

PUBLIC ANNOUNCEMENT

Dear Shareholder,

RE: TRANSITION TO ELECTRONIC DIVIDEND PAYMENTS

As part of our ongoing commitment to improving shareholder service and ensuring the timely and secure delivery of dividend payments, we will be transitioning from payments by cheque to payments made directly to shareholders' accounts via electronic funds transfer (direct deposit).

This initiative is being implemented in partnership with our Registrar and Paying Agent, Jamaica Central Securities Depository Limited (JCSD) and is intended to provide shareholders with a more efficient, reliable and convenient method of receiving dividend payments.

Benefits of receiving dividends by direct deposit include:

- **Faster access to funds:** Dividends are credited directly to your bank account on the payment date
- **Enhanced security:** Eliminates the risk of lost, stolen, misplaced or fraudulent cheque transactions
- **Greater convenience:** No need to visit a financial institution to deposit dividend cheques
- **Improved payment tracking:** Funds can be easily verified through your bank statements and account records
- **Environmentally friendly:** Reduces paper usage

Direct deposit instructions may be submitted electronically through the JCSD Client Portal. Shareholders may access the portal and complete the required registration by visiting:

jcsdportal.jamstockex.com

Alternatively, shareholders may complete the JCSD's Investor Instruction form, which is available on the Jamaica Stock Exchange's website jamstockex.com and submit it to their stockbroker or directly to the JCSD.

The transition from cheque payments will take effect on January 1, 2027. To ensure your dividend payments continue without interruption, we encourage you to submit your direct deposit instructions well before January 1, 2027.

Please contact our Registrar, the JCSD, at **(876) 967-3271** or email **jcsdrs@jamstockex.com** should you require any details on your share account.

Sincerely yours,



Christopher Clarke
CEO & Director



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