

ACLEDA Bank Plc. (ABC)**FAQ****21st Annual General Meeting on 22 April 2021**

No	Question	Answer
1	When the AGM starting?	The Annual General Meeting starting from 14:00 to 16:00 of 22 April 2021 (Phnom Penh time).
2	How can shareholder vote by e-voting? How is the meeting conducted?	<ul style="list-style-type: none"> - ABC will send the QR Code for voting to each shareholder by email during 19 April 2021 at 7:30 AM to 22 April 2021 at 14:00 (Phnom Penh time). - Therefore, each shareholder shall keep the QR Code for voting which will be held on 22 April 2021 at 14:00 to 16:00 (Phnom Penh time). <p>Note:</p> <p>For more details related to e-Voting, please check the attached file of “guideline on e-Voting”</p>
3	What is purpose for conducting this AGM?	The purpose of this AGM is conducted to request shareholder for approval of each agenda prepared by the Board of Directors by voting.
4	How will the shareholder’s voting process?	Please check for details in the answers to the above 2 nd questions.
5	Why did not any shareholder get an invitation for this AGM?	Because that shareholder is not in the list of shareholders as the record date for attending this AGM.
6	What is the record date for attending this AGM?	<p>The record date for attending this AGM is the date of announcement for the list of shareholder who shall attend or has right to attend the AGM.</p> <p>Ex: 31 March 2021 is the record date for attending the AGM.</p> <p>Mr. “A” bought share of ABC on 29 March 2021.</p> <p>Mr. “B” bought share of ABC on 30 March 2021.</p> <p>Mr. “C” did not buy share of ABC on 29 March 2021 but Mr. “C” had balance of one share as 29 March 2021 (Mr. “C” kept this one share and did not sell it on 29 March 2021).</p> <p>Therefore, Mr. “A” and Mr. “C” were invited to attend the AGM but Mr. “B” was not invited to attend the AGM.</p> <p>Note:</p> <p>To be invited to attend the AGM, each shareholder shall buy (at least one share) at least 2 days of trading days prior the announcement of list of shareholders for attending or having the rights to attend the AGM.</p>
7	How many kinds of record date are there?	<p>There are 2 kinds of record date:</p> <ol style="list-style-type: none"> 1. A record date for shareholders attending the AGM 2. A record date for shareholders receiving the dividend
8	What is the record date for receiving the dividend?	The record date for receiving the dividend is the date of announcement for the list of shareholders who shall receive or has right to receive the dividend.

		<p>Ex: 03 May 2021 is the record date for receiving the dividend. (30 April, 01 May, and 02 May 2021 are the holidays)</p> <p>Mr. “A” bought share of ABC on 28 April 2021. Mr. “B” bought share of ABC on 30 April 2021. Mr. “C” did not buy share of ABC on 28 April 2021 but Mr. “C” had balance of one share as 28 April 2021 (Mr. “C” kept this one share and did not sell it on 28 April 2021).</p> <p>Therefore, Mr. “A” and Mr. “C” shall receive the dividend but Mr. “B” did not receive the dividend.</p> <p>Note: To receive dividend, each shareholder shall buy (at least one share) at least 2 days of trading days prior the announcement of list of shareholders for receiving or having the rights to receive the dividend.</p>
9	If any shareholder did not scan the QR Code as defined time for meeting, will ABC count him/her as a quorum of the AGM?	If any shareholder did not scan the QR Code as defined time for meeting, ABC will not count him/her as a quorum of the AGM.
10	If any shareholder scanned the QR Code as defined time for meeting but he/she did not vote all agenda, will ABC count him/her as a quorum of the AGM?	If any shareholder scanned the QR Code as defined time for meeting but he/she did not vote all agenda, ABC will not count him/her as a quorum of the AGM.
11	If any shareholder scans QR Code following the defined time and schedule, but he/she does not vote on any agenda(s), will he/she be considered attending the meeting? How will the remaining agendas be considered?	If any shareholder scans QR Code following the time and schedule, but he/she votes on only a few agendas, such shareholder is considered attending the meeting, and the remaining un-voted agenda shall be considered “Abstain”.
12	What kind of 2020 dividends will be distributed?	The dividends for 2020 will be distributed in cash.
13	When will each shareholder receive a dividend?	Each shareholder will receive a dividend within 7 working days after the record date for receiving the dividend. This period will be changed depending on the approval of the regulators.
14	How does the Bank determine the dividend rate that will be distributed each year?	The dividend distribution rate is determined by Shareholders and stipulated in the Bank's dividend policy based on profit after tax each year.
15	What should each shareholder do before the meeting?	Please see details in the answer to the 2nd question above.

16	What tools does each shareholder need to prepare for this meeting?	Each shareholder shall have a computer, mobile phone or tablet and internet access to ensure a smooth meeting and voting.
17	What should each shareholder do during the voting of shareholder?	Each shareholder shall turn on the computer, mobile phone or tablet and connect to the Internet. After that they shall find QR Code which attached in the email, and use phone or tablet's camera to scan the QR Code to vote on each agenda.
18	If a shareholder fails to attend this meeting or vote on each agenda, will he or she lose any interest? If that, what is it?	Shareholder won't lose any interest other than the right to decide on each voting agenda.
19	Can each shareholder vote before or after the time set for voting?	Each shareholder cannot vote before or after the time set for voting. The voting time is on 22 April 2021 from 14:00 to 16:00 (Phnom Penh time)
20	What will each shareholder receive after the meeting?	After the meeting, each shareholder will get the notification of the voting resolution by each agenda.

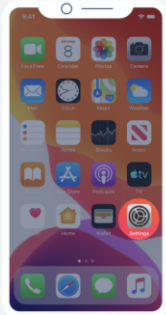
e-Voting Instruction

1- REQUIREMENT FOR E-VOTING

- You will receive the QR Code for voting via your personal email.
- Casting vote in each voting agenda will conduct via mobile device or tablet.
- To vote, you need to turn on cellular data on your device or connect to the Wi Fi network.

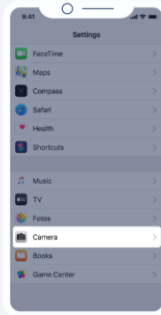
FOR IOS

For some reason your camera doesn't read QR Codes, follow these steps:



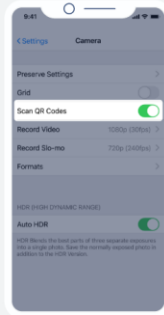
1.

Open the Settings app from your home screen.



2.

Scroll down and tap on camera.



3.

Find "Scan QR Codes" and enable it by making sure the switch is green.

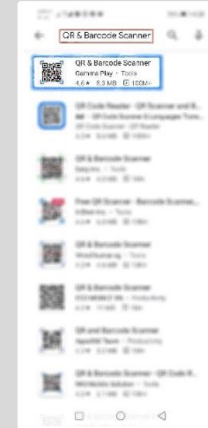
FOR ANDROID

You need to download “[QR & Barcode Scanner](#)” app on your device which is available from Google Play Store. Please follow these steps:



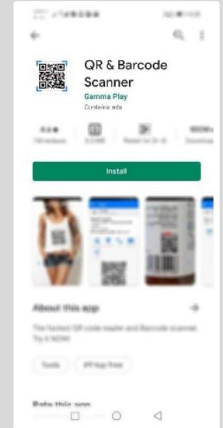
1.

Tap the Google Play Store app icon in your device home screen to open it.



2.

Go to search and type “QR & Barcode Scanner”. Tap on QR & Barcode Scanner.



3.

Tap on “Install” to install the app.

2- CAST VOTES

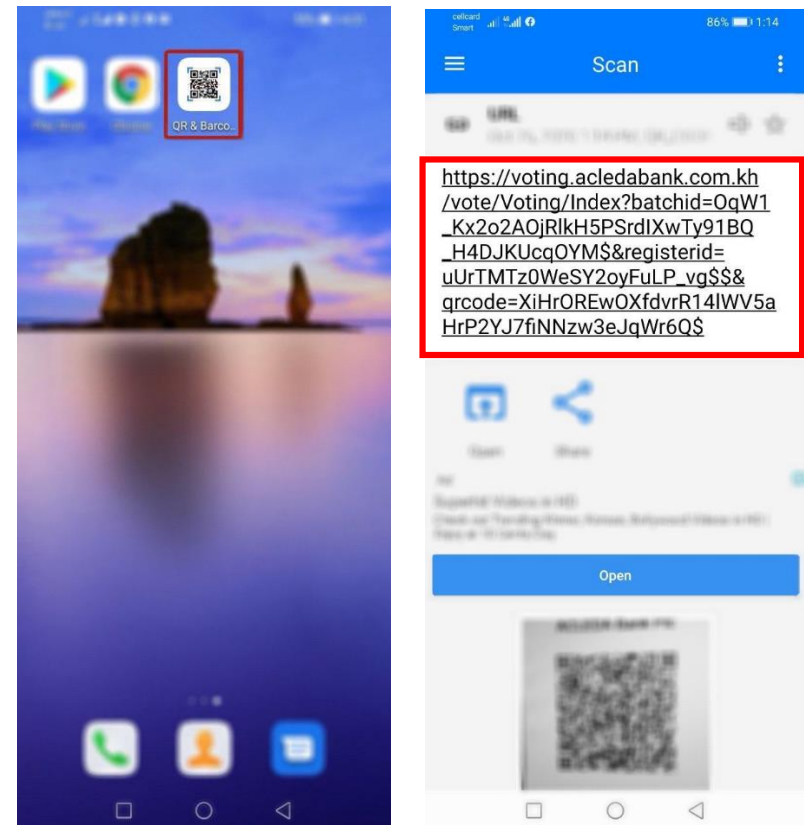
FOR IOS

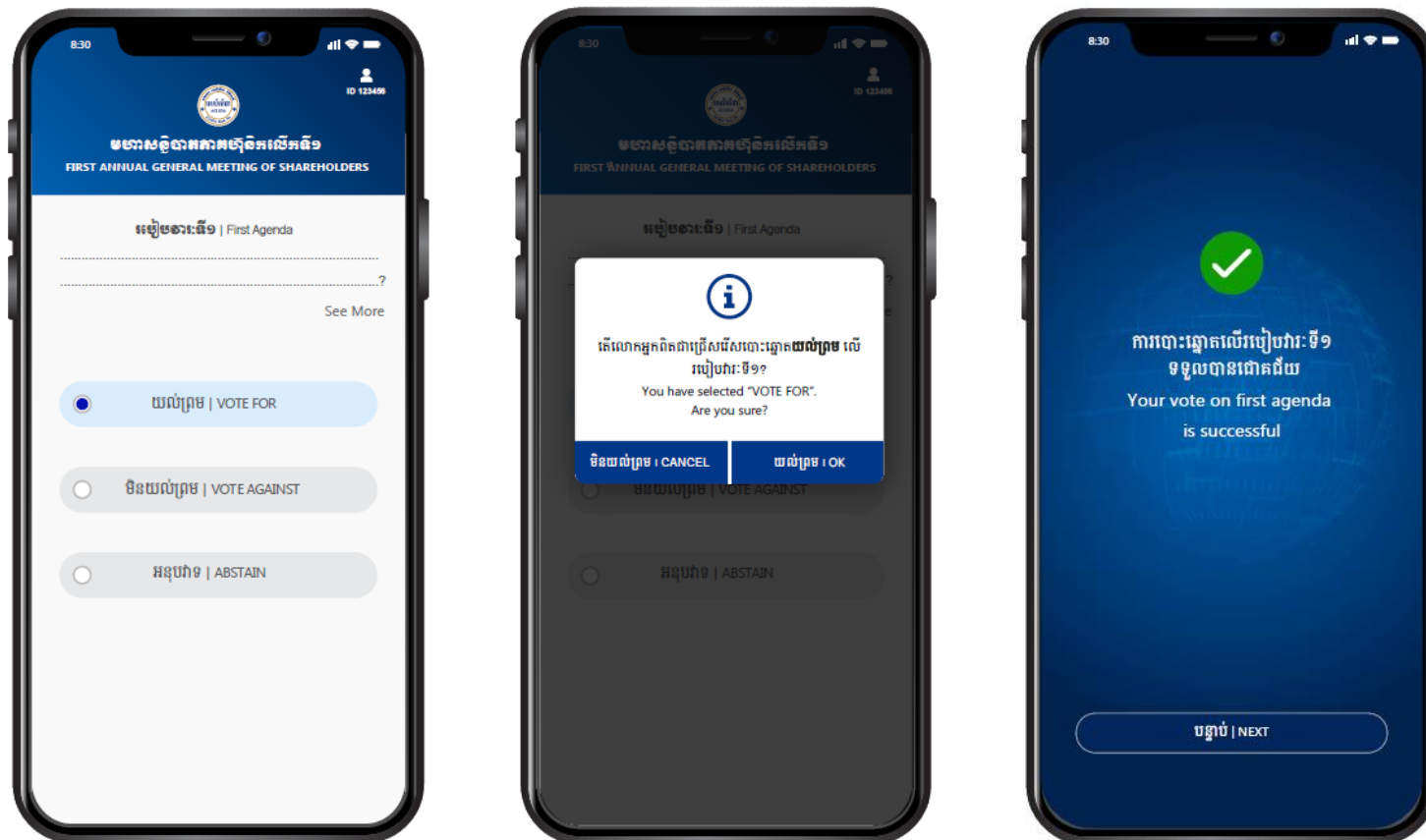
- Use the Camera Function in your device to scan the QR Code which received via your personal e-mail to vote.
- The QR Code will enable you to access to e-Voting Page.



FOR ANDROID

- Tap the **QR & Barcode Scanner** app icon in your device home screen to open it, and scan the QR Code to vote.
- The QR Code will enable you to access to e-Voting Page.





Once your vote is completed, please press Next button to vote next agenda.

