

Circular Letter to Shareholders.

November 23 , 2022

To: Shareholders of Massy Holdings Ltd. (“Massy”/“the Company”)

Dear Shareholder,

Holding of Annual Meeting

In keeping with local public health and governmental restrictions, for the past two years, the Company took the decision to host its Annual Meeting in a hybrid format. This year, the Ninety-Ninth Annual Meeting will again take place in a hybrid format, whereby Shareholders may attend and participate either in person or electronically by way of a live webcast. All Covid-19 Health and Safety protocols will be observed for in-person attendance. We look forward to seeing more of you, in person, this year.

Notice of Annual Meeting

Enclosed in this package you will find, the Notice of the Ninety-Ninth Annual Meeting together with the Form of Proxy and Management Proxy Circular.

Also enclosed are our Guidelines for Shareholders to electronically attend and participate in the Annual Meeting. To pre-register for and join the meeting electronically on **December 21, 2022**, simply follow the instructions in the enclosed Guidelines.

Shareholders who wish to attend the Meeting, in person, are encouraged to notify the Company during the period commencing **November 30, 2022** and ending at **4.00 p.m. on December 18, 2022**, via any of the following ways:

- Email: corporate.secretary@massygroup.com
- Website: www.massygroup.com
- Telephone: (868) 625-3426 Ext. 2202/2136

Notice of Publication of the Audited Consolidated Financial Statements for the Year Ended September 30, 2022

The Financial Statements for the year ended September 30, 2022, will be published and available on both the Company’s website at www.massygroup.com and the Jamaica Stock Exchange’s website at <https://www.jamstockex.com/massy-holdings-ltd-massy-Notice-of-Publication-of-Audited-Consolidated-Financials> from **November 29, 2022**. A Notice regarding the publication of these Financial Statements will also be published in two (2) newspapers each in Trinidad and Tobago, Barbados and Jamaica on **November 29, 2022**.

Notice of Publication of the Annual Report 2022

The 2022 Annual Report which includes the Audited Consolidated Financial Statements for the year ended September 30, 2022, will be uploaded to both the Company’s Website at www.massygroup.com and the Jamaica Stock Exchange’s website at <https://www.jamstockex.com/massy-holdings-ltd-massy-Notice-of-Publication-of-Annual-Report> on **November 29, 2022**.

A Notice regarding its publication will also be published in two (2) newspapers each in Trinidad and Tobago, Jamaica and Barbados on **November 29, 2022**.

You may print and/or save these electronic copies or request a printed copy of the 2022 Annual Report from the Office of the Corporate Secretary either by telephone at **868 625 3426** or by email at corporate.secretary@massygroup.com.

Direct Deposit of Dividend Payments

Shareholders resident in Trinidad and Tobago are encouraged to have their dividends credited directly to their bank accounts, by completing the enclosed dividend mandate form and returning it with the accompanying documents to the Trinidad and Tobago Central Depository Limited (“TTCD”) as soon as possible.

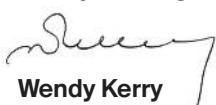
Electronic Access to Dividend Notices and Statements

Shareholders are reminded that the TTCD’s E-Statement platform is live and you are encouraged to register your share account(s), to ensure that dividend notices and share balance statements are promptly received. To register, please visit the TTCD’s website: <https://www.stockex.co.tt/>, go to **Register** and select **E-Statements**.

We wish to thank you for your continued support.

Yours faithfully,

Massy Holdings Ltd.



Wendy Kerry

Corporate Secretary