THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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LETTER OF RESIGNATION AS A MEMBER OF THE BOARD OF DIRECTORS

To:
- **General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company;**
- **Board of Directors of Vietcredit General Finance Joint Stock Company.**

Full name: **Nguyen Duc Phuong**

Date of birth:

Citizen ID No.: Date of issue:

Issued by:

Contact address:

Position: Chairman of the Board of Directors of Vietcredit General Finance Joint Stock Company (2023–2028 term)

At the 2023 Annual General Meeting of Shareholders held on 27/04/2023, I was elected to the Board of Directors of Vietcredit General Finance Joint Stock Company for the 2023–2028 term. The members of the Board of Directors subsequently elected me as Chairman.

For personal reasons, I hereby tender my resignation as Chairman and as a member of the Board of Directors, effective from 21/12/2026, subject to approval by the General Meeting of Shareholders.

I respectfully request that the General Meeting of Shareholders consider and approve my resignation.

I sincerely thank the Board of Directors, the Board of Supervisors and the Board of Management for their cooperation and support in the performance of my assigned duties.

Thank you. I wish the Company continued growth and prosperity, and all shareholders good health and happiness.

Respectfully,

Hanoi, November 25, 2026

Applicant

(Signed)

Nguyen Duc Phuong