

Finance Corporation of Bahamas Limited Annual Meeting – On-line Joining instructions

Finance Corporation of Bahamas Limited is conducting an online shareholders' meeting. The meeting will be hosted online by way of a live webcast. The Annual Meeting will begin at 10:00 a.m. EST on Friday October 2, 2020.

Participating at the Meeting

Shareholders and duly appointed proxyholders can attend the meeting online by going to <https://web.lumiagm.com/400620944> prior to the start of the meeting to login. Once logged on shareholders and duly appointed proxyholders can participate, vote, or submit questions during the meeting's live webcast.

To join the meeting:

- **Registered Shareholders:** Click on “**I have a login**” and enter your individual Control Number along with the meeting password “**finco2020**”.
- **Duly appointed proxyholders:** A proxy form can be submitted to the attention of the briony.cartwright-seymour@rbc.com via email or in person, or by mail or courier, to the offices of **Bahamas Central Securities Depository Limited**, 2nd Floor, Fort Nassau Centre, British Colonial Hilton, Suite #202, P.O. Box N-9307, Nassau, Bahamas **no later than 48 hours in advance of the Meeting**. After receipt of the proxy form, the Corporate Secretary will then provide the proxyholder with a Control Number. If a shareholder who has submitted a proxy attends the meeting via the webcast, any votes cast by such shareholder on a ballot will be counted and the submitted proxy will be disregarded. The Password to the meeting is “**finco2020**”.
- **Non-Registered Shareholders:** may attend the meeting (but will not be able to vote) by clicking “**I am a guest**” and completing the online form.

Voting at the Meeting: will only be available for Registered Shareholders.

- **A Registered Shareholder** (who is a shareholder of **ORDINARY** “Shares”), will appear on a list of shareholders for the meeting. To have his/her Shares voted at the meeting, each Registered Shareholder will be required to enter his/her individual Control Number, prior to the start of the meeting.
- **Non-Registered Shareholders:** may attend the meeting (but will not be able to vote) by clicking “**I am a guest**” and completing the online form.
- **Voting at the Meeting:** will only be available for Registered Shareholders and duly appointed proxyholders.
 - **A Registered Shareholder** (who is a shareholder of **ORDINARY** “Shares”), will appear on a list of shareholders for the meeting. To have his/her Shares voted at the meeting, each Registered Shareholder will be required to enter his/her individual Control Number, prior to the start of the meeting.
 - **A duly appointed proxyholder** (who is appointed by a Registered Shareholders to represent them at the online meeting), **must submit their signed Proxy Form at least 48 hours before the meeting as noted above.**

To appoint a proxyholder, shareholders **MUST** send the duly completed Proxy form to the Corporate Secretary, as noted above, so that the Corporate Secretary may provide the proxyholder with a Control Number via email. Without a Control Number, proxyholders will not be able to vote at the meeting.

It is important that registered shareholders and duly appointed proxyholders are connected to the internet at all times during the meeting in order to vote when balloting commences. It is your responsibility to ensure connectivity for the duration of the meeting.