

**VIETCREDIT FINANCE
JOINT STOCK COMPANY****SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

No.: 291/2025/VietCredit-QC

April 25, 2025

REGULATIONS ORGANIZING THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Chapter I: GENERAL PROVISIONS

Article 1: Scope and Applicability

1. 2025 Annual GENERAL MEETING OF SHAREHOLDERS (hereinafter referred to as the "General Meeting") of VietCredit Finance Joint Stock Company (hereinafter referred to as the Company).
2. The Regulations specifically stipulate the rights and obligations of the parties participating in the General Meeting; conditions and procedures for conducting the General Meeting.
3. Shareholders and participants are responsible for complying with the provisions of this Regulations.

Chapter II: RIGHTS AND OBLIGATIONS OF PARTICIPANTS

Article 2: Rights and obligations of ordinary shareholders.

I. Conditions for attending the General Meeting:

Shareholders or authorized representatives of shareholders owning voting shares of the Company whose names are on the list of shareholders on the record date for attending the General Meeting on March 25, 2025 .

II. Shareholders' rights when attending the General Meeting:

1. To attend in person or authorize in writing a representative to attend and vote on his/her behalf at the General Meeting.
2. To vote on all matters within the authority of the General Meeting as prescribed by law and the Company Regulations.
3. The Organizing Committee of the General Meeting publicly announced the entire content of the General Meeting program, including:
 - 1) Approval of the Board of Directors' Report on 2024 performance results and 2025 orientation;
 - 2) Approval of the Board of Directors' Report on business performance in 2024 and orientation for 2025;
 - 3) Approval of the Board of Supervisors' (BOS) Report on 2024 performance results and 2025 orientation;
 - 4) Approval of the Self-assessment Report on the performance of the Board of Supervisors and each member of the Board of Supervisors in 2024;



- 5) Approval of the Proposal on the approval of the audited financial statements and the profit distribution plan for 2024;
 - 6) Approval of the Proposal on total remuneration, allowances and operating expenses of members of the Board of Directors and Board of Supervisors in 2025;
 - 7) Approving the Proposal on selecting an independent auditing company to audit financial statements and operations of the internal control system for the 3-year period 2026-2028 ;
 - 8) Approval of the Proposal on the structure of the Board of Directors and election of additional independent members of the Board of Directors for the 2023 - 2028 term of VietCredit Finance Joint Stock Company, Regulations on election of additional independent members of the Board of Directors at the 2025 Annual GENERAL MEETING OF SHAREHOLDERS ;
 - 9) Approval of the Proposal on the name change of VietCredit Finance Joint Stock Company;
 - 10) Approval of the Proposal on the approval of the plan to issue shares under the employee stock option program in the Company (ESOP program);
 - 11) Approve other contents under the authority of the GENERAL MEETING OF SHAREHOLDERS (if any).
4. All shareholders who are eligible to participate are allowed to express their opinions directly or through their authorized representatives. All opinions expressed are discussed directly at the General Meeting.
 5. At the General Meeting, each shareholder/authorized representative of a shareholder attending the General Meeting will receive a Voting Card, Voting Ballot, and Ballot (recording the shareholder registration number, full name of the shareholder, full name of the authorized representative of the shareholder and the number of shares with voting rights) after registering to attend the General Meeting with the Shareholder Qualification Examination Board.
 6. The voting value of the Voting Card corresponds to the proportion of voting shares owned or represented by the attending General Meeting.
 7. Shareholders and authorized representatives of shareholders attending the General Meeting, after hearing the report on the contents to be approved, will discuss and approve the contents stated in Section 3, Clause II, Article 2 of this Regulation.
 8. Shareholders and authorized representatives of shareholders who attend the meeting after the General Meeting has opened have the right to register, then have the right to participate and vote immediately at the General Meeting, but the Chairperson shall not be required to suspend the General Meeting and the validity of the contents voted on before will not change.

III. Obligations of ordinary shareholders when attending the General Meeting:

1. At the General Meeting, each shareholder or authorized representative of a shareholder attending the General Meeting must bring their ID card/Passport, Business Registration Certificate/Decision on Establishment (for shareholders being organizations), Meeting Invitation/Registration Form, Power of Attorney (for authorized representatives of shareholders) and register to attend the General Meeting with the Shareholder Qualification Examination Board.

2. Comply with the provisions of these Regulations.
3. Strictly comply with the regulations at the General Meeting meeting, respect the results of the work at the General Meeting.

Article 3: Rights and obligations of the Shareholder Eligibility Verification Committee to Attend the General Meeting

The Shareholder Eligibility Verification Committee for the General Meeting is nominated by the Board of Directors and approved by the General Meeting, with the following functions and tasks:

1. Check the qualifications of shareholders or authorized representatives of shareholders attending the General Meeting: citizen identification card number/ ID card or passport, business registration/establishment decision, meeting invitation/Registration form, authorization letter (for authorized representatives of shareholders) ;
2. Issue to shareholders or shareholders' authorized representatives attending the General Meeting: Voting cards/Voting ballots/Ballots and other meeting documents;
3. Report to the General Meeting on the results of the verification of shareholders' qualifications to attend the General Meeting.

Article 4: Rights and obligations of the Presiding Committee and Secretary

1. The Presiding Committee is approved by the General Meeting. The Chairman of the Board of Directors chairs the General Meeting. The Presiding Committee has the function of controlling the General Meeting.
2. The decision of the Presiding Committee on matters of order, procedure or events arising outside the program of the General Meeting shall be final.
3. The Presiding Committee of the General Meeting shall conduct necessary and reasonable work to conduct the General Meeting in a valid and orderly manner, in accordance with the approved program and reflecting the wishes of the majority of attending shareholders.
4. The Presiding Committee has the right to postpone the General Meeting to another time or change the location in accordance with the provisions of the Enterprise Law, other relevant legal documents and the Regulations of organization and operation of VietCredit Finance Joint Stock Company;
5. The Presiding Committee shall appoint one or more persons to act as secretaries to take minutes of the General Meeting. The secretariat shall perform supporting tasks as assigned by the Presiding Committee.

Article 5: Rights and obligations of the Ballot Vote Counting Committee

1. The counting committee is nominated by the Presiding Committee and approved by the General Meeting.
2. The Ballot Vote Counting Committee collects the Voting Ballots and Ballots after the General Meeting votes and counts the Voting Ballots and Ballots; reports to the General Meeting on the results of the voting ballot and ballots counting.

Chapter III:**CONDUCTING THE CONGRESS MEETING PROCEDURE****Article 6: Conditions for holding the General Meeting**

The General Meeting is held when the number of shareholders attending the meeting represents more than 50% of the total number of voting shares according to the list of shareholders closed on March 25, 2025 to exercise the right to attend the General Meeting.

Article 7: How to conduct the General Meeting

1. The General Meeting is expected to last for half a day;
2. The General Meeting will discuss and approve the contents stated in Section 3, Clause II, Article 2 of these Regulations.

Article 8: Approval of the General Meeting's Decision:

1. Regarding the content of approving the plan to issue shares under the employee stock option program in the Company (ESOP program) stated in Section 3, Clause II, Article 2 of this Regulation, the decision of the General Meeting is approved when there is approval from the number of shareholders representing more than 65% of the total number of votes of shareholders with voting rights present in person or through authorized representatives of shareholders present at the General Meeting.
2. For other content as stated in Section 3, Clause II, Article 2 of this Regulations, the decision of the General Meeting is passed when approved by the number of shareholders representing at least 50% of the total number of votes of shareholders with voting rights present in person or through authorized representatives present at the General Meeting.

Article 9: Resolutions and Minutes of the General Meeting

1. All contents at the General Meeting must be recorded in minutes by the Secretariat. The minutes of the meeting must be read and approved before the closing of the General Meeting. The minutes of the meeting must ensure that there are full signatures of the Secretariat, Chairman and Secretary except as provided in the Company Regulations.
2. Resolutions and Minutes of the General Meeting must be disclosed in accordance with the applicable regulations on securities market disclosure and kept at the Company's head office.

Chapter IV:**OTHER PROVISIONS****Article 10: Cases where the General Meeting is not held successfully**

1. In case the first General Meeting does not meet the conditions for holding as prescribed in Article 6 of this Regulations, the convening of the second General Meeting must be carried out within 30 (thirty) days from the date of the first meeting scheduled to open. The second General Meeting shall be held when the number of members attending the meeting, who are shareholders and authorized representatives, represents 33% or more of the total number of voting shares.
2. In case the second General Meeting is not eligible to be held as prescribed in Clause 1 of this Article within thirty minutes from the time of the scheduled opening of the General Meeting, the

notice of convening the third General Meeting must be sent within 20 (twenty) days from the date of the scheduled opening of the second General Meeting. In this case, the General Meeting shall be held regardless of the number of shareholders/authorized representatives of shareholders attending the meeting or the percentage of voting shares of shareholders/authorized representatives of shareholders attending the meeting, and shall have the right to decide all matters that the first General Meeting may approve.

Chapter V:

TERMS OF IMPLEMENTATION

Article 11: Entry into force

1. This Regulations consists of 05 Chapters, 11 Articles and shall take effect immediately upon approval by the General Meeting.
2. Shareholders and attendees of the General Meeting are responsible for complying with the provisions of this Regulations.

April 25, 2025

On Behalf of General Meeting of Shareholders

PRESIDE



Nguyen Duc Phuong



