

VietCredit✓	<b>BOARD RESOLUTION</b>	No.: 250/2026/VietCredit-NQ Date: March 6, 2026
	<b>Re: Submission to the General Meeting of Shareholders for the Election of Additional Members of the Board of Directors for the term 2023–2028</b>	

**THE BOARD OF DIRECTORS  
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY**

**Pursuant to:**

- Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 (as amended and supplemented);
- Law on Securities No. 54/2019/QH14 dated November 26, 2019 (as amended and supplemented);
- The Charter of VietCredit;
- Regulations on the organization and operation of the Board of Directors of VietCredit;
- Submission No. 244A/2026/VietCredit-TT dated March 3, 2026 of the Chief Executive Officer;
- Minutes No. 15/2026-VietCredit-175 of the Human Resources Committee dated March 4, 2026;
- Written of the members of the Board of Directors for the approval of submission No. 244A/2026/VietCredit-TT dated March 3, 2026 of the Chief Executive Officer.

**HEREBY RESOLVES**

**Article 1.** Approval of Submission to the General Meeting of Shareholders To approve the election of additional members of the Board of Directors for the term 2023–2028 term, as follows:

- ❖ Number of additional members to be elected: 04 members;
- ❖ Term of office: the remaining term of the Board of Directors for 2023–2028;
- ❖ Structure of the Board of Directors: To be reported and submitted to the General Meeting of Shareholders after obtaining approval from the State Bank of Vietnam regarding the list of candidates.

**Article 2.** To approve the principles for nomination and self-nomination; eligibility criteria and conditions for candidates; and nomination dossiers for the election of additional Board members for the 2023–2028 term, as specified in Appendix 01 and Appendix 02 attached to this Resolution.

**Article 3.** To assign the Chairman of the Board of Directors to decide on the implementation of tasks related to nomination and self-nomination for the election of additional Board members for the 2023–2028 term, including:

- ❖ Deciding on adjustments to the record date for shareholders to exercise nomination rights based on actual conditions;
- ❖ Sending notices to shareholders;

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- ❖ Adjusting requirements for nomination dossiers in accordance with applicable laws;
- ❖ Setting deadlines for submission of nomination dossiers;
- ❖ Other related tasks.

**Article 4.** This Resolution takes effect from the date of signing. Members of the Board of Directors, the Executive Board, and relevant departments are responsible for the implementation of this Resolution.

**ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN**

**Recipients:**

- As per Article 4;
- Supervisory Board (for reporting);
- Archived at BOD's Office



**Nguyen Duc Phuong**

VietCredit <sup>✓</sup>	<b>BOARD RESOLUTION</b>	No.: 250/2026/VietCredit-NQ Date: March 6, 2026
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## APPENDIX 01

### The principles for nomination and self-nomination; eligibility criteria and conditions for candidates for the election of additional Board members for the term 2023–2028


#### I. Principles of candidacy and nomination:

The nomination and election of additional members to the Board of Directors shall be conducted in accordance with the provisions of the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, and the Charter of VietCredit General Finance Joint Stock Company. Accordingly:


- Shareholders holding voting shares have the right to combine their individual voting rights to nominate candidates for the Board of Directors. Shareholders or groups of shareholders holding from 05% to less than 20% of the total voting shares may nominate one (01) candidate; from 20% to less than 30% may nominate a maximum of two (02) candidates; from 30% to less than 40% may nominate a maximum of three (03) candidates; from 40% to less than 50% may nominate a maximum of four (04) candidates; from 50% to less than 60% may nominate a maximum of five (05) candidates; from 60% to less than 70% may nominate a maximum of six (06) candidates; from 70% to 80% may nominate a maximum of seven (07) candidates; and from 80% to less than 90% may nominate a maximum of eight (08) candidates.

#### II. Standards and conditions for candidates nominated for membership on the Board of Directors.


TT	Conditions and standards
1	<i>Not subject to the prohibitions on holding office as stipulated in Clause 1, Article 42 of the Law on Credit Institutions 2024.</i>
1	Minors; individuals with cognitive difficulties or impaired behavioral control; individuals with limited or no civil capacity;
2	Individuals who are being prosecuted for criminal offenses, serving prison sentences; undergoing administrative sanctions at compulsory rehabilitation centers or compulsory education facilities; or prohibited by a court from holding certain positions, practicing certain professions, or engaging in certain jobs;
3	A person who has been convicted of a serious crime or higher;
4	A person who has been convicted of property offenses and whose criminal record has not yet been expunged;
5	Officials, civil servants, public employees, and managers from the department level upwards in enterprises where the State holds 50% or more of the charter capital, excluding those appointed to represent the State's capital contribution or the State's capital contribution in enterprises where the State holds 50% or more of the charter capital in credit institutions, or those appointed, designated,

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TT	Conditions and standards
	or assigned to participate in the management, operation, or control of credit institutions as required by the task;
6	Officers, non-commissioned officers, professional soldiers, workers, and defense employees in agencies and units of the Vietnam People's Army; officers, professional non-commissioned officers, and police workers in agencies and units of the Vietnam People's Public Security, excluding those appointed as representatives to manage the State's capital contribution or the capital contribution of enterprises in which the State holds 50% or more of the charter capital in credit institutions;
7	Other cases as stipulated in the charter of the credit institution;
8	Individuals who are prohibited from participating in the management and operation of enterprises and cooperatives according to the laws on cadres, civil servants, and public employees, and the laws on preventing and combating corruption;
9	A person who was formerly the owner of a private enterprise, a partner in a partnership, a General Director (Director), a member of the Board of Directors, a member of the Board of Members, an auditor, a member of the Supervisory Board of an enterprise, or a member of the Board of Directors and General Director (Director) of a cooperative at the time that enterprise or cooperative was declared bankrupt, except in cases where they were appointed, designated, or assigned to participate in the management, operation, or control of the enterprise or cooperative that was declared bankrupt as required by the task;
10	A person who has previously been suspended from the position of Chairman or other member of the Board of Directors; Chairman or other member of the Board of Members; Head or other member of the Supervisory Board; General Director (Director) of a credit institution as prescribed in Article 47 of this Law , or who has been determined by a competent authority to have committed violations leading to the revocation of the credit institution's license;
11	Related persons of members of the Board of Directors, members of the Board of Members, and the General Director (Director) of that credit institution, except as provided in Clause 3 of Article 69, Point b of Clause 1 of Article 73 , and Point a of Clause 2 of Article 77 of this Law ;
12	The person responsible, according to the inspection findings, leads to the credit institution or foreign bank branch being penalized for administrative violations in the monetary and banking sector at the highest fine range for violations of regulations on licensing, governance, management, shares, stocks, capital contributions, share purchases, credit granting, corporate bond purchases, and safety ratios as prescribed by law on handling administrative violations in the monetary and banking sector.
13	The spouse, parents, children, siblings of members of the Board of Directors or the General Director of a credit institution, and their spouses, <b>are not permitted to be the Chief Accountant or the person in charge of finance at that credit institution.</b>
II	<b><i>The standards and conditions stipulated in Clause 1, Article 41 of the Law on Credit Institutions 2024 apply to members of the Board of Directors.</i></b>
1	Possess professional ethics as prescribed by the Governor of the State Bank of Vietnam;
2	Having a university degree or higher
3	One of the following conditions is met:

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TT	Conditions and standards
	✓ Must have at least 3 years of experience as a manager or executive in a credit institution;
	✓ Must have at least 5 years of experience as a business manager in the finance, accounting, or auditing industry, or in another business with equity capital at least equal to the statutory capital requirement for the corresponding type of credit institution;
	✓ At least 5 years of direct work experience in the operations department of a credit institution or a branch of a foreign bank;
	✓ At least 5 years of direct work experience in finance, banking, accounting, or auditing departments.
III	<b><i>The standards and conditions for independent members of the Board of Directors are stipulated in Clause 2, Article 41 of the Law on Credit Institutions 2024.</i></b>
1	The applicant meets all the criteria and conditions for membership in the Board of Directors (as stipulated <b><i>in Clause 1, Article 41 of the Law on Credit Institutions 2024</i></b> ).
2	Not currently employed by the credit institution or its subsidiary, or not having been employed by the credit institution or its subsidiary for the three consecutive years preceding the application;
3	Not a regular recipient of salary or remuneration from that credit institution, other than the remuneration received by members of the Board of Directors;
4	No spouse, parent, child, sibling, or spouse of these individuals is a major shareholder of that credit institution, a manager or controller, or a member of the Supervisory Board of that credit institution or its subsidiary.
5	Not representing shareholders of that credit institution; not jointly or indirectly owning 1% or more of the charter capital or voting shares of that credit institution with related parties;
6	Not a manager or member of the Supervisory Board of that credit institution at any point in the five consecutive years preceding.
IV	<b><i>Conditions prohibiting the simultaneous holding of positions as stipulated in Clauses 1, 4, and 5 of Article 43 of the Law on Credit Institutions 2024.</i></b>
1	The Chairman of the Board of Directors of a credit institution shall not simultaneously be the executive officer, a member of the Supervisory Board of that credit institution and another credit institution, or a manager of another business;
2	A member of the Board of Directors who is not an independent member of the credit institution may not simultaneously hold any of the following positions: <ul style="list-style-type: none"> <li>- The person in charge of that credit institution, except for the General Director (Director) of that credit institution.</li> <li>- Managers and executives of other credit institutions, and managers of other businesses, except in cases where they are managers or executives of subsidiaries of that credit institution or of the parent company of that credit institution.</li> <li>- Supervisors, members of the Supervisory Board of other credit institutions, other enterprises</li> </ul>


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TT	Conditions and standards
3	Independent members of the Board of Directors of a credit institution are not allowed to simultaneously hold any of the following positions:
	- The person in charge of that credit institution
	- Managers and executives of other credit institutions; managers of more than two other businesses.
	- Supervisors, members of the Supervisory Board of other credit institutions, other enterprises
<b>V</b>	<b><i>Other provisions in Clause 3, Article 69 of the Law on Credit Institutions 2024</i></b>
1	Individuals and their related parties, or representatives of a shareholder's capital contribution that is an organization, and their related parties, may participate in the Board of Directors, but the number of members on the Board of Directors of a credit institution that is a joint-stock company may not exceed two, except in the case of representatives of the State's capital contribution or the compulsory transferee.


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**APPENDIX NO. 02  
REGULATIONS REGARDING NOMINATION DOSSIERS**

TT	Content	Quantity	Source
1	Nomination and candidacy registration form	02 original copies	Forms 01, 02 - Appendix No. 03
2	Power of attorney form	01 original copy	Form 03 - Appendix No. 03
2	Candidate's curriculum vitae	02 original copies	Form 04 - Appendix No. 03
3	<p>Candidate's criminal record certificate</p> <p>02 original copies</p> <p>In there:</p> <ul style="list-style-type: none"> <li>- There is complete information about criminal records (including expunged and unexpunged records) and information about prohibitions from holding office, establishing, or managing businesses or cooperatives;</li> <li>- For prospective candidates who are not Vietnamese citizens: A criminal record certificate or equivalent document (containing complete information on criminal convictions; information on prohibitions from holding office, establishing, or managing businesses or cooperatives) must be issued by a competent authority in Vietnam or a competent authority in a foreign country as prescribed. If the criminal record certificate or equivalent document issued by a competent authority in a foreign country does not contain information on prohibitions from holding office, establishing, or managing businesses or cooperatives, the foreign bank must provide a written explanation stating that no competent authority in the country that issued the criminal record certificate or equivalent document provided this information and commit to being legally responsible for the fact that the prospective candidate does not meet the requirements. Cases where individuals are not permitted to hold office as stipulated in the Law on Credit Institutions. Documents issued, notarized, or certified by competent authorities or organizations of foreign countries must be legalized by consular authorities in accordance with Vietnamese law (except in cases where consular legalization is waived according to the law on consular legalization) and translated into Vietnamese;</li> <li>- The criminal record certificate or equivalent document as stipulated above must be issued by the competent authority no more than 06 months before the foreign bank branch submits the application for approval of the proposed personnel list;</li> <li>- Candidates are required to present an electronic criminal record certificate issued through the VNeID electronic identification and authentication application, or submit an electronic criminal record certificate as prescribed by law.</li> </ul>	02 original copies	
4	<p>Copies of diplomas and certificates proving the applicant's professional qualifications, in there:</p> <ul style="list-style-type: none"> <li>- Diplomas issued to Vietnamese citizens by foreign educational institutions must be recognized by the Ministry of Education and Training in accordance with relevant laws.</li> </ul>	03 certified copies for each type of diploma or certificate	
5	The document from the competent authority designates personnel expected to represent the State's capital contribution or the State's stake in enterprises where the State holds 50% or more of the charter capital in credit institutions; it also designates, appoints, or assigns personnel expected to participate in the management, operation, and control of credit institutions or credit institutions declared bankrupt, as required by the task.	02 original copies	

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TT	Content	Quantity	Source
6	Publicly disclose the candidate's related benefits.	02 original copies	Form 05 – Appendix No. 03
7	Candidate's related party declaration	02 original copies	Form 06 – Appendix No. 03
8	A written evaluation from the credit institution or foreign bank branch where the prospective candidate previously worked.	02 original copies	Form 07 – Appendix No. 03
9	<p>Other documents proving that the candidate meets the standards and conditions as prescribed by law and the Company's Articles of Association.</p> <ul style="list-style-type: none"> <li>- The condition "<b>Having at least 3 years of experience as a manager or executive in a credit institution</b>" requires:           <ul style="list-style-type: none"> <li>+ A document from an authorized representative of the credit institution where the prospective employee has worked or is currently working, confirming the position and duration of employment (including confirmation that the employee is a manager or executive), or a copy of a document proving the position and duration of employment at the credit institution of the prospective employee.</li> </ul> </li> <li>- The condition of "<b>having at least 5 years as a business manager in the finance, accounting, auditing industry or in other businesses with equity capital at least equal to the statutory capital for the corresponding type of credit institution</b>" requires:           <ul style="list-style-type: none"> <li>+ The company's charter may specify the managers or contain internal regulations if the charter does not specify managers;</li> <li>+ For other businesses with equity capital at least equal to the statutory capital for the corresponding type of credit institution: A copy of the financial statements audited by an independent auditing firm of the business where the prospective employee has been or is currently a manager. If the business is not subject to annual financial statement audits, it must provide the financial statements already submitted to the tax authorities as required by law;</li> <li>+ A document from an authorized representative of the unit where the prospective employee has worked or is currently working, confirming the position (including confirmation that the prospective employee is a manager) and the duration of their tenure, or a copy of a document proving the position and duration of their tenure at the unit.</li> </ul> </li> <li>- The requirement to <b>have "at least 5 years of direct work experience in finance, banking, accounting, or auditing"</b> is:           <ul style="list-style-type: none"> <li>+ A document from an authorized representative of the unit where the prospective employee has worked or is currently working, confirming that the prospective employee worked directly in the finance, banking, accounting, or auditing departments and the expected duration of employment in these departments, or copies of documents proving the department and duration of employment of the prospective employee in these departments.</li> </ul> </li> <li>- The condition of "<b>having at least 5 years of direct work experience in the operational department of a credit institution or foreign bank branch</b>" requires:           <ul style="list-style-type: none"> <li>+ A document from an authorized representative of the credit institution or foreign bank branch where the prospective employee has worked or is currently working, confirming that the prospective employee will work directly in the operational department of the credit institution or foreign bank branch and the expected duration of employment in that operational department, or copies of documents proving the department and duration of employment of the prospective employee in that department.</li> </ul> </li> </ul>		

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APPENDIX NO. 03

Form 01  
 SOCIALIST REPUBLIC OF VIETNAM  
 Independence - Freedom - Happiness  
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....., date ... month ... year 2026

**APPLICATION/NOMINATION FORM**

**CANDIDATES FOR THE BOARD OF DIRECTORS OF VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY FOR THE TERM 2023 – 2028**

**To: The Board of Directors of VietCredit General Finance Joint Stock Company**

I/We are shareholders/group of shareholders of VietCredit Joint Stock Company, holding/collectively holding ..... shares, representing .....% of the total voting shares of VietCredit as of the shareholder list at the record date 18/03/2026, and our names are listed below:

No.	Shareholders	Citizen ID Number/Business Registration Number	Address	Number of shares owned
1				
2				
...				
			<b>Total</b>	

After studying the regulations on shareholder rights and the criteria for Board of Directors membership as stipulated in the Law on Credit Institutions, the Law on Enterprises, and the Company's Charter, I/we nominate/propose and request the VietCredit Board of Directors to record the list of candidates/nominations for participation in the VietCredit Board of Directors for the term 2023 – 2028, specifically as follows:

No.	Candidate's full name	Date of birth	Citizen ID Number/Business Registration Number	Election to the Board of Directors <sup>(*)</sup>
1				Independent Member of the Board of Directors
2				Board members are not independent members.
...				

(\*) Shareholders who nominate or propose candidates for a specific position should record the nominations according to that position.


I/we hereby commit to being responsible for the accuracy and truthfulness of the content of this document and accompanying documents, and commit to fully comply with the Law and the Company's Charter regarding the nomination/election of candidates to the VietCredit Board of Directors for the 2023-2028 term

**Thank you!**


Attachments:

1. Candidate's resume (using the provided template);
2. The candidate's criminal record certificate is required by regulations;
3. Copies of diplomas proving the applicant's professional qualifications as required;

**SHAREHOLDERS  
 REPRESENTATIVE OF THE SHAREHOLDER  
 GROUP**  
 (Signature, printed name)

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4. *Publicly disclose the candidate's related benefits (using the provided template);*
5. *Candidate's related person declaration form (according to template);*
6. *This document assesses the implementation of professional ethical standards for personnel under the management of credit institutions and branches of foreign banks.*
7. *Other documents proving that the candidate meets all the standards and conditions as prescribed by law and the Company's Charter.*

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Form 02  
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**NOMINATION FORM**

**CANDIDATES FOR THE BOARD OF DIRECTORS OF VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY FOR THE TERM 2023 – 2028**

**To: The Board of Directors of VietCredit General Finance Joint Stock Company**

Organization name: .....

Business registration certificate/Establishment decision number: .....

Date of issue: ...../...../..... Place of issue: .....

Address: .....

Currently owns: ..... shares (In words:.....)

Corresponding to: .....% of the charter capital of VietCredit Joint Stock Company at the record date 18/03/2026.

After reviewing the regulations on shareholder rights and the criteria for Board of Directors members as stipulated in the Law on Credit Institutions, the Law on Enterprises, and the Company's Charter, we believe we meet the eligibility requirements to nominate and register our candidacy for the VietCredit Board of Directors for the 2023-2028 term, specifically as follows:

No.	Candidate's full name	Date of birth	Citizen ID Number	Election to the Board of Directors (*)
				Independent Member of the Board of Directors
				Board members are not independent members.

(\*) Shareholders who nominate or propose candidates for a specific position should record the nominations according to that position.


We request that the VietCredit Board of Directors acknowledge the above-mentioned list of nominated candidates.

We are committed to being responsible for the accuracy and truthfulness of the content of this document and accompanying files, and we pledge to fully comply with the law and the Company's charter regarding the nomination of candidates to the VietCredit Board of Directors for the 2023-2028 term.

**SHAREHOLDERS**  
(Signed and sealed)

Attachments:

1. Candidate's resume (using the provided template);
2. The candidate's criminal record certificate is required by regulations;
3. Copies of diplomas proving the applicant's professional qualifications as required;
4. Publicly disclose the candidate's related benefits (using the provided template);
5. Candidate's related person declaration form (according to template)
6. Other documents proving that the candidate meets the standards and conditions as prescribed by law and the Company's Charter.

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**POWER OF ATTORNEY  
 NOMINATION OF CANDIDATES FOR THE BOARD OF DIRECTORS  
 VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY  
 TERM 2023 – 2028**

**1. Authorizing party:**


- Name of individual/organization:.....
- Citizen ID Card/Passport/Business Registration Certificate Number:.....
- Date of issue: ..... Place of issue:.....
- Address:.....
- Phone number:.....
- Number of shares owned as of the record date (18/03/2026):.....shares of VietCredit Joint Stock Company  
(In words: .....)

**2. Authorized party:**

- Full name:.....
- Citizen ID/Passport Number:.....
- Date of issue:..... Place of issue:.....
- Address:.....
- Phone number:.....

**3. Authorization details:**

- The authorized representative, acting on behalf of all the shares owned by the authorizing party, will pool their shares with other shareholders to nominate candidates for the VietCredit Board of Directors for the 2023-2028 term .
- The authorized person may not re-authorize another person and is responsible for complying with the provisions of the Law and the Company's Charter regarding the nomination of candidates to participate in the VietCredit Board of Directors for the term 2023 – 2028.

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**4. Commitments of the Principal and the Agent**


- The authorizing party commits to taking full responsibility for this authorization and has no objections regarding the number of shares held as of the record date (18/03/2026) to exercise the right to nominate and propose candidates for election to the Board of Directors for the 2023-2028 term.
- Both the authorizing party and the authorized party voluntarily enter into this Power of Attorney.
- When deemed necessary in specific cases, VietCredit may verify the need for additional documentation related to the authorizing party and the authorized party, and/or certification by a competent authority regarding this authorization.

**5. Duration of authorization:**

- The authorization is valid from the date of signing until the completion of the authorized tasks.

**AUTHORIZED PARTY**  
*(Sign and print your full name)*

**AUTHORIZED PARTY**  
*(Sign and clearly state full name, affix seal)*  
*If it is an organization represented by a person*  
*(signed by law)*

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Form 04  
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**CURRICULUM VITAE <sup>(1)</sup>**

Color photograph (4 x 6 cm) with the seal of the agency verifying the background check.

**1. About myself**

- Full name at birth.
- Full name as it's commonly called.
- Pseudonym.
- Date of birth (day, month, year).
- The identity card number or personal identification number, current address (if different from the registered permanent or temporary residence) for individuals with Vietnamese nationality, or the personal identification number for people of Vietnamese origin whose nationality has not been determined but who are living in Vietnam, meeting the requirements for issuance of an identity card certificate according to the law on identity cards.
- Passport number or equivalent document, date of issue, place of issue, nationality/nationalities (if any), current address for individuals who do not have Vietnamese nationality.
- Name and address of the legal entity they represent, and the percentage of capital contribution they represent (in the case of representing a shareholder's or contributing member's capital that is a legal entity, or being appointed to represent the State's capital contribution in a credit institution).

**2. Educational level**

- General education.
- Academic titles and degrees (clearly state the name and address of the school; major; duration of study; qualifications (list all qualifications)).


**3. Work experience**

- Occupation, unit, and job title from age 18 to present <sup>(2)</sup>.

No.	Time (from month/year to month/year) <sup>(3)</sup>	Work unit	Position <sup>(4)</sup>	Business activities and assigned tasks	Note <sup>(5)</sup>
...					

- Rewards, disciplinary actions, and responsibilities based on inspection and audit conclusions that lead to credit institutions and foreign bank branches being penalized for administrative violations <sup>(6)</sup>.

**4. Civil capacity <sup>(7)</sup>**

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**5. Information regarding prohibitions from holding office, establishing, or managing businesses or cooperatives (in cases where the criminal record certificate or equivalent document issued by a competent foreign authority does not contain this information).**

**6. Commitment before the law**

I pledge:

- I meet the standards and conditions to hold the position of ..... at commercial banks, non-bank credit institutions, and branches of foreign banks as stipulated in the Law on Credit Institutions and related guiding documents . In particular, I commit to upholding professional ethics as stipulated in Article 6 of Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank of Vietnam guiding the dossier and procedures for approving the list of prospective personnel of commercial banks, branches of foreign banks, and non-bank credit institutions during my work at credit institutions and branches of foreign banks (if any), and complying with the regulations on rules and professional ethics of the foreign credit institution (if any) where I previously worked.

- Not violating any legal regulations in the monetary and banking sector.

- Notify commercial banks, non-bank credit institutions, and branches of foreign banks of any changes related to the content of this declaration that arise during the period when the State Bank of Vietnam is reviewing the proposals of commercial banks, non-bank credit institutions, and branches of foreign banks.

- The personal information I provide to commercial banks, non-bank credit institutions, and branches of foreign banks for submission to the State Bank of Vietnam for consideration and approval of proposed personnel is true and accurate. I take full legal responsibility for the completeness, truthfulness, and accuracy of the information declared above.

....., day... month... year...

**Declarant**

(Signature, clearly state full name) <sup>(8)</sup>

**Note:**

1. The applicant must provide complete and accurate information as required and is legally responsible to the commercial bank, non-bank credit institution, or foreign bank branch for the completeness, accuracy, and truthfulness of the application. If no information is required, it should be clearly stated that there is none.

2. The applicant must fully declare their work, workplace, and all positions they have held and are currently holding.

3. Continuity in terms of time must be ensured.

4. Clearly state if the prospective candidate is a manager or executive as defined by law and the charter or internal regulations of the credit institution or enterprise, and also specify the tax code/enterprise code of the enterprise where the prospective candidate is a manager.

5. Please note if your workplace falls under any of the following categories:

a) Subsidiary of a credit institution;

b) Enterprises in which the State owns 50% or more of the charter capital;


c) Units as prescribed in point e, clause 2, Article 42 of the Law on Credit Institutions ;

d) The entity as stipulated in point c, clause 1, Article 42 of the Law on Credit Institutions (Specify the name of the entity and the date of its bankruptcy declaration, the position and duration of service of the expected personnel);

6. Specify if the personnel fall under the cases mentioned in points d and g of Clause 1, Article 42 of the Law on Credit Institutions .

7. Specify: full/limited/lack of civil capacity.

8. Signatures must be authenticated in accordance with the law.

	<b>BOARD RESOLUTION</b>	No.: 250/2026/VietCredit-NQ Date: March 6, 2026
	<b>Re: Submission to the General Meeting          of Shareholders for the Election of          Additional Members of the Board of          Directors for the term 2023–2028</b>	

APPENDIX NO. 03

Form 05

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

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**REPORTING PUBLICLY ON RELATED BENEFITS**

My name is : .....  
 Date of birth : .....  
 IDENTITY : Date of issue: .../.../..... Place of issue: .....  
 CARD/PASSPORT : .....  
 number .....  
 Current workplace and : .....  
 position .....

I hereby publicly report the relevant benefits in accordance with Article 49 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and Article 164 of the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, as follows:

I. List of businesses and economic organizations in which I or I and my related parties own capital contributions or shares of 5% or more of the charter capital (including capital contributions or shares authorized or entrusted to other organizations or individuals):

No.	Name Businesses	Address head office	Occupation business	Business registration number	Ratio of contributed capital to charter capital		
					Personally	Related parties	Authorized individual/organization, Delegation (if any)
1							
2							
...							

II. List of businesses and economic organizations where I and related parties are members of the Board of Directors, members of the Board of Members, members of the Supervisory Board, or General Director (Director):

No.	Name Businesses	Address head office	Occupation business	Business registration number	Position
1					
2					
...					

I hereby declare that the above information is completely accurate and truthful. If it is found to be false, I will bear full responsibility before the General Shareholders' Meeting and the law.

....., date ... month ... year .....

**DECLARANT**

(Sign and write your full name, affix your seal if applicable)

VietCredit✓	<b>BOARD RESOLUTION</b>	No.: 250/2026/VietCredit-NQ Date: March 6, 2026
	<b>Re: Submission to the General Meeting of Shareholders for the Election of Additional Members of the Board of Directors for the term 2023–2028</b>	

APPENDIX NO. 03

Form 06  
SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom – Happiness

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**LIST OF RELATED PERSONS**

To: State Bank of Vietnam

No.	The declarant and the declarant's "related persons".	Relationship with the declarant <sup>(1)</sup>	Identity card number/personal identification number (for individuals with Vietnamese nationality) or personal identification number (for people of Vietnamese origin whose nationality has not been determined but who are living in Vietnam and are eligible to be issued an identity card certificate according to the law on identity cards) or passport number or equivalent document, date of issue (for individuals without Vietnamese nationality) or Business registration certificate/Tax code or equivalent certificate (in cases where the related party is an organization recording business code information).	Position at the credit institution requested	Position at the subsidiary of the credit institution being proposed for	Percentage of share ownership or percentage of capital contribution representing the proposed credit institution (%)	...
1	Nguyen Van A	Declarant					
2	Nguyen Thi B	Wife					
...							

I hereby declare that the information provided above is true and accurate. I take full legal responsibility for the completeness, truthfulness, and accuracy of the information declared above.


.... day... month... year...

**Declarant**

(Signature, clearly state full name) <sup>(2)</sup>

**Note:**

1. Based on the actual relationship of the related person in column (2) in the specific case as prescribed in Clause 24, Article 4, Clause 3, Article 69 of the Law on Credit Institutions, fill in this column. The declarant must declare all required information and be responsible before the law and the commercial bank, non-bank credit institution, foreign bank branch for the completeness, accuracy, and truthfulness of the dossier. If there is no related person, clearly state "none". If the related person has passed away, clearly state "passed away".
2. Signatures must be authenticated in accordance with the law.

	<b>BOARD RESOLUTION</b>	No.: 250/2026/VietCredit-NQ Date: March 6, 2026
	<b>Re: Submission to the General Meeting          of Shareholders for the Election of          Additional Members of the Board of          Directors for the term 2023–2028</b>	

APPENDIX NO. 03

Form 07

**NAME of Credit Institution**  
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**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom – Happiness**  
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Number: .....

....., date .... month .... year .....

**DOCUMENT ASSESSING THE IMPLEMENTATION OF PROFESSIONAL ETHICS STANDARDS FOR  
 PERSONNEL UNDER THE MANAGEMENT OF CREDIT INSTITUTIONS AND FOREIGN BANK  
 BRANCHES**

- Based on the Law on Credit Institutions No. 32/2024/QH15 ;
- Based on Circular No. 20/2025/TT-NHNN dated July 31, 2025, issued by the Governor of the State Bank of Vietnam, guiding the dossier and procedures for approving the proposed list of personnel of commercial banks, branches of foreign banks, and non-bank credit institutions;
- Based on Circular No..... dated..... of the Governor of the State Bank of Vietnam regulating the internal control system...

(Name of credit institution, foreign bank branch) provides the following information regarding the implementation of professional ethical standards during Mr./Ms. ....'s employment at the credit institution/foreign bank branch:

**I. Personnel Information**

1. Full name of the employee.  
Date of birth (day, month, year).
2. Period of employment: from month/year to month/year.
3. Job position and assigned duties: period from month/year to month/year (Specify if you were a manager or supervisor)

...

**II. Information on the implementation of professional ethical standards**

1. Detailed information as stipulated in Clause 1, Article 6 of Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank of Vietnam guiding the dossier and procedures for approving the proposed list of personnel of commercial banks, branches of foreign banks and non-bank credit institutions.
2. Personnel meet/do not meet professional ethical standards.

If the requirements are not met, specify the actions taken, the timeframe, and the corrective measures implemented.

**III. Credit institutions and branches of foreign banks commit to being legally responsible for the accuracy and truthfulness of the information provided in this document.**

**Legal representative of the credit institution or  
 foreign bank branch**  
 (Signature, full name, seal)