
POLICY ON RELATIONS WITH SHAREHOLDERS AND INVESTORS

Document Control

Document properties

Owner	Compliance Officer
Version	Version 1.0
Review frequency	every two (2) financial years or as and when required to accommodate any changes on regulatory or other requirements.
Approved date	
Remark	

Authorization

Drafted by	Compliance Department
Approved by	Board of Directors
Date	

Table of Contents

1. Introduction to the policy	4
1.1 General.....	4
1.2 Board approval / Review of the Policy.....	4
2. Approval of communications with shareholders	4
3. General Meetings.....	4
3.1 Meetings	4
3.2 Notices of General Meetings	4
3.3 Suggestions/Comments	4
4. Communication policy	5
4.1. Electronic Communication.....	5
5. Access to Directors, Management and Auditors	6
6. Investing / divesting decision.....	6
7. Access to this policy	6
8. Policy reviewing frequency	6

1. Introduction to the policy

1.1 General

This Policy outlines AFPLC commitment to fostering transparent and effective communication with shareholders and investors. The Company is dedicated to upholding a culture of fair disclosure, ensuring that shareholders and investors are kept well-informed about the company's performance and developments. To achieve this, AFPLC utilizes timely electronic communications wherever feasible, in adherence to statutory requirements. This approach reflects our dedication to maintaining open and accessible channels of communication with our stakeholders.

1.2 Board approval / Review of the Policy

The Board of Directors of AFPLC is entrusted with the responsibility of maintaining an ongoing dialogue with shareholders and investors. The Board is committed to regularly reviewing and updating the Company's communication policy to ensure its continued effectiveness and alignment with best practices. This proactive approach ensures that shareholder and investor engagement remains robust and responsive to evolving needs and expectations.

2. Approval of communications with shareholders

The Board of Directors will oversee and approve all communications with shareholders. In instances where it is not feasible for the Board to provide timely approval, the Chairman and Chief Executive Officer are authorized to review and approve such communications on their behalf.

3. General Meetings

3.1 Meetings

The Annual General Meeting (AGM) and other general meetings serve as the primary platforms for AFPLC to engage with its shareholders. These meetings provide a key opportunity for direct communication and active participation, allowing shareholders to interact with the Company and contribute to important discussions and decisions.

3.2 Notices of General Meetings

AFPLC will ensure that the notice of the Annual General Meeting, along with all relevant documents, is sent to shareholders in accordance with statutory requirements before the meeting. The Company encourages all shareholders to actively participate in these meetings, whether held physically or virtually. For those unable to attend, shareholders are advised to appoint proxies to represent them, ensuring their voting rights are exercised on their behalf.

3.3 Suggestions/Comments

As far as possible to implement the suggestions made at the General Meetings.

4. Communication policy

The Company's Shareholder Communication Policy is based around the following sections:

1. Provision of written information

The Annual Report to shareholders is the primary means of communication provided by Abans Finance PLC each year. Beyond fulfilling all formal obligations, the Annual Report will serve as a comprehensive document to convey the company's financial performance, strategic initiatives, and future outlook, ensuring transparency and providing shareholders with a clear understanding of the company's progress and plans for growth.

i. Informative

The Annual Report of Abans Finance PLC will include detailed information to help shareholders gain a comprehensive understanding of the company's financial performance, key trends, significant developments, relationships with employees, and other relevant matters that may influence the broader community and environment.

ii. Available

The report will be made easily available to shareholders and other stakeholders in a timely manner.

4.1. Electronic Communication

AFPLC recognizes the efficiency of electronic communication over paper-based methods and will encourage shareholders to opt for receiving communications via email. However, the company is mindful that some shareholders may still prefer paper-based documents. AFPLC will ensure that, regardless of the chosen medium, all shareholders have access to the necessary information. The company's website is a key component of its Shareholder Communications policy, and it will host a wide range of information relevant to shareholders, providing insights into the company's operations.

i. Communication via e-mail

Shareholders of AFPLC may choose to receive communications via email. It is the responsibility of shareholders to provide the Company Secretary with their email address if they wish to receive electronic communications. Shareholders must also maintain a current email account and notify the Company Secretary of any changes to their email details. In the event that the company receives a rejection notice for any shareholder email, further communications will not be sent to that shareholder until the issue is resolved.

ii. Communication via post

AFPLC has historically communicated with its shareholders through postal mail and it will be continued.

5. Access to Directors, Management and Auditors

Shareholders of AFPLC may direct questions or request information from the Directors at any time through the company's website or by submitting a written request to the Company Secretary. Responses from the relevant departments will be provided with the approval of the CEO. During each General Meeting, shareholders will have the opportunity to ask pertinent questions through the Chairperson of the meeting. The Chairmen of the Board Committees will also be present at General Meetings to address any questions related to their respective areas. Additionally, the company's external auditors will attend the Annual General Meeting and be available to answer any audit-related questions from shareholders.

6. Investing / divesting decision

Individual shareholders of AFPLC who invest directly in the company's shares are encouraged to conduct thorough analysis or seek independent financial advice when making investment or divestment decisions.

All concerns raised by shareholders will be reported to Board of Directors at the immediate next Board Meeting.

7. Access to this policy

This policy will be available for viewing by any shareholder of the Company on the Company's website.

8. Policy reviewing frequency

This Policy shall be reviewed at least two years , to ensure it is in accordance with the Laws, Directions and Guidelines issued by Regulatory Authorities.