

**VIETCREDIT FINANCE
JOINT STOCK COMPANY**
No.: 263/2025/VietCredit-TT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
Hanoi, April 18, 2025

SUBMISSION

ON APPROVAL OF NAME CHANGE OF VIETCREDIT FINANCE JOINT STOCK COMPANY

**Respectfully submit to: General Meeting of Shareholders of VietCredit Finance Joint
Stock Company**

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;*
- *Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and amended and supplemented documents;*
- *Circular 35/2024/TT-NHNN dated June 30, 2024 of the State Bank of Vietnam (SBV) regulating the issuance of new licenses, issuance of additional business contents to licenses, and organization and operation of non-bank credit institutions (Circular 35);*
- *Charter of VietCredit Finance Joint Stock Company;*
- *Regulations on organization and operation of the Board of Directors (BOD).*

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for consideration and approval of the name change of VietCredit Finance Joint Stock Company. (Company/VietCredit) with the following contents:

I. Basis for proposing to change the Company name

In Clause 1, Article 11, Circular 35 stipulates that *"The name of a non-bank credit institution must comply with the provisions of the Enterprise Law and relevant legal provisions and be named in accordance with the legal form and corresponding type"*. Accordingly, for the legal form and type of operation of VietCredit which has been granted a license for organization and operation by the State Bank, the name of VietCredit can be named according to the principle of **"Joint-stock general finance company and proper name"**.

With the above regulations, and at the same time, in order to increase brand recognition for customers (including individual customers and organizational customers), contributing to improving business performance according to the development orientation of the Company in the new period, the Board of Directors and the Executive Board consider that changing the Company's name is necessary, ensuring compliance with legal regulations and practical needs.

II. Board of Directors Proposal

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the name change of VietCredit Finance Joint Stock Company, as follows:

1. Adoption of the Company name after change

- Full name in Vietnamese: **CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT;**
- Abbreviated name in Vietnamese: **Công ty Tài chính Tín Việt;**
- Full name in English: **VIETCREDIT GENERAL FINANCE JOIN STOCK COMPANY;**
- Abbreviation in English: **VietCredit**



2. Approval of amendments to the Company Charter regarding the company name after approval by the State Bank of Vietnam.
3. Assign/authorize the Board of Directors to decide on the following contents:
 - Carry out/direct the carrying out of necessary procedures in accordance with the provisions of law and the Company's Charter on all relevant matters to complete the change of the Company's name;
 - Carry out/direct the implementation of procedures to amend the Charter, other documents, and other work related to the Company's name after the State Bank of Vietnam approves the change of the Company's name in accordance with the provisions of law.

Respectfully submit!

Recipient :

- General meeting of shareholders;
- Save: Documents, Board of Directors Office .

**TM. BOARD OF DIRECTORS
CHAIRMAN**



Nguyen Duc Phuong



