



VIETCREDIT GENERAL FINANCE  
JOINT STOCK COMPANY

Number: /2026/VietCredit-QC

SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

April 24, 2026

## DRAFT REGULATIONS ORGANIZING THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

### Chapter I:

#### GENERAL REGULATIONS

##### Điều 1. Scope and subjects of application

1. These regulations apply to the organization of the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting") of VietCredit General Finance Joint Stock Company (hereinafter referred to as the Company).
2. The regulations specify the rights and obligations of the parties participating in the Congress; the conditions and procedures for conducting the Congress.
3. Shareholders and other stakeholders are responsible for complying with the provisions of this Regulation.

### Chapter II:

#### RIGHTS AND OBLIGATIONS OF PARTICIPANTS IN THE CONFERENCE

##### Điều 2. Rights and obligations of ordinary shareholders

###### I. Eligibility requirements for attending the Congress:

Shareholders or authorized representatives of shareholders owning voting shares of the Company whose names are listed in the shareholder register as of the record date ( March 20 , 2026) are entitled to exercise their rights . Attend the Congress .

###### II. Shareholder rights when attending the General Meeting:

1. They may attend the General Assembly in person or authorize a representative in writing to attend and vote on their behalf.
2. All matters within the General Meeting's authority are subject to voting as stipulated by law and the Company's Articles of Association.
3. The Organizing Committee of the Congress has publicly announced the entire program of the Congress, including:
  - 1) Through the Board of Directors' Report on the results of operations in 2025 and the direction for 2026;
  - 2) Through the Executive Board's Report on business performance in 2025 and direction for 2026;
  - 3) Through the Supervisory Board's Report on the results of operations in 2025 and the orientation for 2026;

- 4) Through the Self-Assessment Report on the performance of the Supervisory Board and each member of the Supervisory Board in 2025;
  - 5) Through the Proposal on the approval of the audited financial statements and profit distribution plan for 2025;
  - 6) Through the Report on the total remuneration, allowances, and operating expenses of members of the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 2026;
  - 7) Through the Proposal on continuing the implementation of the Share Issuance Plan under the ESOP Program in 2025;
  - 8) Through the Proposal to cancel the implementation of the private placement plan of VietCredit General Finance Joint Stock Company;
  - 9) Through the Proposal on the Plan to Increase Charter Capital in 2026 of VietCredit General Finance Joint Stock Company ;
  - 10) Through other matters within the authority of the GENERAL MEETING OF SHAREHOLDERS (if any).
4. All eligible shareholders are entitled to express their opinions directly or through their authorized representatives. All opinions expressed will be discussed directly at the General Meeting.
  5. At the General Meeting, each shareholder/authorized representative attending the meeting will receive a Voting Card and Voting Slip (containing the shareholder's full name, authorized representative's name, ID/ citizen identification number , number of shares owned, number of shares authorized, and total number of shares with voting rights) after registering to attend the meeting with the Shareholder Eligibility Verification Committee.
  6. The voting value of a Voting Card or Voting Slip corresponds to the number of voting shares and the proportion of voting shares held by the owner or their representative attending the General Meeting.
  7. Shareholders, or their authorized representatives, upon attending the General Meeting, will discuss and approve the contents specified in Section 3, Clause II, Article 2 of these Regulations after hearing the reports on the matters to be approved.
  8. Shareholders, or their authorized representatives, who attend the meeting after the General Meeting has commenced have the right to register, and subsequently have the right to participate and vote immediately at the meeting. However, the Chairman is not obligated to stop the meeting, and the validity of any previously voted-on items remains unchanged.

### **III. Obligations of ordinary shareholders when attending the General Meeting:**

1. At the General Meeting, each shareholder or authorized representative of a shareholder attending the meeting must bring their Citizen Identity Card/ Passport , business registration certificate/establishment decision (for corporate shareholders), meeting invitation/attendance registration form, proxies for attending the meeting (for authorized representatives of shareholders), and register their attendance with the Shareholder Eligibility Verification Committee.
2. Comply with the regulations set forth in this Statute.
3. Strictly abide by the regulations and respect the results of the work at the Congress.

**Article 3: Rights and obligations of the Committee for verifying the eligibility of shareholders to attend the General Meeting**

The Committee for Verifying the Eligibility of Shareholders Attending the General Meeting, nominated by the BOARD OF DIRECTORS and approved by a vote of the General Meeting, has the following functions and duties:

1. Verify the eligibility of shareholders or authorized representatives attending the General Meeting: citizen identification card/identity card number , or passport number, business registration/establishment decision, meeting invitation/attendance registration form, power of attorney (for authorized representatives of shareholders) ;
2. Distribute to shareholders or their authorized representatives attending the General Meeting: Voting cards/Voting ballots and other meeting documents;
3. Report to the General Meeting on the results of the verification of shareholder eligibility to attend the meeting.

**Article 4: Rights and obligations of the Presiding Committee and the Secretary**

1. The Presiding Committee is approved by vote of the General Assembly. The Chairman of the Board of Directors is the Chairman of the General Assembly. The Presiding Committee is responsible for conducting the General Assembly ;
2. The Presiding Committee's decisions regarding the order, procedures, or events arising outside the agenda of the Congress shall be final and binding .
3. The Presiding Committee of the General Meeting shall carry out the necessary and reasonable tasks to conduct the General Meeting in a valid and orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of shareholders in attendance ;
4. The Presiding Board has the right to postpone the General Meeting to another time or change the location in accordance with the provisions of the Enterprise Law, other relevant legal documents and the Charter of Organization and Operation of VietCredit General Finance Joint Stock Company;
5. Committee appoints one or more people to act as secretaries to record the minutes of the Congress. The Secretariat performs supporting tasks as assigned by the Presiding Committee.

**Article 5: Rights and obligations of the Vote Counting Committee**

1. The vote counting committee is nominated by the Presiding Committee and approved by a vote of the General Assembly.
2. The vote counting committee collects the ballots after the General Assembly votes and proceeds to count the ballots . b. Report to the Congress on the results of the vote count .

**Chapter III:****PROCEDURE FOR CONDUCTING THE CONGRESS****Article 6: Conditions for holding the Congress**

The General Meeting will be held when the number of shareholders attending represents more than 50% of the total number of voting shares according to the shareholder list as of the last registration date (March 20, 2026) to exercise their rights . Attend the Congress.

**Article 7: How the Congress will be conducted**

1. The congress is expected to last half a day;
2. The Congress will discuss and approve the contents set forth in Section 3, Clause II, Article 2 of these Regulations.

**Article 8: Adoption of Resolutions by the Congress:**

1. The matters stated in Points 1, 2, 3, 4, 5, and 6, Section 3, Clause II, Article 2 of these Regulations, and decisions of the General Meeting, are adopted when approved by shareholders representing more than 50% of the total voting rights of shareholders present in person or through authorized representatives at the General Meeting.
2. As stated in Points 7, 8, and 9, Section 3, Clause II, Article 2 of these Regulations, a decision of the General Meeting is adopted when approved by shareholders representing more than 65% of the total voting rights of shareholders present in person or through authorized representatives at the General Meeting.
3. The provisions stated in Point 10, Section 3, Clause II, Article 2 of these Regulations shall be implemented in accordance with Article 28 of the Company Charter.

**Article 9: Resolutions and Minutes of the Congress**

1. All proceedings at the Congress must be recorded in minutes by the Secretariat. The meeting minutes will be read and approved before the closing of the Congress. The meeting minutes must bear the full signatures of all members of the Secretariat. The Chairperson and Secretary, except as stipulated in the Company's Articles of Association.
2. Resolutions and minutes of the General Meeting must be disclosed in accordance with the law on information disclosure in the securities market and kept at the Company's head office.

**Chapter IV:****OTHER REGULATIONS****Article 10: In case the General Assembly meeting is unsuccessful**

1. If the first General Meeting fails to meet the quorum requirements as stipulated in Article 6 of these Regulations, a second General Meeting must be convened within 30 (thirty) days from the date the first meeting was scheduled to commence. The second General Meeting shall be held when the number of attendees, including shareholders and their authorized representatives, represents 33% or more of the total voting shares.
2. If the second General Meeting fails to meet the quorum requirements as stipulated in Clause 1 of this Article within thirty minutes of the scheduled opening time, the notice convening the third General Meeting must be sent within 20 (twenty) days from the date the second General Meeting is scheduled to open. In this case, the General Meeting shall proceed regardless of the number of shareholders/authorized representatives attending or the percentage of voting shares held by the shareholders/authorized representatives attending, and shall have the right to decide on all matters that the first General Meeting could approve.

**Chapter V:  
ENFORCEMENT CLAUSES**

**Article 11: Effective Date**

1. This regulation comprises 5 chapters and 11 articles and takes effect immediately after being voted on and approved by the Congress.
2. Shareholders and attendees of the General Meeting are responsible for complying with the provisions of these Regulations.

*April 24 , 2026*

**T or on behalf of the GENERAL  
SHAREHOLDERS' MEETING  
PRESIDE**

CÔNG TY TÀI CHÍNH TỔNG HỢP  
CỔ PHẦN TÍN VIỆT

Số: ...../2026/VietCredit-CV

V/V: gửi kết quả kiểm toán độc lập  
năm 2025 theo Thông tư 51

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
Độc lập - Tự do - Hạnh phúc

Hà Nội, ngày 31 tháng 03 năm 2026

**Kính gửi: Cục Quản lý Giám sát Ngân hàng Nhà nước**

Thực hiện quy định tại Thông tư số 51/2024/TT-NHNN ngày 29 tháng 11 năm 2024 của Ngân hàng Nhà nước Việt Nam quy định về kiểm toán độc lập đối với Ngân hàng thương mại, Tổ chức tín dụng phi ngân hàng, Tổ chức tài chính vi mô, chi nhánh ngân hàng nước ngoài, Công ty Tài chính Tổng hợp Cổ phần Tín Việt (VietCredit) xin kính gửi Quý Cơ quan Báo cáo dịch vụ đảm bảo đối với hoạt động của hệ thống kiểm soát nội bộ liên quan tới việc lập và trình bày BCTC năm 2025 của VietCredit.

Trân trọng!

**TRƯỞNG BAN KIỂM SOÁT**

**Nơi nhận:**

- Như kính gửi;
- Lưu VT, Phòng KTNB.

**Bùi Thị Nhật Linh**

