **credited directly into members' TCC Savings Account**.

Members may access their dividend funds through the following options:

Option 1: Use TCC's Robo-Teller (Auto-Bank Service)

Available from **29 June 2026**, members may transfer their dividend from their **TCC Savings Account** to their **POSB/DBS Account using the Robo-Teller (Auto-Bank Service)**.



Step 1: Dial **6319 3700** and press **1** for **Robo-Teller**.

Step 2: Key in your **Membership Number**.

- If you are unsure of your Membership Number, please call **6319 3700** for assistance.

Step 3: Enter your **Access Code**.

- First-time users should use their **Date of Birth** as the default access code.
- Example: For a member born on **4 July 1958**, key in **040758**.

Step 4: Press **3** for **Auto-Bank Service**.

- Enter the amount (\$) you wish to transfer, followed by an asterisk (*).
- Example: To transfer **\$40**, key in **40***.
- Transfers to your **POSB/DBS Account** will be processed within **48 hours**.

Please note: Members are advised to ensure that TCC has their correct **POSB/DBS Account Number** on record.

Option 2: Visit Our Office

Members may also visit our office from 29 June 2026 onwards.

Address:

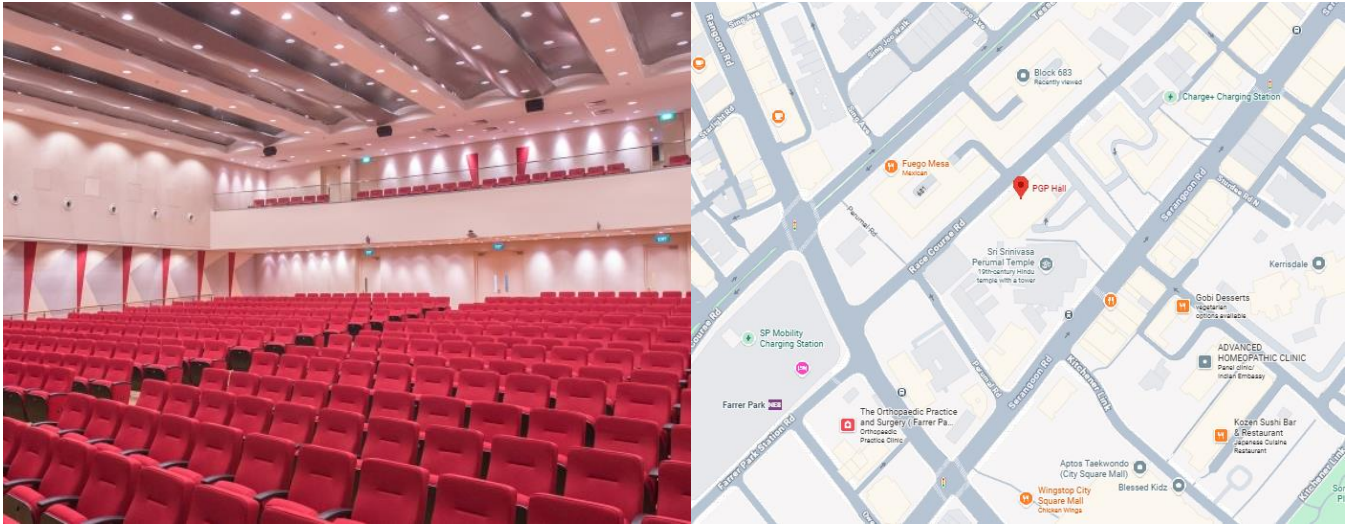
95 Killiney Road, Singapore 239537

HOW TO GET THERE?

PGP Hall, Level 2

397 Serangoon Road, Singapore 218123

[Click here for Google Maps directions](#)



By Bus

Bus Services:

| | | | | |
|-----|-----|-----|-----|-----|
| 21 | 23 | 64 | 65 | 67 |
| 125 | 130 | 141 | 147 | 857 |

Nearest Bus Stop: [Aft Farrer Pk Stn Exit G](#) (Bus Stop ID: 07211)

Walking Distance: Approximately 3 minutes from the bus stop to PGP Hall.

By MRT

Nearest MRT Station: Farrer Park MRT Station (NE8), Exit G

Walking Distance: Approximately 4 minutes from Exit G to PGP Hall.

By Car

Nearest Carpark: PGP Hall

397 Serangoon Road

Singapore 218123