

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 27, 2026

INVITATION LETTER

Attend the Annual General Meeting of Shareholders in 2026

Dear Shareholders of Vietcredit General Finance Joint Stock Company

The Board of Directors (BOD) of VietCredit General Finance Joint Stock Company (VietCredit) cordially invites shareholders to attend the 2026 Annual General Meeting of Shareholders with the following details:

- 1. Meeting time:** 8:30 AM, Friday, April 24, 2026.
(From 8:30 to 9:00: Receiving and verifying shareholder eligibility)
- 2. Location:** Tan Cang Tourist Area, A100 Ung Van Khiem Street, Thanh My Tay Ward, Ho Chi Minh City
- 3. Object:** All VietCredit shareholders whose names appear on the list as of record date on March 20, 2026, provided by the Vietnam Securities Depository and Clearing Corporation, or their legally authorized representatives are eligible.
- 4. Contents of the Congress:**
 - 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 the year of 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 private placement of shares 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)



5. Congress Documents:

The documents for the 2026 Annual General Meeting of Shareholders have been posted and published on VietCredit's website (<https://www.vietcredit.com.vn/en/investor/stakeholder-inform/>). Shareholders can access and obtain the meeting documents from the above website starting from March 30, 2026.

6. Authorization, confirmation of attendance:

Shareholders who cannot attend the General Meeting in person may authorize a representative to attend on their behalf. The authorization must be in writing, using the company's seal-stamped form (attached to this invitation). The authorized representative may not further delegate their authority to a third party.

7. Procedures and deadlines:

To facilitate the organization of the General Meeting of Shareholders, we kindly request that Shareholders register, confirm their attendance, or authorize another individual to attend by sending the General Meeting Attendance Registration Form or Authorization Letter (if authorizing someone else) by mail or fax to:

BOD's office of VietCredit General Finance Joint Stock Company

- Address: 9th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City
- Phone: 024.62702127 Fax: 024.62702128
- Contact person: Nguyen Dang Thanh - Chief of BOD's office - 08.2212.9906

Registration deadline: Before 5:30 PM, April 23, 2026.

Shareholders/authorized representatives attending the General Meeting of Shareholders are kindly requested to bring the following documents:

- Invitation Letter and Power of Attorney (if any);
- Identity card/Citizen ID or passport.

8. Documents attached to the invitation:

The following documents will be sent to your shareholder address via insured express delivery:

- a. Invitation Letter;
- b. Agenda for the Shareholders' General Meeting
- c. Registration form
- d. Power of Attorney

Best regards!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

Recipient:

- As addressed to;
- File documents in the BOD' office.



Nguyen Duc Phuong