

**VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY**

**THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

No.: 1790/2026/VietCredit-CV

Hanoi, October 29, 2026

WRITTEN SHAREHOLDERS' OPINION COLLECTION FORM**To: Shareholders**

Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (VietCredit) and Resolution 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors (BOD), VietCredit respectfully submits to the Shareholders this Written Opinion Collection Form for the purpose of approving the Resolution of the General Meeting of Shareholders (GMS) with the following contents:

I. Purpose of Written Shareholders' Opinion Collection:

- Approval of adjustments to the 2025 profit distribution plan;
- Approval of adjustments to the 2026 charter capital increase plan;
- Approval of adjustments to the 2026 business plan.

II. Documents for Written Shareholders' Opinion Collection:

The documents are published and disclosed on VietCredit's website (<https://www.vietcredit.com.vn>), under the Investorsection, Shareholder inform. Shareholders may access and download these documents from 29/10/2026:

- 1) Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 Profit Distribution Plan;
- 2) Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 Business Plan;
- 3) Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 Charter Capital Increase Plan.
- 4) Voting Ballot for Written Shareholders' Opinion Collection;
- 5) Draft Resolution of the GMS.

Shareholders are kindly requested to provide the opinions, sign the attached Voting Ballot for Written Shareholders' Opinion Collection, and return it to the BOD **no later than 5:30 P.M on 13/11/2026**, to VietCredit's head office at 9F, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City.

The BOD will consolidate the shareholders' opinions and announce the voting results in accordance with the applicable laws and Company's Charter.

*Sincerely!***ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN****Recipients:**

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

**Nguyen Duc Phuong**