**HTC: Board Resolution**

On November 29, 2023, HocMon Trade JSC announced Resolution No. 17/2023/NQ-HDQT on issues related to credit transactions at the Joint Stock Commercial Bank for Investment and Development of Vietnam - Hoc Mon Branch as follows:

‎‎Article 1. The Company's Board of Directors authorizes Mr. Le Van My - General Manager of the Company, Citizen identification card No. 079053003356 issued by the Police Department for Administrative Management of Social Order on January 13, 2023, to have full authority to represent the Company to implement the following authorized work:

* Sign all dossiers, including Business loan request letter, credit contract, withdrawal dossier, Acknowledgment of Debt, debt repayment, adjustment of debt repayment term, extension of line of credit, adjustment of debt repayment schedule, and other arising operations related to loan at BIDV - Hoc Mon Branch according to the approved line of credit.
* Within the scope of authority, Mr. Le Van My has the rights to use the name and the seal of the Company to implement authorized work.
* Authorization time:
* For short-term revolving line of credit: The above authorization takes effect from the date the Board of Directors promulgates the Resolution to December 14, 2024, sent to BIDV - Hoc Mon Branch and confirmed by BIDV - Hoc Mon Branch.
* For overdraft: The above authorization takes effect from the date the Board of Directors promulgates the Resolution to May 29, 2025, sent to BIDV - Hoc Mon Branch and confirmed by BIDV - Hoc Mon Branch.
* During this Resolution’s effective time, any changes in the contents above must be agreed on by all members of the Board of Directors of the Company and sent to the Bank in the form of documents.
* If necessary, General Manager has the right to authorize the Deputy General Manager - Mr. Kieu Cong Tam (Citizen identification No. 079067031584 issued by the Police Department for Administrative Management of Social Order on June 03, 2021) to implement the work above.

‎‎Article 2. The information in this Resolution is completely genuine in accordance with the provisions of law.

* In all circumstances, the Company and the Board of Directors are fully responsible before the law and the Bank for all work and all problems arising from the above authorization.
* The Company commits to properly implementing the obligations to the Bank arising from this Power of Attorney.

‎‎Article 3. This Resolution takes effect from the signing date.

‎‎Article 4. Members of the Board of Directors, the Board of Management, the Chief Accountant, and Heads of professional departments are responsible for implementing this Resolution.