Everyday Financial Value

NOTICE TO SHAREHOLDERS

TRANSITION TO ELECTRONIC DIVIDEND PAYMENTS

As part of our ongoing commitment to enhancing shareholder service and ensuring the timely and secure delivery of dividend payments, as of **January 1, 2027**, we will be transitioning from dividend payments by cheque to payments made directly to shareholders' bank accounts through Electronic Funds Transfer (EFT), also known as Direct Deposit.

Benefits of Receiving Dividends by Direct Deposit

✓ **Faster Access to Funds -** Dividend payments are credited directly to your bank account on the payment date.

✓ **Enhanced Security -**Eliminates the risks associated with lost, stolen, misplaced, or fraudulent cheque transactions.

✓ **Greater Convenience -**No need to visit a financial institution to deposit dividend cheques.

✓ **Improved Payment Tracking -** Payments can be easily verified through your bank statements and account records.

✓ **Environmentally Friendly -**Reduces paper usage and supports more sustainable business practices.

How to Submit Your Direct Deposit Instructions

a) Register online through the JCSD Client Portal: jcsdportal.jamstockex.com
b) Download the **JCSD Investor Instruction Form** from the Jamaica Stock Exchange website, jamstockex.com, complete, and submit through your stockbroker or directly to the JCSD.

To avoid any interruption in receiving dividend payments, shareholders are strongly encouraged to submit their direct deposit instructions well in advance of the effective date, **January 1, 2027**.

If you need assistance with your share account, please contact the Jamaica Central Securities Depository Limited (JCSD) at **(876) 967-3271** or via email at: jcsdrs@jamstockex.com