

NOTICE OF ANNUAL GENERAL MEETING
MORTGAGE ADVICE BUREAU (HOLDINGS) plc

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt about the action you should take, you should immediately consult your stockbroker, solicitor, accountant or other independent financial adviser authorised under the Financial Services and Markets Act 2000. If you have sold or otherwise transferred all your shares in Mortgage Advice Bureau (Holdings) plc, please send this Notice of Annual General Meeting and the accompanying form of proxy to the purchaser or transferee, or to the stockbroker or other agent through whom the sale or transfer was effected, for transmission to the purchaser or transferee.

Mortgage Advice Bureau (Holdings) plc



**Mortgage
Advice Bureau**

Notice of Annual General Meeting

Your attention is drawn to the letter from the Chair of Mortgage Advice Bureau (Holdings) plc (the “Company”) which is set out in Part I of this circular to shareholders (“Circular”) and which recommends you to vote in favour of the resolutions to be proposed at the Annual General Meeting.

Notice of an Annual General Meeting of the Company to be held at 2.00 pm on Tuesday, 25 May 2021 at 14 Mallard Way, Derby, DE24 8GX is set out at the end of this Circular. Shareholders will also find enclosed with this Circular a form of proxy for use in connection with the Annual General Meeting.

To be valid, the form of proxy should be completed, signed and returned in accordance with the instructions printed thereon, as soon as possible and, in any event, so as to reach the Company’s registrars, Equiniti Limited, by no later than 2.00 pm on Friday, 21 May 2021. The form of proxy can be delivered by post to Equiniti, Freepost RTHJ-CLLL-KBKU, Aspect House, Spencer Road, Lancing, BN99 8LU or (during normal business hours only) by hand to Equiniti, Aspect House, Spencer Road, Lancing, BN99 6DA. As an alternative to completing the hard-copy Proxy Form, you can appoint a proxy electronically by visiting www.sharevote.co.uk. You will need your Voting ID, Task ID and Shareholder Reference Number (this is the series of numbers printed on your Proxy Form). Full instructions are given on the website. To be valid, your proxy appointment(s) and instructions should reach Equiniti Limited no later than 2.00 pm on Friday, 21 May 2021.

PART I

Letter from the Chair

Directors:

Katherine Innes Ker
Peter Brodnicki
Ben Thompson
Lucy Tilley
Nathan Imlach
Stephen Smith
David Preece
Mike Jones

20 April 2021

Dear Shareholder

Annual General Meeting

I am pleased to inform you that this year's Annual General Meeting ("AGM") is to be held at 2.00 pm on Tuesday, 25 May 2021 at 14 Mallard Way, Derby, DE24 8GX. The formal notice convening the AGM can be found on pages 5 to 9 of this Circular.

Our preference had been to welcome shareholders in person to our 2021 AGM, particularly given the constraints we faced in 2020 due to the COVID-19 pandemic. However, at present, considerable uncertainty remains on the level of freedom we will have to travel and meet in a group indoors by 25 May 2021. We are therefore proposing to hold the AGM at 14 Mallard Way, Derby, DE24 8GX, but due to the current government restrictions in place and the unpredictable circumstances, shareholders are strongly encouraged not to attend the AGM in person but can be represented by the Chair of the meeting acting as their proxy.

Given the constantly evolving nature of the situation, should circumstances change before the time of the AGM, we want to ensure that we are able to adapt these arrangements to welcome shareholders to the AGM, within safety constraints and in accordance with government guidelines. The health of our shareholders, colleagues and the wider community is of paramount importance to us and so, in light of the measures in place at the time of the AGM and in the interest of your safety, should we consider that it has become possible to do so, we will open the meeting to shareholders. We will notify shareholders of the change to arrangements as early as is possible before the date of the meeting via our website at <https://www.mortgageadvicebureau.com/investor-relations/shareholder-services/agm-information>.

Your participation is important to us and I would encourage you to vote ahead of the AGM by either completing and returning your proxy form, or by appointing a proxy electronically by visiting www.sharevote.co.uk. You will need your Voting ID, Task ID and Shareholder Reference Number (this is the series of numbers printed on your proxy form). Full instructions are given on the website. Shareholders are strongly encouraged to appoint the Chair of the meeting to ensure the appointed proxy is present at the AGM and can vote on their behalf in accordance with their instructions. To be valid, your proxy appointment and instructions should reach Equiniti Limited no later than 2.00 pm on Friday, 21 May 2021. You are encouraged to return your proxy form(s) as early as possible prior to the meeting.

Voting at the AGM will be conducted by way of a poll rather than on a show of hands. The Board believes a poll is more representative of shareholders' voting intentions because shareholders' votes are counted according to the number of shares held and all valid votes tendered are taken into account.

We are keen to hear your views, and to answer your questions on the business of the AGM. We recommend that you submit your questions in advance by emailing us at investor.relations@mab.org.uk, and in any event to be received by close of business on 24 May 2021. If you wish to receive a response before the deadline for appointing proxies so that you can make a fully informed voting decision, please submit your questions by close of business on 18 May 2021. A written Q&A reflecting the questions received and the Company's responses will be made available on the Company's website as soon as practicable following the AGM.

PART I

Letter from the Chair (continued)

The Board

Each Director will retire at the AGM and each such Director, being eligible, offers herself or himself for reappointment by shareholders in accordance with the Company's articles of association. Mike Jones joined the Board on 1 March 2021 and is standing for appointment for the first time at the AGM. Biographical details of all the Directors as at the date of this Circular are set out on page 34 of the annual report and accounts and appear on the Company's investor website www.mortgageadvicebureau.com/investor-relations.

Explanatory Notes

Explanatory notes on the resolutions to be considered at the AGM appear on pages 3 and 4 of this Circular.

Recommendation

Your Directors consider that Resolutions 1 to 16 to be proposed at the AGM are in the best interests of the shareholders and the Company as a whole and unanimously recommend shareholders to vote in favour of such resolutions, as they intend to do in respect of their own shareholdings.

The situation with regards to the COVID-19 pandemic is constantly evolving and the government may change current restrictions or implement further measures, between the date of writing and the date of the AGM. We will provide information on our website regarding any changes to the AGM arrangements and we encourage you to check regularly for updates.

We thank you for your understanding and co-operation in these ever changing times.

Yours faithfully

Katherine Innes Ker
Chair

Mortgage Advice Bureau (Holdings) plc
Capital House,
Pride Place,
Derby
DE24 8QR

PART II

Explanatory notes to the proposed resolutions

The Resolutions to be proposed at the AGM are set out in the notice of AGM in Part III of this document. For an ordinary resolution (Resolutions 1 to 14 inclusive) to be passed at the AGM, more than half the votes cast must be in favour of the resolution. For a special resolution (Resolutions 15 and 16) to be passed at the AGM, three-quarters of the votes cast must be in favour of the resolution.

Resolution 1 – Annual report and accounts

For each financial year the Directors are required to present the annual report and accounts of the Company (including the Strategic Report, Directors' Report and Auditor's Report) ("2020 Annual Report") to the shareholders.

Resolution 2 – Final dividend

A final dividend can be paid only after it has been approved by the shareholders. A final dividend of 19.2 pence per ordinary share is recommended by the Directors for payment to shareholders who were on the register at the close of business on Friday, 30 April 2021. If approved, the final dividend will be paid on Friday, 28 May 2021.

Resolution 3 – Directors' remuneration report

The Directors have prepared a remuneration report, included in the 2020 Annual Report detailing the remuneration of the Directors and a statement by the chair of the remuneration committee. The Company has decided to seek shareholders' approval in respect of the contents of this report. The vote is an advisory one.

You can find the Directors' remuneration report on pages 46 to 50 of the 2020 Annual Report.

Resolutions 4 to 11 – Appointment and re-appointment of Directors

Resolutions 4 to 11 deal with the election or re-election of Directors in accordance with the requirements of the Company's articles of association. Biographical details of all the Directors (as at the date of this Circular) seeking election or re-election are set out on page 34 of the 2020 Annual Report and appear on the Company's investor website www.mortgageadvicebureau.com/investor-relations.

Resolutions 12 and 13 – Auditors

The Company's auditors must offer themselves for re-appointment at each AGM at which accounts are presented. The performance and effectiveness of the auditors, which included an assessment of the auditors' independence and objectivity has been evaluated by the Company's audit committee which has recommended to the Board that BDO LLP be reappointed and its remuneration be determined by the Company's audit committee.

Resolutions 14 to 16 – Share capital

The authority given to the Directors to allot further shares in the capital of the Company requires the prior authorisation of the shareholders in a general meeting under section 551 of the CA 2006. Upon the passing of Resolution 14, the Directors will have authority to allot shares up to an aggregate nominal amount of £17,724, which is approximately one-third of the Company's current issued ordinary share capital as at 19 April 2021, being the latest practicable date prior to the printing of this Circular. This authority will expire immediately following the Annual General Meeting in 2022 or on 30 June 2022, whichever is the earlier.

The Directors of the Company will continue to seek to renew this authority at each Annual General Meeting, in accordance with current best practice. The Directors have no present intention of exercising the authority sought under this resolution except as required in connection with the Company's obligations under its employee share schemes.

If the Directors of the Company wish to exercise the authority under Resolution 14 and offer shares (or sell any shares which the Company may purchase and elect to hold as treasury shares) for cash, the CA 2006 requires that, unless shareholders have given specific authority for the waiver of their statutory pre-emption rights, the new shares must be offered first to existing shareholders in proportion to their existing shareholdings. In certain circumstances, it may be in the best interests of the Company to allot new shares (or to grant rights over shares) for cash or to sell treasury shares for cash without first offering them to existing shareholders in proportion to their holdings.

Resolution 15, if passed, would authorise the Directors of the Company to do this by allowing the Directors of the Company to allot shares for cash or sell treasury shares for cash (i) by way of a rights issue (subject to certain exclusions), or by way of an open offer or other offer of securities (not being a rights issue) in favour of existing shareholders in proportion to their shareholdings (subject to certain exclusions); or (ii) otherwise up to an aggregate nominal value of £2,658, which is equivalent to approximately 5 per cent of the issued ordinary share capital of the Company on 19 April 2021, being the latest practicable date prior to the printing of this Circular.

PART II

Explanatory notes to the proposed resolutions (continued)

This authority will expire immediately following the Annual General Meeting in 2022 or on 30 June 2022, whichever is the earlier. The Directors of the Company intend to renew such authority at successive Annual General Meetings in accordance with current best practice.

The Directors of the Company have no present intention of exercising this authority, but they consider its grant to be appropriate in order to preserve maximum flexibility for the future.

The Directors are seeking further authority under Resolution 16 to offer shares (or sell treasury shares) for cash otherwise than to existing shareholders pro rata to their holdings up to an aggregate nominal value of £2,658 which is equivalent to approximately 5 per cent of the issued ordinary share capital of the Company on 19 April 2021, being the latest practicable date prior to the printing of this Circular. This is in addition to the 5 per cent referred to in Resolution 15. If given, this authority will expire immediately following the Annual General Meeting in 2022 or on 30 June 2022, whichever is the earlier.

This extra authority is being sought in accordance with the Pre-Emption Group's Statement of Principles for Disapplying Pre-Emption Rights ("Statement of Principles"). The Statement of Principles permits disapplication authorities of up to 10 per cent of issued ordinary share capital in total to be sought provided the extra 5 per cent is used only in connection with the financing (or refinancing) of an acquisition or specified capital investment (as defined in the Statement of Principles).

The Directors of the Company have no present intention of exercising this authority, but they consider its grant to be appropriate in order to preserve maximum flexibility for the future.

PART III

Notice of AGM

NOTICE OF MEETING

Notice is hereby given that the Annual General Meeting of Mortgage Advice Bureau (Holdings) plc (the “Company”) will be held at 2.00 pm on Tuesday, 25 May 2021 at 14 Mallard Way, Derby, DE24 8GX for the following purposes:

To propose and, if thought fit, to pass the following resolutions as ordinary resolutions:

Report and accounts

Resolution 1 – To receive the Company’s annual report and accounts for the financial year ended 31 December 2020.

Final dividend

Resolution 2 – To approve the final dividend on the ordinary shares of 19.2 pence per ordinary share for the year ended 31 December 2020 to shareholders on the register at the close of business on 30 April 2021.

Remuneration report

Resolution 3 – To approve the Directors’ remuneration report set out on pages 46 to 50 of the Company’s annual report and accounts for the financial year ended 31 December 2020.

Directors

Resolution 4 – To re-elect Katherine Innes Ker as a Director of the Company.

Resolution 5 – To re-elect Peter Brodnicki as a Director of the Company.

Resolution 6 – To re-elect Ben Thompson as a Director of the Company.

Resolution 7 – To re-elect Lucy Tilley as a Director of the Company.

Resolution 8 – To re-elect Nathan Imlach as a Director of the Company.

Resolution 9 – To re-elect Stephen Smith as a Director of the Company.

Resolution 10 – To re-elect David Preece as a Director of the Company.

Resolution 11 – To elect Mike Jones as a Director of the Company.

Auditors

Resolution 12 – To re-appoint BDO LLP as the Company’s Auditors to hold office from the conclusion of this meeting until the conclusion of the next general meeting of the Company at which the Company’s annual accounts and reports are laid before the meeting.

Resolution 13 – To authorise the Company’s audit committee to set the remuneration of the auditors.

Share capital

Resolution 14 – That, in substitution for all subsisting authorities to the extent unused, the Directors of the Company be generally and unconditionally authorised, in accordance with section 551 of the Companies Act 2006 to exercise all the powers of the Company to allot shares in the Company and to grant rights to subscribe for, or to convert any security into, shares in the Company up to an aggregate nominal amount of £17,724.

The authority hereby conferred on the Directors of the Company shall expire at the conclusion of the next annual general meeting of the Company after the date of the passing of this Resolution or 30 June 2022, whichever is the earlier save that under this authority the Company may, before such expiry, make offers or enter into agreements which would or might require shares to be allotted or rights to subscribe for, or to convert any security into, shares to be granted after such expiry and the Directors of the Company may allot shares or grant rights to subscribe for, or to convert any security into, shares (as the case may be) in pursuance of any such offer or agreement as if the authority conferred hereby had not expired.

PART III

Notice of AGM (continued)

Share capital (continued)

To propose and, if thought fit, to pass the following resolutions as special resolutions:

Resolution 15 – That, subject to the passing of Resolution 14 above and in substitution for all subsisting authorities to the extent unused, the Directors of the Company be authorised, pursuant to section 570 and section 573 of the Companies Act 2006 (“CA 2006”), to allot equity securities (within the meaning of section 560 CA 2006) for cash either pursuant to the authority conferred by Resolution 14 or by way of a sale of treasury shares, as if section 561(1) CA 2006 did not apply to any such allotment, provided that this authority shall be limited to:

- (a) the allotment of equity securities or sale of treasury shares in connection with an offer of equity securities:
 - (i) to ordinary shareholders in proportion (as nearly as may be practicable) to their existing holdings; and
 - (ii) to holders of other equity securities as required by the rights of those securities or as the Directors of the Company otherwise consider necessary,

and so that the Directors of the Company may impose any limits or restrictions and make any arrangements which they consider necessary or appropriate to deal with any treasury shares, fractional entitlements or securities represented by depositary receipts, record dates, legal, regulatory or practical problems in, or under the laws of, any territory or the requirements of any regulatory body or stock exchange or any other matter; and

- (b) the allotment (otherwise than under paragraph (a) of this Resolution 15) of equity securities up to an aggregate nominal amount of £2,658,

and shall expire at the conclusion of the next annual general meeting of the Company after the date of the passing of this resolution or 30 June 2022, whichever is the earlier, save that the Company may, before such expiry, make any offers, or enter into agreements which would or might require equity securities to be allotted after such expiry and the Directors of the Company may allot equity securities in pursuance of such offer or agreement as if the authority conferred hereby had not expired.

Resolution 16 – That, subject to the passing of Resolution 14 above the Directors be and they are hereby authorised in addition to any authority granted under Resolution 15, pursuant to section 570 and section 573 Companies Act 2006 (“CA 2006”), to allot equity securities (within the meaning of section 560 CA 2006) for cash either pursuant to the authority conferred by Resolution 14 or by way of a sale of treasury shares, as if section 561(1) CA 2006 did not apply to any such allotment or sale, provided that this authority shall be:

- (a) limited to the allotment of equity securities or sale of treasury shares up to an aggregate nominal amount of £2,658; and
- (b) used only for the purposes of financing (or refinancing, if the authority is to be used within six months after the original transaction) a transaction which the Directors determine to be an acquisition or other capital investment of a kind contemplated by the Statement of Principles on Disapplying Pre-Emption Rights most recently published by the Pre-Emption Group prior to the date of this notice,

and shall expire at the conclusion of the next annual general meeting of the Company after the date of the passing of this resolution or 30 June 2022, whichever is the earlier, save that, in each case, the Company may, before such expiry, make an offer or agreement which would or might require equity securities to be allotted (and treasury shares to be sold) after such expiry and the Directors may allot equity securities (and sell treasury shares) in pursuance of such offer or agreement as if the authority conferred hereby had not expired.

By order of the Board

Fabien Holler
Company Secretary

20 April 2021

Registered Office:
Capital House
Pride Place
Derby
DE24 8QR

Registered in England and Wales No. 04131569

Notes to the Notice of Annual General Meeting (“AGM”)

1. AGM arrangements

The arrangements for attendance and voting at this year’s AGM and for asking questions on the business of the AGM are explained in the Chair’s letter in Part I of this Circular. Any changes to the AGM arrangements will be communicated to shareholders before the AGM through our website: <https://www.mortgageadvicebureau.com/investor-relations/shareholder-services/agm-information>. As explained in the Chair’s letter, this year shareholders are strongly encouraged not to attend the AGM in person due to the unpredictable circumstances and uncertainty whether it will be possible to meet indoors as a group at the date of the AGM.

2. Shareholders’ right to appoint a proxy

A member is entitled to appoint a proxy, who need not be a member to exercise all or any of the member’s rights to attend, speak and vote at the meeting, if attendance is permitted. A proxy form which may be used to make such appointment and give proxy instructions accompanies this notice. If you do not have a proxy form and believe that you should have one, or if you require additional forms, please contact Equiniti Limited:

- by post at Equiniti, Aspect House, Spencer Road, Lancing, BN99 6DA; or
- by telephone UK – 0371 384 2030. From overseas – +44 121 415 7047. Lines are open 8.30 am to 5.30 pm Monday to Friday, excluding public holidays in England and Wales.

3. Form of proxy

To be valid any proxy form or other instrument appointing a proxy must be received:

- by post to Equiniti, Freepost RTHJ-CLLL-KBKU, Aspect House, Spencer Road, Lancing, BN99 8LU or (during normal business hours only) by hand at Equiniti, Aspect House, Spencer Road, Lancing, BN99 6DA;
- in the case of shareholders holding their shares through CREST, by utilising the CREST electronic proxy appointment service in accordance with the procedures set out in paragraphs 9 to 11 below; and, in each case no later than 2.00 pm on Friday, 21 May 2021 (or, in the case of an adjourned meeting, by no later than 48 hours (excluding any part of a day that is not a working day) prior to the meeting); or
- as an alternative to completing the hard-copy proxy form, you can appoint a proxy electronically by visiting www.sharevote.co.uk. You will need your Voting ID, Task ID and Shareholder Reference Number (this is the series of numbers printed on your proxy form). Full instructions are given on the website. To be valid, your proxy appointment(s) and instructions should reach Equiniti Limited no later than 2.00 pm on Friday, 21 May 2021 (or, in the case of an adjourned meeting, by no later than 48 hours (excluding any part of a day that is not a working day) prior to the meeting).

In view of the uncertainty as to whether shareholders are able to attend the meeting in person, shareholders are strongly encouraged to submit their proxy vote in advance of the AGM appointing the Chair of the meeting as proxy, with voting instructions to ensure their vote is counted.

4. In the case of a member which is a company, the proxy form must be executed under its common seal or signed on its behalf by an officer of the company or an attorney for the company.

5. Any power of attorney or any other authority under which the proxy form is signed (or a duly certified copy of such power or authority) must be included with the proxy form.

6. A vote withheld is not a vote in law, which means that the vote will not be counted in the calculation of votes for or against the resolution. If no voting indication is given, your proxy will vote or abstain from voting at his or her discretion. Your proxy will vote (or abstain from voting) as he or she thinks fit in relation to any other matter which is put before the AGM.

7. In the case of joint holders, where more than one of the joint holders purports to appoint a proxy, only the appointment submitted by the most senior holder will be accepted. Seniority is determined by the order in which the names of the joint holders appear in the Company’s register of members in respect of the joint holding (the first named being the most senior).

Notes to the Notice of Annual General Meeting (“AGM”) (continued)

8. CREST

CREST members who wish to appoint a proxy or proxies through the CREST electronic proxy appointment service may do so for the AGM or any adjournment thereof by using the procedures described in the CREST Manual. CREST personal members or other CREST sponsored members, and those CREST members who have appointed a service provider(s), should refer to their CREST sponsor or voting service provider(s), who will be able to take the appropriate action on their behalf.

9. In order for a proxy appointment or instruction made using the CREST service to be valid, the appropriate CREST message (a “CREST Proxy Instruction”) must be properly authenticated in accordance with Euroclear UK & Ireland Limited’s specifications, and must contain the information required for such instruction, as described in the CREST Manual (available via www.euroclear.com). The message, regardless of whether it constitutes the appointment of a proxy or is an amendment to the instruction given to a previously appointed proxy must, in order to be valid, be transmitted so as to be received by the issuer’s agent, Equiniti Limited (ID is RA19), by 2.00 pm on Friday, 21 May 2021 or, in the case of an adjourned meeting, by no later than 48 hours (excluding any part of a day that is not a working day) prior to the meeting. For this purpose, the time of receipt will be taken to be the time (as determined by the timestamp applied to the message by the CREST Application Host) from which the issuer’s agent is able to retrieve the message by enquiry to CREST in the manner prescribed by CREST. After this time any change of instructions to proxies appointed through CREST should be communicated to the appointee through other means.

10. CREST members and, where applicable, their CREST sponsors, or voting service providers should note that Euroclear UK & Ireland Limited does not make available special procedures in CREST for any particular message. Normal system timings and limitations will, therefore, apply in relation to the input of CREST Proxy Instructions. It is the responsibility of the CREST member concerned to take (or, if the CREST member is a CREST personal member, or sponsored member, or has appointed a voting service provider, to procure that his CREST sponsor or voting service provider(s) take(s)) such action as shall be necessary to ensure that a message is transmitted by means of the CREST system by any particular time. In this connection, CREST members and, where applicable, their CREST sponsors or voting system providers are referred, in particular, to those sections of the CREST Manual concerning practical limitations of the CREST system and timings.

11. The Company may treat as invalid a CREST Proxy Instruction in the circumstances set out in Regulation 35(5)(a) of the Uncertificated Securities Regulations 2001 (as amended).

12. Voting

To be entitled to vote at the AGM (and for the purpose of the determination by the Company of the votes they may cast), shareholders must be registered in the Register of Members of the Company at 6.30 pm on Friday, 21 May 2021 (or, in the event of any adjournment, 6.30 pm on the date which is two days before the time of the adjourned meeting, excluding any part of a day that is not a working day). Changes to the Register of Members after the relevant deadline shall be disregarded in determining the rights of any person to vote at the meeting.

Voting at the AGM will be conducted by way of a poll rather than on a show of hands. The Board believes a poll is more representative of shareholders’ voting intentions because shareholders’ votes are counted according to the number of shares held and all votes tendered are taken into account.

It is expected that the total of the votes cast by shareholders for or against or withheld on each resolution will be announced via a Regulatory Information Service and published on the Company’s investor website, www.mortgageadvicebureau.com/investor-relations, after the AGM.

13. As at 19 April 2021 (being the last practicable date prior to the publication of this Circular) the Company’s issued share capital consists of 53,174,989 issued ordinary shares of 0.1 pence each admitted to trading and carrying one vote each. The Company does not hold any ordinary shares in treasury. Therefore the total voting rights in the Company as at 19 April 2021 are 53,174,989.

14. Corporate representatives

Any corporation which is a member can appoint one or more corporate representatives who may exercise on its behalf all of its power as a member provided that they do not do so in relation to the same shares.

Notes to the Notice of Annual General Meeting (“AGM”) (continued)

15. Enquiries

Except as provided above, members who have general queries about the meeting should use the following means of communication (no other methods of communication will be accepted):

- by telephone to Equiniti: UK – 0371 384 2030. From overseas – +44 121 415 7047. Lines are open 8.30 am to 5.30 pm Monday to Friday, excluding public holidays in England and Wales;
- by post to Equiniti, Aspect House, Spencer Road, Lancing, BN99 6DA; or
- by voting online at www.sharevote.co.uk. You will need your Voting ID, Task ID and Shareholder Reference Number (this is the series of numbers printed on your Proxy Form).

You may not use any electronic address provided either in this notice of AGM or any related documents (including the Chair’s letter and proxy form) to communicate with the Company for any purposes other than those expressly stated.

16. Notice of AGM on Company’s investor website

A copy of this notice can be found on the Company’s investor website at www.mortgageadvicebureau.com/investor-relations.

