<table>
<thead>
<tr>
<th>B #:</th>
<th>20375-24</th>
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</thead>
<tbody>
<tr>
<td>Date:</td>
<td>06/12/2024</td>
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<tr>
<td>To:</td>
<td>All Participants</td>
</tr>
<tr>
<td>Category:</td>
<td>Dividends</td>
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<tr>
<td>From:</td>
<td>Supervisor, Stock Dividend Department</td>
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<tr>
<td>Attention:</td>
<td>Dividend Managers, Cashiers, and Reorganization Managers</td>
</tr>
<tr>
<td>Subject:</td>
<td>Optional Dividend: LUFAX Holding LTD  CUSIP: 54975P201 Rate: 2.42 per ADS held as of the ADS Record Date Record Date: 06/04/24 Payable Date: 08/06/24 Ex Date: 06/04/24 DTC Election Submission Cut-Off: 06/25/24 no later than 8:00 P.M. New York time</td>
</tr>
</tbody>
</table>

**WARNING TIME CRITICAL**

Lufax Holding LTD has declared a stock distribution of 1.073647 per share in new ADSs per ADS held as of the ADS Record Date or cash of 2.42 per ADS held as of the ADS Record Date. The distribution is payable to stockholders of record at the close of business on 06/04/24.

**Option #1 [Default]:** Cash of US $2.42 per ADS held as of the ADS Record Date

**Option # 2 [ADS only]:** 1.073647 new ADSs per ADS held as of the ADS Record Date

The Company has informed the Depositary that the shareholders of the Company approved, at the Company’s annual general meeting of shareholders held on May 30, 2024, a Special (Scrip) Dividend in the amount of US$1.21 per Share or US$2.42 per ADS (the “Special Dividend”). The Special Dividend will be payable in cash by default, with eligible holders of Shares given an option to elect to receive the Special Dividend wholly in the form of new Shares and eligible holders of ADSs given an option to elect to receive the Special Dividend wholly in the form of new ADSs.

**RECORD DATE POSITION INFORMATION SHOULD BE CONFIRMED THROUGH THE CA WEB.**

**CLIENTS SHOULD SUBMIT ELECTION INSTRUCTIONS THROUGH THE CORPORATE ACTION WEB INSTRUCTION TAB. PLEASE REFER TO IMPORTANT NOTICE B#0178-15 FOR MORE INFORMATION.**

DTCC offers enhanced access to all important notices via a Web-based subscription service. The notification system leverages RSS Newsfeeds, providing significant benefits including real-time updates and customizable delivery. To learn more and to set up your own DTCC RSS alerts, visit [http://www.dtcc.com/subscription_form.php](http://www.dtcc.com/subscription_form.php).
Participants not responding to the above options by 06/25/24 no later than 8:00 P.M. New York time will receive the dividend in the form of **Cash (default)**.

If there are any questions regarding this Important Notice, or the processing of related instructions via CA Web, clients should contact DTC’s Customer Help Line at (888) 382-2721.

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providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages. To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.
LUFAX HOLDING LTD:
NOTICE OF SPECIAL (SCRIP) DIVIDEND

TO ALL HOLDERS AND BENEFICIAL OWNERS OF LUFAK HOLDING LTD AMERICAN DEPOSITARY SHARES ("ADSs")

| DEPOSITARY: | Citibank, N.A. ("Depositary"). |
| COMPANY: | Lufax Holding Ltd, an exempted company with limited liability incorporated and existing under the laws of the Cayman Islands. |
| DEPOSITED SECURITIES: | Ordinary Shares of the Company ("Shares"). |
| DEPOSIT AGREEMENT: | Deposit Agreement, dated as of November 3, 2020, and as amended by Amendment No. 1 to the Deposit Agreement, dated as of December 15, 2023, by and among the Company, the Depositary, and the Holders and Beneficial Owners of ADSs issued thereunder (the "Deposit Agreement"). |
| ADS CUSIP NO.: | 54975P201.* |
| ADS TICKER: | LU.* |
| ADS to SHARE RATIO: | One (1) ADS to two (2) Shares. |
| ADS RECORD DATE: | June 4, 2024 at the close of business (New York City time) ("ADS Record Date"). |
| SHARE RECORD DATE: | June 4, 2024 at the close of business (Hong Kong time) ("Share Record Date"). |
| ADS DIVIDEND ELECTION DEADLINE: | 10:00 AM (New York City time) on June 26, 2024 ("ADS Dividend Election Deadline"). |

*ADS Ticker and ADS CUSIP No. are provided as a convenience only and without any liability for accuracy.

The Company has informed the Depositary that the shareholders of the Company approved, at the Company’s annual general meeting of shareholders held on May 30, 2024, a Special (Scrip) Dividend in the amount of US$1.21 per Share or US$2.42 per ADS (the “Special Dividend”). The Special Dividend will be payable in cash by default, with eligible holders of Shares given an option to elect to receive the Special Dividend wholly in the form of new Shares and eligible holders of ADSs given an option to elect to receive the Special Dividend wholly in the form of new ADSs. Eligible holders of ADSs who do not return the enclosed ADS Dividend Election Form will receive the Special Dividend in cash. Details of the Special Dividend are set forth in the Company’s Scrip Dividend Circular, dated June 12, 2024, which is available at https://www1.hkexnews.hk/listedco/listconews/sehk/2024/0612/2024061200679.pdf.

The Company has informed the Depositary that under the terms of the Special Dividend, holders of ADSs as of the ADS Record Date will have the following choices in respect of the Special Dividend:
Option 1 [Default Option]: Cash of US$2.42 per ADS held as of the ADS Record Date

Option 2 [ADS Election-only Option]: 1.073647 new ADSs per ADS held as of the ADS Record Date

The number of new ADSs to be issued to the eligible holders of ADSs will be rounded down to the nearest whole number. Fractional entitlements to the new ADSs will be paid in cash to the relevant holders of ADSs who elect to receive the Special Dividend in the form of new ADSs.

For the avoidance of doubt, holders of ADSs cannot choose to receive the Special Dividend partly in cash and partly in the form of new ADSs, except for the Depositary and other intermediaries, such as brokers, that are aggregating the elections of more than one holder, which may elect to receive their entitlement partly in cash and partly in the form of new ADSs.

Citibank, N.A. expects distribution of the Special Dividend in cash and in new ADSs to take place on or around August 6, 2024.

Please note that both options are subject to a Depositary fee of US$0.05 per ADS held as of the ADS Record Date.

Special Dividend Election in the Form of New ADSs

In order to elect to receive the Special Dividend in the form of new ADSs, the enclosed ADS Dividend Election Form must be properly completed and returned to Citibank, N.A. at the address noted thereon prior to 10:00 A.M. EDT on June 26, 2024. If the ADS Dividend Election Form is not timely returned, or returned but not properly completed, the ADS holder will be deemed to have elected to receive the Special Dividend in cash. The Special Dividend election in the form of new ADSs is final and will not be revocable once the ADS Dividend Election Form is properly and timely received by Citibank, N.A.

ADSs Held in Brokerage or Custodian Accounts

Beneficial owners of ADSs who hold their ADSs through a bank, broker or other securities intermediary must contact the bank, broker or other securities intermediary through which they hold their ADSs to make any election to receive the Special Dividend in new ADSs through the applicable procedures established by DTC for such purpose. The deadline for making the new ADS Special Dividend election through a broker or custodian will be different from the deadlines set forth herein. If you hold your ADSs in a brokerage or custodial account, please check with your broker or custodian on the actions that you may need to take and the relevant deadlines to elect to receive the Special Dividend in the form of new ADSs. If you wish to elect Option 2 (ADS Election-only Option), please take action promptly to provide instructions to your securities intermediary to allow sufficient time for your securities intermediary to gather your instructions and to submit an election on your behalf to the Depositary, prior to applicable deadlines. Option 1 (the Default Option) will apply to all ADS holders for which a valid election is not received in a timely manner.
**ADSs held in uncertificated form (other than in DTC)**

New ADSs to be distributed to ADS holders who elect to receive new ADSs for the Special Dividend will be issued and delivered in uncertificated form via the Direct Registration System maintained by Citibank, N.A. to the address on record.

**ADSs held in certificated form**

New ADSs to be distributed to ADS holders who hold ADSs in certificated form and elect to receive new ADSs for the Special Dividend will be issued and delivered in uncertificated form via the Direct Registration System maintained by Citibank, N.A. to the address on record.

Holders and Beneficial Owners of ADSs should not rely on the Depositary as the sole source of information and are hereby instructed to consult their broker, financial intermediary, or legal or financial advisor for advice concerning their particular circumstances. The Depositary makes no recommendations and gives no investment, legal or tax advice as to the foregoing matters.

The information contained herein and in any enclosed documents pertaining to the proposed Special Dividend has been provided to Citibank, N.A. by the Company. Citibank, N.A. is forwarding this information solely as Depositary for the ADSs and disclaims any responsibility with respect to the accuracy of such information. Citibank, N.A. does not, and should not be deemed to, express any opinion with respect to the election described herein.

If you have any questions about the above, please contact the Information Agent appointed by the Company, Georgeson LLC, at +1 (866) 679-2303.

June 12, 2024

Citibank, N.A., as Depositary
ADS Dividend Election Form

Please fold along the perforation, detach and return the bottom portion in the enclosed envelope.

[ ] I hereby elect to receive the Special Dividend in ADSs at a rate of 1.073647 new ADSs per each ADS held as of the ADS Record Date of June 4, 2024. (No partial elections permitted; elections are not revocable)

*If you do not make an election, you will receive your Special Dividend entitlement in cash. (US$2.42 per ADS held as of the ADS Record Date of June 4, 2024, subject to the terms listed below.)

By signing, dating and checking the above box on this form, the owner of the ADSs identified above is electing to receive ADSs, not cash.

Please note that you must complete an ADS Dividend Election Form for each account in which you own ADSs and for which you wish to receive a dividend in ADSs. If you have any questions, please contact Georgeson LLC, the information agent appointed by the company, at (866) 679-2303.

The undersigned, as the owner of the ADSs identified above the undersigned’s name and signature, hereby:

(i) acknowledges receipt of the Notice of Special Dividend (the “Notice”);
(ii) acknowledges and agrees that he/she/it can only elect to receive cash or ADSs and that by not electing to receive the Special Dividend wholly in the form of ADSs, the Special Dividend will be remitted in cash;
(iii) recognizes that the election of the Special Dividend in the form of new ADSs and related agreements and instructions cannot be revoked;
(iv) agrees to indemnify and hold harmless Citibank and the Company for any liability that may be incurred as a result of the above election, instruction, acknowledgments, agreements, and recognition;
(v) acknowledges that signing this form means he/she/it is choosing to receive new ADSs, not cash; and
(vi) agrees to pay the ADS fees of $0.05 per ADS held.

Your reply must be received prior to 10:00 A.M. EDT on June 26, 2024

To Citibank, N.A., Depositary (“Citibank”) for the American Depositary Shares (the “ADSs”) of Lufax Holding Ltd (the “Company”)

Authorized Signatures — Please be sure to date and sign this Form.

Please sign your name to this ADS Dividend Election Form. When signing in a fiduciary or representative capacity, provide each such full title. Where more than one owner of ADSs is signing this ADS Dividend Election Form, each such owner should sign. An ADS Dividend Election Form executed by a corporation should be signed in the full corporate name by a duly authorized officer with full title as such.

Date (mm/dd/yyyy) — Please print date below.

Signature 1 — Please keep signature within the box.

Signature 2 — Please keep signature within the box.