

ANNEXURE 2

A low-angle photograph of the Kenanga Tower, a tall skyscraper with a glass and metal facade, reaching towards a clear blue sky with scattered white clouds. The building's name 'kenanga' is visible in red on its side. In the foreground, a sign on a pillar reads 'KENANGA TOWER'. The image is framed by a red banner on the left and white circular graphic elements on the right.

kenanga

49TH ANNUAL GENERAL
MEETING ON 25 MAY 2023

**PRE-AGM QUESTIONS RECEIVED
FROM SHAREHOLDERS
AS AT 23 MAY 2023**

NAME OF SHAREHOLDER - LIEW CHIN YIP

QUESTION 1

When will Super App be launched? What is so special about this as not a lot of app like Versa, Moomoo, Tiger Broker, FSM.

ANSWER TO QUESTION 1

We believe the Kenanga Wealth App will be first of its kind in Malaysia bringing Kenanga's digital financial products like e-wallet, online stockbroking, digital investment management, digital assets, etc. onto one platform. We believe the competition has platforms that provide only some of these products. We expect to have a full launch later part of the year.

NAME OF SHAREHOLDER - LIEW CHIN YIP

QUESTION 2

Is the new Rakuten launch at Singapore also?

ANSWER TO QUESTION 2

Kenanga and our JV partner, Rakuten Securities, Inc. of Japan, have a regional ASEAN strategy that includes Singapore.

NAME OF SHAREHOLDER – PUI CHENG WUI

QUESTION 3

Rakuten's HKEX trading platform cannot be competitive against Singapore brokers because of the additional 0.15% Malaysian stamp duty levied on HKEX trades. Singapore brokers do not charge additional local stamp duty beyond the HK stamp duty. Perhaps Rakuten Singapore can be the answer to overcome this obstacle. Or an appeal to MOF for exemption of stamp duty for trades done on foreign bourses.

ANSWER TO QUESTION 3

The additional 0.15% Malaysian stamp duty is required by the Ministry of Finance Malaysia. Rakuten Trade Sdn Bhd and all licensed entities in Malaysia must comply to charge our customers the additional stamp duty. We believe we are very competitive in Malaysia given our digital platform and value add services. We are in constant dialogue with our regulators on how to improve the local rules to be more competitive vis-a-vis foreign brokers.

NAME OF SHAREHOLDER - PUI CHENG WUI

QUESTION 4

Please elaborate on the financial performance of Wasatah Capital in 2022 and the outlook for 2023 and beyond, given the renewed resurgence of Saudi Arabia's economy.

ANSWER TO QUESTION 4

Al Wasatah, an associate company of Kenanga, has benefited from the good performance of the Saudi capital markets in 2022. Al Wasatah is active in the corporate advisory and equity fund raising business. Al Wasatah contributed RM7.8 million to Kenanga's Group PBT in FY2022. We believe that the prospects of the Saudi economy will remain good and are optimistic that Al Wasatah will perform well in 2023.

NAME OF SHAREHOLDER - PUI CHENG WUI

QUESTION 5

KDI achieved AUM of almost RM250 million with 17,000 clients by end of December 2022. Although commendable, this is but a fraction of the addressable market. What is the strategic vision for KDI Save, particularly with regard to the leading and most significant competitive product in this market segment, Alliance SavePlus?

ANSWER TO QUESTION 5

Our strategic vision for KDI Save is to be a competitive and highly liquid money market fund for mass market and mass affluent investors. KDI Save and KDI Invest are positioned as easy, simple, and “no strings attached” products for customers who are embarking on their savings and investing journeys, as well as for established investors looking to diversify their portfolios. KDI is part of Kenanga’s strategy of offering a comprehensive range of financial products to our retail customers.

NAME OF SHAREHOLDER - PUI CHENG WUI

ANSWER TO QUESTION 5 (Cont'd)

Products by other providers are often promotional with limited periods and quantum, have strict eligibility requirements, or can only promise a projected return. The mentioned product starts at 0% interest (for balances less than RM20,000) and requires a minimum deposit of at least half a million Ringgit to access the highest interest tier.

KDI Save offers a superior interest rate for our target customer segment - mass market and mass affluent investors across Malaysia who want simple, easy, diversified investments. Most of our KDI customers have less than RM15,500 invested in KDI Save and this provides us with a well-diversified client base.

We constantly review our KDI product features and offered rates to remain competitive for our target customers.

NAME OF SHAREHOLDER - HONG KOK CHUANG

QUESTION 6

Dear Board, when will have physical meeting?

ANSWER TO QUESTION 6

In the process of determining the mode of the AGM, the Company has to ensure that its AGM would continue to be conducted in an effective and efficient manner, in form and substance, to meet the objective of the general meeting, including the shareholders' accessibility to the AGM.

Pursuant to Clause 58 of the Company's Constitution, Companies Act 2016 and the revised 'Guidance Note and FAQs on the Conduct of General Meetings for Listed Issuers' issued by the Securities Commission Malaysia on 7 April 2022, the Company is allowed to convene its AGM virtually when the country entered into the 'Transition to Endemic' phase from the Pandemic phase.

NAME OF SHAREHOLDER - HONG KOK CHUANG

ANSWER TO QUESTION 6 (Cont'd)

In the meantime, regardless of the mode or platform of the AGM, whether fully virtual, hybrid or physical, the Company would ensure that its AGM supports meaningful engagement between the Board/ Senior Management and its shareholders. In addition, the Company would continue to leverage technology to facilitate greater shareholder's participation and enhance the proceedings of general meetings, with the necessary safeguards in place.

QUESTIONS RELATING TO DOOR GIFT

QUESTION 7 (A)

NAME OF SHAREHOLDER: LEE CHEW FOONG

Since our most respected Board of Directors had decided not to give any door gift to shareholders who had given a lot of time, efforts, participation, contribution, involvement during the past 3 years AGM and also in this 2023 AGM, we as shareholders would like to propose that no directors fees and expenses should also be given to the Board of Directors for attending all the past and current AGMs. It is most important that shareholders be treated fairly and with utmost respect. Thank you very much for your kind assistance, understanding and support.

QUESTIONS RELATING TO DOOR GIFT

QUESTION 7 (B)

NAME OF SHAREHOLDER: TEE BENG HEE

Why is the BOD so generous with their directors fees and benefits and yet so stingy in giving door gifts/ e vouchers/ e wallet to their shareholders/ proxies attending this RPV. This is the fourth year we shareholders takes time and effort to attend this RPV but the BOD does not show any appreciation at all. Fyi, many companies holding virtual agm also give door gifts/ e vouchers to all their shareholders/ proxies attending their RPV. Tq

QUESTIONS RELATING TO DOOR GIFT

QUESTION 7 (C)

NAME OF SHAREHOLDER: TEE BENG NGO

If other companies holding virtual agm can give door gifts/ e vouchers/ e wallet to all their shareholders and proxies attending their RPV, why can't Kenanga also give door gifts/ e vouchers to it's shareholders and proxies attending this RPV as a token of appreciation. This is the fourth year we attend this RPV without receiving any token. Tq

QUESTION 7 (D)

NAME OF SHAREHOLDERS:

LIM BA TAI @ LIM ENG KIM / TEE BENG CHOO/ CHEE TENG HO

Please give us some e vouchers/ e wallet for attending this RPV as a token of appreciation. Tq

QUESTIONS RELATING TO DOOR GIFT

ANSWER TO QUESTION 7 (A), (B), (C) & (D)

The Board of Kenanga had deliberated on this subject and the decision is to concentrate its resources to prioritise on dividend payout which benefits all Shareholders.



NAME OF SHAREHOLDER – STEPHEN LYE TUCK MENG

QUESTION 8

Mr Chairman, Last year AGM I made a complaint about your subsidiary Rakuten. I asked that the CEO of Kenanga contact me after the AGM - he did not - instead he forward my complaint to the CEO of Rakuten who forced closed my account with Rakuten out of revenge. Kindly have my account reinstated and have Kenanga CEO contact me after this AGM. I do not wish to pursue this matter with SC as I believe Kenanga professional enough to deal with the matter.

ANSWER TO QUESTION 8

Rakuten Trade Sdn Bhd (“**Rakuten Trade**”) is a JV between Kenanga and Rakuten Securities, Inc. of Japan. It is independently managed and has its own governance structure. Kenanga is a shareholder and is not involved in the day to day running of Rakuten Trade. I will call Mr. Lye after the AGM.

An aerial photograph of a city skyline, likely Kuala Lumpur, featuring numerous high-rise buildings and a dense urban landscape. The image is overlaid with a teal color filter. On the left side, there are large, semi-transparent white circular shapes. On the right side, there are thin white curved lines. The text "kenanga" is written in white lowercase letters, and "THANK YOU" is written in red uppercase letters, both centered in the middle of the image.

kenanga
THANK YOU

ANNEXURE 3



KENANGA INVESTMENT BANK BERHAD

Company Registration Number: 197301002193 (15678-H)
(Incorporated in Malaysia)

**KENANGA INVESTMENT BANK BERHAD
("KIBB" OR "KENANGA" OR "THE COMPANY")
FORTY-NINTH (49TH) ANNUAL GENERAL MEETING ("49TH AGM" OR "AGM")
HELD ON THURSDAY, 25 MAY 2023 AT 11.00 A.M.**

LIVE QUESTIONS RECEIVED DURING THE 49TH AGM AND THE CORRESPONDING ANSWERS PROVIDED BY THE GROUP MANAGING DIRECTOR OF KENANGA

No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
GIFT		
Q1	Kindly reconsider e-door gift to those who attend this AGM. I believe this is hottest queries raised. Hopefully the Board will manage our expectation with respect.	The Board of Directors (" Board ") of Kenanga had deliberated on this subject and the decision was to concentrate our resources to prioritise on dividend payout which benefits all Shareholders.
Q2	<p>Dear Honourable Chairman & Board of Directors,</p> <p>We appeal to your kind selves and generosity to reward us, your loyal shareholders, with E-Wallets, E-Vouchers and/or Food Vouchers, for making the effort and taking the time to attend this AGM.</p> <p>GREATLY DISAPPOINTED NONE WERE GIVEN IN PREVIOUS YEARS!!! HOPE NOT TO BE DISAPPOINTED AGAIN THIS YEAR!!!!!!</p> <p>Look forward to receiving YOUR EXCELLENT DOOR GIFTS this time! Thank you.</p>	Please refer to the response provided for Q1 above.
Q3	Morning to the Board, would the Board be kind enough to consider giving today's attending shareholders efforts, a token of door gifts? Retirees like me, do appreciate it very much in this post pandemic crisis.	Please refer to the response provided for Q1 above.
Q4	E-Wallet reconsider please	Please refer to the response provided for Q1 above.
Q5	E-wallet reconsider tq	Please refer to the response provided for Q1 above.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
Q6	<p>Good Morning,</p> <p>What is the Group's way forward to add value to the Company? Any bonus issue to reward Shareholders?</p> <p>Can the Board please give e-vouchers to participants of today's Remote Participation and Voting ("RPV"), as a token of appreciation for their effort and time taken?</p>	<p>The Group believes that innovation, digitalisation and sustainability are keys to ensure that the Group stay relevant and profitable and therefore adds value to the Company. Hence, the Group will remain resolute to drive these initiatives going forward.</p> <p>There is currently no plan for bonus issue as the issuance of bonus shares does not create value for the Company or its shareholders on a long-term basis.</p> <p>Regarding e-voucher, please refer to the response provided for Q1 above.</p>
Q7	WHAT GIFT?	Please refer to the response provided for Q1 above.
Q8	Got gift?	Please refer to the response provided for Q1 d above.
Q9	Got gift?	Please refer to the response provided for Q1 above.
Q10	What gift?	Please refer to the response provided for Q1 above.
Q11	E-wallet please tq	Please refer to the response provided for Q1 above.
Q12	E-wallet please thank you	Please refer to the response provided for Q1 above.
Q13	Good Morning Tan Sri Chairman and Board of Directors, being a long time Shareholder, I wish to request from the Chairman, as token of appreciation, to give food voucher or e-wallet to AGM attendee, in this month of Ramadan, thank you very much in anticipation.	Please refer to the response provided for Q1 above.
Q14	Dear Sir, Please give us e-breakfast for participation. Thank you.	Please refer to the response provided for Q1 above.
Q15	Can the Board be kind to reward the Shareholder with an e-voucher?	Please refer to the response provided for Q1 above.
Q16	This is the 4 th year the Company is holding its AGM virtually. Don't treat your Shareholders as out of sight, out of mind!!! The typical answer given is the Company rewards its shareholders in the form of dividends. Then why are the	Please refer to the response provided for Q1 above.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
	<p>Directors getting salaries/ fees, allowances and other benefits in kind? Why aren't the salaries/ fees alone sufficient? I believe the Company carries out a lot of CSR (Corporate Social Responsibility) activities too. It is saddening that the Shareholders rank below the recipients of your CSR activities. We have invested our hard-earned money in your Company so other than dividends, we do hope to get some token of appreciation for our participation in this virtual meeting. Do re-look at your stand of not giving Shareholders who participate in this virtual meeting any token of appreciation. Show your sincerity in thanking us instead of paying us mere lip service.</p>	
Q17	Will e-Wallet /door gift be provided as a token of appreciation? TQ	Please refer to the response provided for Q1 above.
Q18	Kindly consider giving light refreshments (e-Voucher and/or e-Wallet and/or Grab Food) to attendees for this annual event	Please refer to the response provided for Q1 above.
Q19	Kindly reverse decision not to provide vouchers to shareholders.	Please refer to the response provided for Q1 above.
Q20	Will e-Wallet / door gift be provided as a token of appreciation? TQ	Please refer to the response provided for Q1 above.
Q21	<p>When can vote?</p> <p>Hope the Board of Directors will give us faithful and sincere shareholders shopping vouchers.</p>	<p>The voting platform has been opened after the announcement by the Chairman at the beginning of the 49th AGM to enable the Shareholders, Proxies and Corporate Representatives to cast their votes throughout the AGM until the closure of the polling session is announced by the Chairman.</p> <p>This has been communicated to the Shareholders on real-time basis.</p> <p>Regarding door gift for Shareholders who attend this AGM, please refer to the response provided for Q1 above.</p>
Q22	WHAT GIFT?	Please refer to the response provided for Q1 above.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
Q23	This year have TNG or KFC voucher of attending?	Please refer to the response provided for Q1 above.
Q24	Morning BOD, please send me a copy of annual report to me. Please give e-wallet or e-vouchers to those shareholders attending this meeting. Tq Annie Goh	We will send a printed copy of the Annual Report 2022 to you in due course. Regarding door gift for Shareholders who attend this AGM, please refer to the response provided for Q1 above.
Q25	Please give us some e-vouchers/ e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
Q26	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
Q27	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 provided above.
Q28	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
Q29	Any door gift for shareholders attended this AGM?	Please refer to the response provided for Q1 above.
Q30	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
Q31	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
Q32	Please give us some e-vouchers/e-wallet for attending this RPV as a token of appreciation. Tq	Please refer to the response provided for Q1 above.
OPERATIONS		
Q33	To elaborate digital transformation program.	The digital transformation program has been briefed by Mr. Lee Kok Khee, the Executive Director, Head of Group Equity Broking Business during his presentation earlier. This year, we will be focusing on putting all digital products together in the Super App.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
Q34	How the company intends to increase customer base?	We have two (2) main channels of distribution to increase our customer base. A digital channel through platforms like Rakuten Trade Sdn Bhd and Kenanga Digital Investing and an agency channel which is our remisiers and asset and wealth management agents and sales force. We have one (1) of the largest remisier base for our equity broking business and one (1) of the largest agency base for our asset management business.
Q35	Why did Kenanga share price drop so much? Last time nearly RM2, now only RM0.90++, hope to get door gift.	<p>As Management, our responsibility is to deliver the highest profit and shareholders' return in the form of dividend. Share price is not something that we focus so much on. We do what we can control.</p> <p>In terms of door gift, the Board of Kenanga had deliberated on this subject and the decision was to concentrate our resources to prioritise on dividend payout which benefits all Shareholders.</p>
Q36	Hi may I know if Kenanga foresee any commission free stockbroking to be introduced in Malaysia and would that impact stockbroking segment of Kenanga?	Zero commission is a hot topic in the industry at the moment. However, there is a lot of regulatory pressure against payment for order flow. We foresee that there could be pressure on that but rest assured that we are ready. Rakuten Trade Sdn Bhd has the lowest commission fee in the market, and you can trade shares as low as RM1.00 commission.
Q37	Don't think your dividend payout is anything to brag about. Your share price has been improving, but now is fading again to those days of dark age! What is your problem of paying more dividends to your Shareholders?	The share price is beyond the control of the Company. We will continue to pay dividends to the Shareholders, which is comparable to the other banks.
Q38	As an investment bank, do you think the Shareholders' wealth has been improving? Your Investment Banking business did not increase value to Shareholders, but more benefits to your directors! Hope KIBB would share more value with its Shareholders! TQ.	<p>The total shareholders' return, calculated by market capitalisation increase and total dividends paid over ten (10) years (31 December 2012 to 31 December 2022), is 105%.</p> <p>Kenanga today is an investment bank with leading market positions in Equity Broking, Investment Banking and Asset Management. These businesses are expected to generate recurring income to the Shareholders in the future.</p>



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
Q39	While we are asked to vote for good benefits and fees for directors, how about the benefits for the employees? I believe that when you pay good benefits for employees, they will help to provide good value for the company and in return shareholders will be benefits as well.	We participate annually in compensation benchmarking for the financial institutions market and maintain competitiveness of our employee Total Rewards, including compensation, incentives, benefits, recognition and learning opportunities.
Q40	Sorry, I might miss out partially of the presentation due to many meetings at the same time. May I know how much you unit trust department has contributed to the company?	Our unit trust business is part of the Asset and Wealth Management segment. The segment has recorded exceptional growth in 2022 with a Profit Before Tax of RM54.2 million over RM34.9 million for 2021.
Q41	I saw treasury shares were transferred, to where and why?	The treasury shares were transferred to RHB Trustees Berhad (" the Trustee "), the appointed trustee to facilitate the implementation and administration of the Employees' Share Option Scheme (" ESOS ") under the Employees' Share Scheme approved by the Shareholders of Kenanga, pursuant to Section 127(7)(c) of the Companies Act 2016. As and when employees exercised the ESOS, the Trustee will transfer the said shares to the employees accordingly. By doing so, the existing shareholders' interest will not be diluted.
BUSINESS OUTLOOK		
Q42	When will Super App be launched?	We are aiming to launch the Super App to the public in the later part of this year.
RAKUTEN TRADE SDN BHD		
Q43	Is Rakuten platform user growing? How about volume transaction?	Yes, the users of Rakuten Trade Sdn Bhd's platform have been growing approximately 2,000 a month. Rakuten Trade Sdn Bhd's customer base garners approximately 7% of Bursa Malaysia Securities Berhad's retail market share.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
SHAREHOLDERS' ENGAGEMENT		
Q44	Face to face interactions is an integral part of the investor relation function to allow for direct engagement with the board members. Any plan to organize shareholder engagement activity?	We will review the mode of conducting the meeting either in person or virtually, next year.
AGM MATTERS		
Q45	Mr Chairman - Do not use Boardroom (Boardroom Share Registrars Sdn Bhd) for RPV in future. It is not integrated and doesn't allow us to vote when the meeting starts. Need a separate app for RPV. Complaints made to Boardroom Senior Mgmt are ignored. Use SSHSB or Tricor in future. TQ	<p>The voting platform has been opened after the announcement by the Chairman at the beginning of the 49th AGM to enable the Shareholders, Proxies and Corporate Representatives to cast their votes throughout the AGM until the closure of the polling session is announced by the Chairman.</p> <p>On the RPV services, we had successfully convened AGM virtually since 2020 by deploying the remote participation voting facilities provided by Boardroom, the share registrars of Kenanga, a leading regional AGM services provider. Boardroom partners with Lumi Global ("Lumi"), a third-party meeting platform provider to deliver the technology components of a meeting. Lumi has a good track record and has not encountered any technological disruptions in the past three (3) years. Lumi has also given assurance that their virtual meeting platform can support up to 10,000 shareholders concurrently, which meets our requirements.</p>
Q46	Mr Chairman - Please start the voting when the meeting starts and not keep us waiting long. TQ	<p>The voting platform has been opened after the announcement by the Chairman at the beginning of the 49th AGM to enable the Shareholders, Proxies and Corporate Representatives to cast their votes throughout the AGM until the closure of the polling session is announced by the Chairman.</p> <p>This has been communicated to the Shareholders on real-time basis.</p>
Q47	Do treat all members of company fairly. Don't priorities to reply MSWG (Minority Shareholders Watch Group) questions as the watchdog group is just for the sake of asking without further follow up action. Independency though of MSWG is highly suspicious due to the four founding	This year, we did not receive any questions from MSWG. It is our practice to answer all pre-AGM questions and live questions based on first in first out basis.



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No.	Questions/ Comments Received from Shareholder, Proxy, Corporate Representative	Response/ Answer Provided
	organizations are government statutory in related.	
Q48	When are you to open the casting of vote?	Please refer to the response provided for Q46 above.
Q49	We want to cast our vote. We HAVE MANY AGM TO ATTEND.	Please refer to the response provided for Q46 above.
Q50	Hope can continue with online AGM in future so everyone can join.	Thank you for your feedback and support.
Q51	No sound look like transmission was down.	The quality of the live webcast is dependent on the bandwidth and stability of the internet connection of the participant, kindly ensure that you stay connected online.
OTHERS		
Q52	Mr Chairman, Last year AGM I made a complaint about your subsidiary Rakuten. I asked that the CEO of Kenanga contact me after the AGM - he did not - instead he forwarded my complaint to the CEO of Rakuten who forced closed my acct with Rakuten out of revenge - this is very underhanded and unprofessional. Kindly have my acct reinstated and have Kenanga CEO contact me after this AGM. I do not wish to pursue this matter with SC as I believe Kenanga is professional enough to deal with the matter. I do not wish to keep bringing up this issue at every AGM. Have this matter resolved by the end of this week.	Rakuten Trade Sdn Bhd is a joint venture company between Kenanga and Rakuten Securities, Inc. of Japan. It is independently managed and has its own governance structure. Kenanga is a shareholder and is not involved in the day to day running of Rakuten Trade Sdn Bhd. Datuk Chay Wai Leong, the Group Managing Director mentioned that he would contact the Shareholder after the AGM.
Q53	Please send me a printed copy of the Annual Report, tq	We will send a printed copy of the Annual Report 2022 to you in due course.
Q54	I LIKE TO RECEIVE A HARD COPY OF ANNUAL REPORT	We will send a printed copy of the Annual Report 2022 to you in due course.
Q55	Please send me a printed copy of the annual report, thanks	We will send a printed copy of the Annual Report 2022 to you in due course.