

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the **Ninety-Third (93rd) Annual General Meeting (AGM)** of **TCC Credit Co-operative Ltd** will be held as follows:

Venue: PGP Hall (Level 2)
397 Serangoon Road,
Singapore 218123

Date: Sunday, 28 June 2026
Time: 1:00 PM

Registration commences at 10:00
AM and closes at 1:00 PM.

Agenda

1. Chairman's Address.
2. To adopt the Standing Orders.
3. To confirm the Minutes of the 92nd Annual General Meeting held on 31 May 2025.
4. To receive and adopt the Annual Report for the year ended 31 December 2025.
5. To receive and adopt the Auditors' Report and Statement of Accounts for the year ended 31 December 2025.
6. To approve the appropriation of profits for the year ended 31 December 2025.
7. To approve the payment of honorarium to members of the Board of Directors who are not in receipt of allowances.
8. To approve the Estimates of Expenditure for the year 2026.
9. To approve the Maximum Liability for the year 2026/2027.
10. To delegate to the Board of Directors the authority to appoint TCC's Internal Auditors for the year 2026/2027.
11. To delegate to the Board of Directors the authority to appoint TCC's External Auditors for the year 2026.
12. To re-elect/elect members to serve on the Board of Directors.
13. To consider any other business of which at least three (3) days' prior notice has been given in writing to the Secretary.



G. Kharthick
Secretary

3 June 2026

Important Notes

Two lucky draws will be conducted after the conclusion of the AGM:

- a) Subscription Lucky Draw
- b) Attendance Lucky Draw

Soft copies of the following documents will be available on our website:

- Notice of the 93rd Annual General Meeting
- Information to Members
- Audited Financial Statements for the year ended 31 December 2025

The **Annual Report for the year ended 31 December 2025** will be available from **10 June 2026**. A printed copy of the Annual Report will be made available upon request.

93RD ANNUAL GENERAL MEETING STANDING ORDERS

To Be Observed at 93rd Annual General Meeting of TCC Credit Co-operative Limited

1. Motions or amendments of which at least three (3) days' notice in writing has been given, and which are found to be in order, shall be placed on the Agenda in the order received, following the business of TCC.
2. The mover of a motion or amendment shall be allowed up to five (5) minutes (except with the approval of the Chairman) to present his/her case. Only the mover of the motion shall have the right of reply at the end of the discussion, for up to five (5) minutes. The mover shall confine his/her reply to responding to previous speakers and shall not introduce any new matter after the question has been put.
3. No other speaker shall be allowed more than five (5) minutes (except with the approval of the Chairman).
4. Every member who speaks shall address the Chair and confine his/her speech to the subject under discussion.
5. Whenever the Chairman rises during a debate, any member speaking or attempting to speak shall immediately resume his/her seat. Failure to do so may result in suspension from further participation in the proceedings.
6. No member shall speak more than once on the same subject matter, except as provided under Standing Order No. 2.
7. The ruling of the Chairman on all questions of order or matters in debate shall be final and shall not be open to discussion.
8. The Chairman may call out irrelevance, repetition, unbecoming language, or any breach of order and may direct the member concerned to discontinue his/her speech.
9. With the permission of the Chairman, a member—whether he/she has spoken or not—may raise a point of order or provide clarification on a material point in his/her speech if it has been misunderstood.
10. A motion for adjournment shall take precedence over any other motion or amendment and may be discussed. However, discussion shall be confined solely to the reasons for or against the adjournment.