**TIN: Extraordinary General Mandate 2023**

On December 13, 2022, VietCredit Finance Joint Stock Company announced General Mandate No. 1421/2023/VietCredit-NQ as follows:

Article 1: Approve the contents of the Proposal to the General Meeting of Shareholders No. 1366/2023/Vietcredit-TT dated November 30, 2023 on assigning to the Board of Directors to approve the restructuring plan associated with bad debt handling, specifically as follows:

* Assign the Board of Directors to approve contents related to the restructuring plan in accordance with the provisions of law and Competent authorities.
* Assign the Board of Directors to amend and supplement VietCredit's Charter with relevant content on the authority to approve the restructuring plan and submit it to the General Meeting of Shareholders at the nearest meeting.

Article 2: Terms of enforcement

This General Mandate was approved by the General Meeting of Shareholders and takes effect from the date of its signing. Members of the Board of Directors, the Supervisory Board, the Executive Board shall be responsible for implementing this General Mandate and organizing the implementation within their authorities and in accordance with the provisions of Law and the Charter of VietCredit Finance Joint Stock Company