



VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

Number: .../2026/VietCredit-TL

SOCIALIST REPUBLIC OF VIETNAM
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April 24, 2026

DRAFT VOTING RULES AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

- Based on the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 ;
- Based on the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and its implementing guidelines;
- Based on the Securities Law No. 54/2019/QH14 dated November 26, 2019 and its implementing guidelines;
- Based on the Charter of VietCredit General Finance Joint Stock Company .

The voting procedures at the 2026 Annual General Meeting of Shareholders of VietCredit General Finance Joint Stock Company are as follows:

Điều 1. Scope and principles of voting

1. These regulations apply to voting at the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting") of VietCredit General Finance Joint Stock Company (hereinafter referred to as the "Company").
2. Voting principles: Voting must be conducted openly and directly, ensuring transparency and fairness.

Điều 2. Regulations regarding Voting Cards and Voting Slips

1. Each shareholder or authorized representative of a shareholder attending the General Meeting will be issued one (01) "Voting Card" and one (01) "Voting Slip" containing the full name of the shareholder or authorized representative, ID card number , number of shares owned, number of shares authorized, and total number of shares entitled to vote. The Voting Slip will include the content to be voted on.
2. The voting value of a "Voting Card" or "Voting Slip" corresponds to the number of voting shares that the shareholder owns and/or is represented by proxy at the General Meeting.
3. Voting cards are used when voting on the following matters of the Congress:
 - + Composition of the Presiding Board , Secretariat, Vote Counting Committee, and Shareholder Eligibility Verification Committee;
 - + Regulations for Organizing the Congress;
 - + Voting procedures at the General Assembly;
 - + Meeting agenda;
 - + Contents of the Minutes and Resolutions of the Congress;
 - + Other matters approved by the Congress (if any).
4. The ballot is used to vote on the following matters:

- + Through the Board of Directors' Report on the results of operations in 2025 and the direction for 2026;
- + Through the Executive Board's Report on business performance in 2025 and direction for 2026;
- + Through the Supervisory Board's Report on the results of operations in 2025 and the orientation for 2026;
- + Through the Self-Assessment Report on the performance of the Supervisory Board and each member of the Supervisory Board in 2025;
- + Through the Proposal on the approval of the audited financial statements and profit distribution plan for 2025;
- + Through the Report on the total remuneration, allowances, and operating expenses of members of the Board of Directors and the Supervisory Board in 2026;
- + Through the Proposal on continuing the implementation of the Share Issuance Plan under the ESOP Program in 2025;
- + Through the Proposal to cancel the private placement of shares of VietCredit General Finance Joint Stock Company;
- + Through the Proposal on the Plan to Increase Charter Capital in 2026 of VietCredit General Finance Joint Stock Company;
- + Through other matters within the authority of the General Meeting of Shareholders (if any)

5. Valid ballot:

- + This is a ballot issued by the Congress Organizing Committee.
- + The ballot paper must not be torn, erased, or altered.
- + authorized representative of the shareholder participating in the vote must sign and clearly state their full name ;
- + Mark only (X) or (√) once for a voting item in a box ("Agree" or "Disagree" or "No opinion") ;
- + Ballots must be submitted before the Ballot Counting Committee opens the sealed ballot box.

6. Invalid ballot :

- + Not issued by the Congress Organizing Committee; or
- + The form is not intact, has been altered, corrected, or has additional content added; or
- + Contents sheet to be written in pencil; or
- + authorized representative of the shareholder participating in the vote; or
- + Ballots are submitted after the Ballot Counting Committee opens the sealed ballot box; or
- + The ballot contains one or more voting items with more than one (X) or (√), or no (X) or () mark √ on any voting option ("Agree" or "Disagree" or "No Opinion").

7. Invalid ballots will not be counted.

Điều 3. Methods for voting on agenda items at the Congress.

Voting on issues at the Congress will be conducted in the following ways:

1. Direct voting using "Voting Cards": Shareholders/authorized representatives of shareholders participate in voting on issues requiring direct opinion at the meeting as stipulated in Clause 3, Article 2 of these Voting Regulations, by raising their "Voting Cards". For each voting issue, the Chairperson will ask the opinion of the shareholder/authorized representative of the shareholder in the following order: "Agree", "Disagree", "No opinion". For each issue requiring an opinion, the shareholder/authorized representative of the shareholder may only raise their Voting Card once. The voting results are determined by counting the number of "Agree", "Disagree", and "No opinion" Voting Cards. The vote counting committee will record the results and report them to the Chairperson for announcement of the voting results before the General Meeting.
2. Voting by "Voting Ballot": Voting on the contents of Clause 4, Article 2 of these Voting Regulations will be conducted by secret ballot, ensuring transparency and fairness. Shareholders/authorized representatives of shareholders will vote on the contents recorded in the Voting Ballot by selecting the option "Agree," "Disagree," or "No Opinion" for each item requiring an opinion.

Điều 4. Proceed with the vote.

1. Upon receiving the ballot, the shareholder /authorized representative must verify the total number of shares on the issued ballot . If the total number of shares stated on the issued ballot does not equal the total number of shares owned by that shareholder and/or their authorized representative , the shareholder /authorized representative must immediately notify the Ballot Counting Committee at the time of receiving the ballot .
2. Each shareholder /authorized representative of a shareholder has a total number of voting rights corresponding to the total number of voting shares they own and/or represent.
3. Each ballot contains a list of voting items. Shareholders mark an "X" or "√" in the box corresponding to their opinion. In case of an error , the shareholder /authorized representative of the shareholder must not erase it but must request the Vote Counting Committee to issue a new ballot and must return the old ballot before receiving the new one .

Điều 5. Voting , counting votes, announcing vote counting results

1. The vote counting committee will conduct the vote counting according to the following regulations:
 - a. Inspect the ballot box before voting begins, ensuring it is empty, and seal the ballot box after inspection in the presence of shareholders/ authorized representatives of shareholders;
 - b. Voting begins when the distribution of ballots is complete and ends when the last shareholder/representative casts their vote into the ballot box .
 - c. The vote counting committee shall conduct the vote counting immediately after the voting ends, ensuring supervision by representatives of shareholders and/or the Supervisory Board; verify the validity of the ballots, record the results in the vote counting minutes ; and seal all ballots and hand them over to the presiding committee immediately after the vote counting is completed.

2. Prepare and announce the vote count report:

- a. The vote counting committee is responsible for preparing the vote counting report, and the head of the vote counting committee reads the report to the Congress.
- b. All work related to verification, recording, and announcement of vote counting results must be carried out honestly and accurately by the vote counting committee, which must be held accountable for those results.
- c. The vote counting committee is responsible for completing and ensuring that the vote counting report bears the full signatures of all committee members.
- d. The vote counting committee handed over the vote counting report to the Presiding Committee and the Secretariat to serve as the basis for finalizing the Congress meeting minutes and the Congress resolution.

Điều 6. Complaints regarding procedures and vote counting results.

1. All shareholders / authorized representatives of shareholders have the right to question or complain before the General Meeting on matters related to procedures and voting results. Any complaints regarding voting results must be considered and resolved immediately at the General Meeting. In case of a complaint, the vote counting committee will re-examine the matter and seek the opinion of the General Meeting for a decision.
2. All opinions and complaints must be considered and resolved by the Presiding Committee before the closing of the Congress and recorded in the minutes of the Congress meeting.

Điều 7. Effective date

These voting rules take effect immediately upon approval by the General Meeting and will only be applied at the 2026 Annual General Meeting of Shareholders of VietCredit General Finance Joint Stock Company./.

April 24 , 2026

**On behalf of the GENERAL MEETING OF
SHAREHOLDERS
PRESIDE**

