VietCredit	**DECISION** **Approval of Removal of the Chairman and Member of the Board of Directors of Vietcredit General Finance Joint Stock Company**	No.: 2082/2026/VietCredit-QĐ Date: 25/11/2026

BOARD OF DIRECTORS
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements;*
- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;*
- *Charter of Vietcredit General Finance Joint Stock Company (Company);*
- *Regulations on the Organization and Operation of the Board of Directors of Vietcredit General Finance Joint Stock Company;*
- *Letter of resignation dated 25/11/2026 from Mr. Nguyen Duc Phuong, Chairman and Member of the Board of Directors (BOD);*
- *Proposal No. 53/2026/VietCredit-175 dated 25/11/2026 of the Human Resources Committee;*
- *Minutes of Vote Counting for Obtaining Written Opinions of the Members of the Board of Directors on the approval of the removal of Mr. Nguyen Duc Phuong as Chairman.*

DECISION

Article 1. To approve the removal of Mr. Nguyen Duc Phuong as Chairman of Company at his own request, effective from 21/12/2026.

Article 2. The removal of Mr. Nguyen Duc Phuong as a BOD member shall be approved at the Company's next General Meeting of Shareholders and shall take effect upon such approval.

Article 3. This Resolution takes effect on the date of signing. The BOD members, the members of the Board of Management, the relevant units and Mr. Nguyen Duc Phuong are responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

Recipients:
- BOS (for reporting);
- As stated in Article 3;
- Archived: Admin dept, BOD' office.

M.S.D.N: 0102766770 - C.T.C.P. CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT THÀNH PHỐ HÀ NỘI

Nguyen Duc Phuong