

INFORMATION DISCLOSURE ON THE ELECTRONIC PORTAL OF THE STATE  
SECURITIES COMMISSION AND THE HANOI STOCK EXCHANGE

**To:** The State Securities Commission (SSC)  
The Hanoi Stock Exchange (HNX)

Company Name: VIETCREDIT GENERAL FINANCE JOIN STOCK COMPANY  
Stock Code: TIN  
Head Office Address: 9th Floor, V.E.T Building, 98 Hoang Quoc Viet Street, Nghia Do Ward,  
Hanoi City, Vietnam  
Enterprise Code: 0102766770  
Telephone: 024.62702127  
Fax: 024.62702128

Spokesperson / Discloser: Mr. Ho Minh Tam - Chief Executive Officer

Type of Disclosure: ☒ 24 hours ☐ 72 hours ☐ Extraordinary ☐ At Request ☐ Periodic

**Content of Disclosure:**

On January 6, 2026, VietCredit General Finance Joint Stock Company announced that it had signed a contract with an independent auditing firm to audit its financial statements and internal control system for the three-year period of 2026-2028:

Name of Independent Auditing Firm: KPMG Limited

Address: 46th Floor, Keangnam Landmark 72, Pham Hung Street, Yen Hoa Ward, Hanoi City, Vietnam.

- This information was posted on the Company's website ([www.vietcredit.com.vn](http://www.vietcredit.com.vn)) in the "Investors" section on January 07, 2026.

We hereby certify that the information disclosed above is true and we are fully responsible before the law for the content of the disclosed information.

**Recipient:**

- As addressed;
- Board of Directors, Supervisory Board (for reporting);
- File in the Secretariat, Board of Directors' Office.

VIETCREDIT GENERAL FINANCE JOIN STOCK  
COMPANY

Chief Executive Officer  
TÀI CHÍNH  
TỔNG HỢP CỔ PHẦN  
TÍN VIỆT  
THÀNH PHỐ HÀ NỘI  
Ho Minh Tam