

Lufax Holding Ltd (the “Company”)
Building No. 6, Lane 2777
Jinxiu East Road
Pudong New District
Shanghai, PRC

Attn.: Board of Directors

27 September, 2024

Dear Sirs,

**Re: (1) MANDATORY UNCONDITIONAL CASH OFFERS (TRIGGERED BY ELECTION OF LUFAX SPECIAL DIVIDEND) BY MORGAN STANLEY FOR AND ON BEHALF OF THE JOINT OFFERORS (I) TO ACQUIRE ALL ISSUED LUFAX SHARES AND LUFAX ADSs AND LUFAX SHARES AND LUFAX ADSs TO BE ISSUED UNDER LUFAX 2014 SHARE INCENTIVE PLAN AND LUFAX 2019 PERFORMANCE SHARE UNIT PLAN (OTHER THAN THOSE ALREADY OWNED BY THE OFFEROR GROUP) AND (II) TO CANCEL ALL OUTSTANDING LUFAX OPTIONS;
AND
(2) LUFAX PSU ARRANGEMENT WITH RESPECT TO ALL UNVESTED LUFAX PSUs**

We refer to the composite document jointly issued by the Company and the Offeror Group dated 27 September, 2024, in relation to, among other things, the captioned matters (the “**Composite Document**”). Capitalised terms used in this letter shall have the same meanings as those defined in the Composite Document, unless the context requires otherwise.

We, Anglo Chinese Corporate Finance, Limited, as the Lufax Independent Financial Adviser to the Lufax Independent Board Committee in connection with the Lufax Offers, hereby confirm that we have given, and have not withdrawn, our consent to the issue of the Composite Document with the inclusion therein of our advice, our letter of advice dated 27 September, 2024, to the Lufax Independent Board Committee, and the references to our name, logo and qualifications in the form and context in which they respectively appear in the Composite Document.

We hereby further consent to, and confirm that we have not withdrawn our consent to, our letter of advice dated 27 September, 2024 to the Lufax Independent Board Committee and this letter being made available for public inspection as described in the section headed “12. DOCUMENTS ON DISPLAY” in Appendix IV to the Composite Document.

Yours faithfully,

For and on behalf of
Anglo Chinese Corporate Finance, Limited



Stephen Clark
Managing Director



Alex Wang
Assistant Director