VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1196/2026/VietCredit-TB

Hanoi, August 14, 2026

NOTICE

Re: Payment of outstanding dividends for the period from 2008 to 2014

<u>To:</u> Shareholders of VietCredit General Finance Joint Stock Company

<u>Pursuant to:</u>

- *Law on Credit Institutions No. 47/2010/QH12 dated 16/06/2010, as amended and supplemented;*
- *Law on Enterprises No. 60/2005/QH11 dated 29/11/2005, as amended and supplemented;*
- *Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024, as amended and supplemented;*
- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020, as amended and supplemented;*
- *Charter of VietCredit General Finance Joint Stock Company (the Company/VietCredit);*
- *Resolution No. 01/CFC/NQ-ĐHCĐ of the 2008 Annual General Meeting of Shareholders dated 16/04/2009 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 01/CFC/NQ-ĐHCĐ of the 2009 Annual General Meeting of Shareholders dated 22/04/2010 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 01/CFC/NQ-ĐHCĐ of the 2011 Annual General Meeting of Shareholders dated 14/04/2011 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 31/CFC/NQ-ĐHCĐ of the 2012 Annual General Meeting of Shareholders dated 22/05/2012 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 186/CFC/NQ-ĐHCĐ of the 2013 Annual General Meeting of Shareholders dated 21/04/2013 of Cement Finance Joint Stock Company (now VietCredit)*
- *Resolution No. 554/CFC/NQ-ĐHCĐ of the 2014 Annual General Meeting of Shareholders dated 23/04/2014 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 570/CFC/NQ-ĐHCĐ of the 2015 Annual General Meeting of Shareholders dated 25/04/2015 of Cement Finance Joint Stock Company (now VietCredit);*
- *Resolution No. 1195/2026/VietCredit-NQ dated 14/08/2026 of the Company's Board of Directors.*

VietCredit General Finance Joint Stock Company (VietCredit) hereby respectfully notifies its shareholders of the payment of outstanding dividends for the period from 2008 to 2014 to shareholders who have not completed the procedures for receiving such dividends, as follows:

1. Name of shares at the time of dividend payment: Shares of Cement Finance Joint Stock Company (now shares of Vietcredit General Finance Joint Stock Company).
2. Class of shares: Ordinary shares.
3. Par value: VND 10,000 per share.
4. Dividend recipients: Shareholders holding shares of Cement Finance Joint Stock Company (now shares of VietCredit General Finance Joint Stock Company) who have not completed the procedures for receiving dividends for the 2008–2014 period.
5. Payment method: Dividend payment in cash.
6. Payment period: From 17/08/2026.

M.S.D.N: 010276... CÔNG... TÀI CH... TỔNG HỢP... TÍN V... THÀNH PHỐ...

7. Payment location: Head Office of VietCredit General Finance Joint Stock Company - 9th Floor, V.E.T. Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi.
8. Requirements for shareholders' dividend payment request documents:

- **For shareholders completing the procedures in person at the Company's head office, the required documents include:**
  + Original Dividend Payment Request Form *(using the form attached to this Proposal)*;
  + For an individual shareholder: A certified copy of a valid Citizen Identity Card/Identity Card (together with the original for verification);
  + For an institutional shareholder: A certified copy of the Enterprise Registration Certificate; a certified copy of the valid Citizen Identity Card/Identity Card of the organization's Legal Representative; the original Power of Attorney; and a certified copy of the valid Citizen Identity Card/Identity Card of the authorized person (together with the originals for verification).
- **For shareholders submitting dividend payment request documents by post, the required documents include:**
  + Original Dividend Payment Request Form *(using the form attached to this Notice)*;
  + For an individual shareholder: A certified copy of a valid Citizen Identity Card/Identity Card; and a certified copy of the People's Identity Card corresponding to the information registered when becoming a shareholder of the Company during the period from 2008 to 2014. If the shareholder is unable to provide a certified copy of the registered People's Identity Card, the Company will contact the shareholder to carry out verification measures through the VNeID application;
  + For an institutional shareholder: A certified copy of the Enterprise Registration Certificate and a certified copy of the valid Citizen Identity Card/Identity Card of the organization's Legal Representative.

The Company will withhold personal income tax payable by individual shareholders in accordance with law, together with any related costs (if any), before transferring the dividend payments.

For further details, please contact:

- Mr. Nguyen Dang Thanh - Chief of the Board of Directors' Office
- VietCredit General Finance Joint Stock Company - 9th Floor, V.E.T. Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi.
- Telephone: 0822 129 906 Email: nguyendang.thanh@vietcredit.com.vn

This Notice is hereby respectfully given.

VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY
LEGAL REPRESENTATIVE
Chief Executive Officer

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT

HO MINH TAM

Recipients:

- *As above;*
- *BOD, BOS (for reporting);*
- *Archived: Admin Dept., BOD Office.*

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DIVIDEND PAYMENT REQUEST

To: VietCredit General Finance Joint Stock Company

1. Shareholder information:

- Individual/Organization name:..
- Citizen Identity Card/Identity Card/Enterprise Registration No.: ....

  ....
- Date of issue:... Place of issue: ....
- ID Card No. (for individuals): ....
- Date of issue:... Place of issue: ....
- Telephone:...
- Address: ....

  ....

2. Dividend payment request details

I/We hereby request VietCredit General Finance Joint Stock Company to pay the dividends payable to me/us based on the following information:

- Beneficiary's name: ....
- Bank account number: ....
- Bank: ....

  Branch: .... Province/City: ....

3. Personal tax identification number (for individual shareholders): ....

I hereby certify that the above information is accurate and not subject to any dispute, and I accept full legal responsibility for it. I shall bear all costs arising from the dividend transfer, and such costs shall be deducted from the amount payable to me.

Thank you!

….., [Day] …. [Month] …. [Year] 20…

Applicant

(signature, full name and seal if an organization)

***(*)* Enclosed documents:**

1. For individual shareholders:
   A certified copy of a currently valid Citizen Identity Card/Identity Card;

   A certified copy of the ID Card corresponding to the information registered when becoming a shareholder of the Company during the period from 2008 to 2014 (if available). If the shareholder is unable to provide a certified copy of the registered ID Card, the Company will contact the shareholder to carry out verification measures through the VNeID application.
2. For institutional shareholders:
   A valid copy of the Enterprise Registration Certificate;

   A certified copy of the Legal Representative's Citizen Identity Card/Identity Card;
3. Original Power of Attorney and a certified copy of the Citizen Identity Card/Identity Card of the authorized person (if any);
4. A copy of the shareholder book (if any);

Note: Where the procedures are completed in person at the Company's head office, the shareholder or the shareholder's authorized representative is requested to bring the original Citizen Identity Card/Identity Card for the Company to verify the information.

For any inquiries or assistance, please contact:

Mr. Nguyen Dang Thanh

Position: Chief of the Board of Directors' Office

Telephone: 0822 129 906

Email: nguyendang.thanh@vietcredit.com.vn