**CAR: Board Resolution**

On November 23, 2023, Tri Viet Education Group Joint Stock Company announced Resolution No. 2311/2023/NQ-HDQT on approving the adjustment of credit extension at the bank as follows:

Article 1. The Board of Directors considers and decides on the following contents:

1. Approve the adjustment to the receipt of credit from Vietnam Prosperity Joint Stock Commercial Bank (VPBank)/Credit-granting contract with VPBank according to the details as follows:
* Credit-granting method: Loan; Issuance of Credit card.
* Purpose of loan/credit granting: Supplement business capital for other unclassified educational activities and salary payment
1. Short-term loan limit: Maintain line of credit specifically as follows:

Line of credit: VND 500,000,000

Duration: 12 months.

Maximum term for acknowledgment of debt: 6 months.

Purposes for granting credit: Supplement business capital for other unclassified educational activities, and salary payment.

1. Account overdraft limit: Adjust line of credit specifically as follows:

Former limit: VND 1,500,000,000

Adjusted limit: VND 1,000,000,000

Duration: 12 months.

Purposes for granting credit: Supplement business capital for other unclassified educational activities, pay salary.

1. Credit card limit: Maintain line of credit specifically as follows:

Limit: VND 500,000,000

Credit card limit period: 60 months.

Purposes for granting credit: Supplement business capital for other unclassified educational activities.

1. Collateral: Do not use collateral as mortgage/pledge to secure the Company's debt repayment obligations at VPBank.
2. Approve the Chair of the Board of Directors taking responsibility for implementing the following contents:
	1. Act on behalf of the Company to perform, exchange, negotiate and decide on issues related to the receipt of credit at Vietnam Prosperity Joint Stock Commercial Bank, including but not limited to the following issues:
3. Issues related to loan interest rates, fees, conditions for disbursement, debt receipt, repayment terms, rights and obligations and all other related terms and conditions.
4. Sign Loan Contract, Line of Credit Contract, Contract, documents related to receiving credit, and all contracts, agreements, and documents arising out of or in connection with these Contracts with Vietnam Prosperity Joint Stock Commercial Bank.
	1. Be the primary Cardholder as authorized by the Company or organize the exchange, work with VPBank to open the Card and represent the Company in:
5. Negotiating and deciding all issues related to opening and using Cards at VPBank including but not limited to: Deciding on Supplementary Cardholders; Usage limit of each Supplementary Cardholder within the Limit of Credit Card granted to the Company by VPBank; Registering changes related to Supplementary Cardholders, methods of receiving Cards and PIN from VPBank and employees authorized to receive Cards and PIN from the Bank (in case of registering to receive Cards and PIN at the Corporate address)...and all other related terms and conditions.
6. Signing the Application for International Credit Card Issuance, International Credit Card Usage Contract and all contracts, agreements, and documents arising from or related to this Contract with VPBank.
	1. Negotiate and decide on all issues related to collateral such as rights and obligations of parties, security amount, scope of security, warranty period, cases and methods of handling asset disposal mortgage, dispute resolution methods, etc., carrying out notary procedures, registering secured transactions; Signing Security Contracts (mortgage, pledge,...) and all contracts, agreements, documents arising from or related to these Contracts with VPBank
	2. The Chair of the Board of Directors may authorize other people to perform the tasks mentioned in Sections 3.1, 3.2, 3.3 of this Content.

Article 2: Terms of enforcement

Members of the Board of Directors, the Board of Management, relevant departments and individuals are responsible for the implementation of this Resolution.

This Resolution takes effect from the date of its signing./.