

ASSOCIATED MOTOR FINANCE CO. PLC

STAKEHOLDERS COMMUNICATION POLICY

1. Introduction

1. The Company supports governance practices that are designed to promote effective engagement with stakeholders.
2. The Company is committed to providing shareholders and other stakeholders with balanced and understandable information about the business and its performance. The Board recognizes the special responsibilities of directors to different stakeholder groups.
3. The Company strives to increase transparency to timely inform stakeholders about the status of operations, financial performance, and other related information.
4. Managing relationships among all key stakeholders in an organization is becoming increasingly important in the contemporary world of business.

2. Objectives

The purpose of this Stakeholder Communication Policy (Policy) is to:

- Promote effective communication with shareholders and other stakeholders.
- Ensure that stakeholders of the Company can, as soon as practicable, obtain comprehensive, identical, and understandable information about the company, including its financial figures, strategic objectives and plans, substantial developments, governance, and risk management. This will enable stakeholders to exercise their rights or make decisions under well-informed circumstances, and strengthen their communication with the company.
- Include a process to make all Directors aware of major issues and concerns of shareholders.
- Encourage effective participation at the Company's General Meetings.

3. Stakeholders

Certain stakeholders are specifically identified but it is not limited to those

- Shareholders
- Depositors
- Investors
- Borrowers
- Government
- Customers
- Employees
- Other

4. Principles

- a) The Company supports open communication with shareholders and investors through regular, factual, objective, and balanced communication, providing accurate information to enable informed assessments of the Company's performance and future prospects.
- b) Clear and concise language is used in the Company's communication with shareholders.
- c) Procedures are in place to ensure that information with the potential to affect the price or value of the Company's securities, or to influence decisions to buy or sell the Company's securities, is made accessible to investors in a timely and consistent manner.
- d) The Company provides investors and other stakeholders with equal access to price-sensitive information and adopts practices to prevent selective disclosure of price-sensitive information.
- e) The Company supports the use of electronic and other means of communication with investors, including:
 - Mail
 - Email
 - Facsimile
 - Website
 - Telephone
 - Presentations and briefings for investors

5. Communication with investors

a) Announcements

- (i) The Company makes announcements on the CSE in a timely manner, in accordance with the Listing Rules.
- (ii) All announcements made to the CSE are made available to investors through the CSE Website.

b) Reporting Financial Results

- (i) The Company reports financial results four times every year, following the CSE Listing rules. The financial results biannually are published in newspapers, in accordance with CBSL rules and within stipulated time frames.
- (ii) On these occasions:
 - The relevant financial report for the period
 - Reports (if any)

c) Annual Report

The Company's Annual Report to shareholders is a central means of communicating the Company's activities, operations, and performance over the past financial year.

- (i) The annual report is lodged with the CSE and is available to shareholders on or before August of every year, prior to the AGM, in accordance with the Companies Act, Listing Rules, and CBSL rules.
- (ii) The Company encourages the use of an electronic version of the Annual Report, which is circulated via CD to shareholders. If a shareholder has elected to receive a hardcopy of the Annual Report, it will be mailed to them.
- (iii) Shareholders can elect to receive the Annual Report by mail.

d) General Meetings

The Annual General Meeting (AGM) of the Company is the primary forum for communication by the Company to its shareholders and for shareholder participation.

The Company conducts any shareholder meetings through virtual or hybrid means and shall comply with the guidelines issued by the Exchange.

- (i) The Company encourages shareholders to attend the AGM.
- (ii) The AGM is held within six months after the closure of the financial year.
- (iii) The date, time, location, and mode of the AGM will be provided:
 - (a) In the notice of the AGM
 - (b) In the Annual Report
 - (c) Communication dispatched with the CD, inclusive of the Form of Proxy and Form for Request of a printed copy of the Annual Report.
- (iv) Shareholders are encouraged to utilize the Form of Proxy to vote on resolutions which have specified votes for each agenda item if they are unable to attend the meeting.
- (v) At the AGM, shareholders are invited to ask questions or comment on the Company's operations, strategy, performance, and future plans. Shareholders may also direct comments to the External Auditor who is present at the AGM on the content of the Annual Report.
- (vi) Notice of Meeting is dispatched to the shareholders within the timeframe specified in the Companies Act.

e) Communication via Email

- (i) Shareholders, depositors, investors, and employees could correspond with the Company via info@amf.lk email.
- (ii) The Company could send the Annual Report via email upon request from the shareholder.

f) Communications via Post

The Company has in the past communicated with shareholders, depositors, and investors via post and will continue to do so where a shareholder has not elected to use an electronic form of communication.

g) Dividends

- The recommendation to pay a dividend is made by the Board, and after regulatory approval, it is announced via the CSE.
- Interim dividends are paid within the time frames stipulated in the Listing Rules.
- The Final Dividends are paid to shareholders after approval at the AGM within the stipulated timeframe as mentioned in the CSE rules.

h) Website

Updated information shall be uploaded on the Company website www.amf.lk. There is an email in place for all stakeholder relations to allow inquiries via the Company's official email, info@amf.lk. The financial data and reports of the Company will be published on the Company's website.

6. Communication with Suppliers

Suppliers have access to all documents available in the public domain and also on the website. Additional information will be provided upon specific requests, depending on the contractual value and the period of the contract, etc.

7. Company Contacts

- (a) CEO – shareholders, investors, regulators
- (b) Company Secretaries - shareholders
- (c) DGM Deposit Mobilization – Depositors
- (d) SAGM Credit or SAGM Recoveries - customers
- (e) Head of HR – employees

8. Privacy of Stakeholders

The Company recognizes the importance of safeguarding stakeholders' privacy. Unless otherwise stipulated under the law, no disclosure of stakeholders' information shall be made without the consent of the stakeholders.

9. Review of the Policy

This policy is subject to regular review by the Board and will be amended (as appropriate) to reflect the current best practices in communication with its stakeholders.

10. Access to this Policy

This policy will be available for viewing by an employee of the Company on the main panel by any other person on the Company website.