



VIETCREDIT FINANCE  
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

Number: .../2025/VietCredit-QC

April 25, 2025

## **DRAFT REGULATIONS ON ORGANIZING THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

### **Chapter I:**

### **GENERAL PROVISIONS**

#### **Article 1. Scope and subjects of application**

1. 2025 Annual General Meeting of Shareholders (hereinafter referred to as the "General Meeting") of Tin Viet 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 Charter.

### **Chapter II:**

## **RIGHTS AND OBLIGATIONS OF PARTIES ATTENDING THE CONFERENCE**

#### **Article 2. Rights and obligations of common 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 Charter.
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 Tin Viet 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) 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 Slip, and Election 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 Chairman is not responsible for stopping the General Meeting and the validity of the contents previously voted on remains unchanged.

### **III. Obligations of common 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 Citizen Identification Card/ Identity 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 this Regulation.
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 Chairing Panel and Secretary Team**

1. The Chairing Panel is approved by the General Meeting. The Chairman of the Board of Directors chairs the General Meeting. The Chairing Panel has the function of controlling the General Meeting.
2. The decision of the Chairing Panel on matters of order, procedure or events arising outside the program of the General Meeting shall be final.
3. The Chairing Panel 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 Chairing Panel 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 Charter of organization and operation of Tin Viet Finance Joint Stock Company;
5. The Chairing Panel 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 Chairing Panel.

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

1. The counting committee is nominated by the Chairing Panel and approved by the General Meeting.
2. The Vote Counting Committee collects the Voting Slips and Election Ballots after the General Meeting votes and counts the Voting Slips and Election Ballots ; reports to the General Meeting on the results of the voting ballot counting . P is pregnant.

**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 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:**

The contents stated in Section 3, Clause II, Article 2 of this Regulation, the decision of the General Meeting is passed when approved by the number of shareholders representing more than 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 Team except as provided in the Company Charter.
2. Resolutions and Minutes of the General Meeting must be disclosed in accordance with the law on information disclosure on the stock market 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 Charter, 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 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 Charter consists of 05 Chapters, 11 Articles and takes effect immediately after being voted and approved by the General Meeting.
2. Shareholders and attendees of the General Meeting are responsible for complying with the provisions of this Charter.

*April 25 , 2025*

**General Meeting of Shareholders**

**PRESIDE**

