

Virtual Registration Process

Please note: Shareholders will be able to register to follow the (Credit Bank PLC) Annual General Meeting, vote electronically or by proxy and ask questions in the manner detailed below:-

1. Shareholders wishing to participate in the meeting should register for the AGM online at <https://digital.candrgroup.co.ke> or via USSD using short code number (*384*039#) and following the various prompts regarding the registration process. In order to complete the registration process, shareholders will need to have their Shares Account Number and the ID/Passport Number, which were used to purchase their shares.
2. Registration for the AGM opens on Thursday 9th July, 2020 at 8:00 a.m. and will close on Wednesday 15th, July 2020 at 12:00 noon. Shareholders will not be able to register after 15th July 2020 12:00 noon.
3. For assistance, shareholders should dial the following helpline numbers: +254 20 7608216 from 8:00 a.m. to 4:00 p.m. during the registration open period, which opens on 9th July 2020 and closes on 15th July 2020. Any shareholder outside Kenya should dial the helpline number to be assisted to register or send an email to digital@candrgroup.co.ke.
4. Shareholders can access the Virtual AGM using their log in credentials via <https://digital.candrgroup.co.ke> to view the livestream and vote and submit questions. Shareholders without internet access can access the Virtual AGM and vote and submit questions using their log in credentials via USSD (*384*039#).
5. Shareholders wishing to raise any questions for the AGM may do so prior to the AGM (9th July 2020 to 15th July 2020)

During AGM

- i) Shareholders accessing Virtual AGM via <https://digital.candrgroup.co.ke> platform; Select Attend Event; Select (Credit Bank PLC) AGM; Select Q&A option tab and submit questions in text box provided; or
- ii) Shareholder accessing Virtual AGM via USSD platform; Use the menu prompts to Select (Credit Bank PLC) AGM; Select the menu option for Q&A and submit their questions (within 160 character limit for sms text)

Prior to AGM

- i) Accessing <https://digital.candrgroup.co.ke>; Select Attend Event; Select (Credit Bank PLC) AGM; Select Q&A option tab and submit their questions in the text box provided; or
- ii) Sending their written questions by email to digital@candrgroup.co.ke; or
- iii) To the extent possible, physically delivering their written questions with a return physical address or email address to the offices of Custody and Registrars Services Ltd, Company's Registrars, at IKM Place, Tower B, 1st Floor, 5th Ngong Avenue.

- Shareholders sending questions by email or delivering to C&R Group must provide their full details (full names, Shares Account Number) when submitting their questions and clarifications. Also attach a copy of your ID/Passport.
- All questions and clarification must reach the C&R Group on or before **14, July 2020 at 12:00 Noon.**

6. Shareholders wishing to vote may do so prior to the AGM (9th July 2020 to 15th July 2020)

During AGM

- Shareholders accessing Virtual AGM via <https://digital.candrgroup.co.ke> platform; Select Attend Event; Select (Credit Bank PLC) AGM; Select Voting option tab and vote; or
- Shareholder accessing Virtual AGM via USSD platform; Use the menu prompts to Select (Credit Bank PLC) AGM; Select the menu option for Voting and follow the various prompts regarding the voting process

Prior to AGM

- Follow the same process as above
7. In accordance with Section 298(1) of the Companies Act, shareholders entitled to attend and vote at the AGM are entitled to appoint a proxy to attend and vote on their behalf. A proxy must be signed by the appointer or his attorney duly authorized in writing. If the appointer is a body corporate, the instrument appointing the proxy shall be given under its common seal or under the hand of an officer or duly authorized attorney of such body corporate. A completed form of proxy should be emailed to proxy@candrgroup.co.ke or delivered to Custody and Registrars Services Ltd, the Company's Registrars, at IKM Place, Tower B, 1st Floor, 5th Ngong Avenue, so as to be received not later than Tuesday, 14th July 2020 at 12.00 noon. When nominating a proxy the ID/Passport No, details for email and/or mobile number of the proxy must be submitted to facilitate registration. Any proxy registration that is rejected will be communicated to the shareholder concerned no later than Wednesday, 15th July 2020 to allow time to address any issues.
8. The Virtual AGM will be accessible to shareholders and proxies who have duly registered and received the log-in credentials. Duly registered shareholders and proxies will receive a short message service (SMS/USSD) prompt on their registered mobile numbers, 24 hours prior to the AGM acting as a reminder of the AGM. A second SMS/USSD prompt shall be sent two hours ahead of the AGM, reminding duly registered shareholders and proxies that the AGM will begin in two hours' time.
9. A copy of this notice, the proxy form, the Integrated Annual Report may be viewed from the company's website at (www.creditbank.co.ke/investor-relations).