

Hanoi, April , 2026

**OPERATING REGULATIONS
OF THE BOARD OF DIRECTORS**

OF CREATE CAPITAL VIETNAM JOINT STOCK COMPANY

Pursuant to the Law on Securities 2019 and its guiding documents for implementation;

Pursuant to the Law on Enterprises 2020 and its guiding documents for implementation;

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations for the implementation of several articles of the Law on Securities;

Pursuant to Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/ND-CP dated December 31, 2020;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020, of the Minister of Finance providing guidelines on corporate governance applicable to public companies;

Pursuant to the Charter of Create Capital Vietnam Joint Stock Company;

Pursuant to the General Meeting of Shareholders' Resolution No. 2504/2026/CRC/NQ-DHDCCD dated April 25, 2026;

Pursuant to the Board of Directors' Resolution No./2026/NQ-HDQT dated month year 2026;

The Board of Directors hereby promulgates the Operating Regulations of the Board of Directors of Create Capital Vietnam Joint Stock Company with the following contents

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CHAPTER I. GENERAL PROVISIONS

Article 1. Scope and Subjects of Application

1. Scope: These Operating Regulations of the Board of Directors stipulate the personnel organizational structure, operating principles, powers, and obligations of the Board of Directors and its members to ensure operations comply with the Law on Enterprises, the Company's Charter, and other relevant legal provisions.

2. Subjects of Application: These Regulations apply to the Board of Directors and its members.

Article 2. Operating Principles of the Board of Directors

1. The Board of Directors shall work on the principle of collective responsibility. Members of the Board of Directors shall be personally responsible for their assigned tasks and jointly

responsible to the General Meeting of Shareholders and before the law for the resolutions and decisions of the Board of Directors regarding the Company's development.

2. The Board of Directors shall assign the Director (General Director) the responsibility of organizing and managing the implementation of the Board's resolutions and decisions.

CHAPTER II. MEMBERS OF THE BOARD OF DIRECTORS

Article 3. Rights and responsibilities of BOD

1. Members of the Board of Directors shall have full rights as prescribed by the Law on Securities, related laws, and the Company's Charter, including the right to be provided with information and documents regarding the financial situation and business operations of the Company and its units.

2. Members of the Board of Directors shall have the obligations prescribed in the Company's Charter and the following obligations:

a) To perform their duties honestly and prudently for the highest benefit of the shareholders and the Company;

b) To fully attend Board meetings and provide opinions on matters brought up for discussion;

c) To promptly and fully report to the Board of Directors any remuneration received from subsidiaries, associates, and other organizations;

d) To report to the Board of Directors at the nearest meeting on transactions between the Company, its subsidiaries, or other companies in which the Company holds control of 50% or more of the charter capital with that member or their related persons; and transactions between the Company and companies in which the Board member was a founding member or a business manager during the most recent 03 years prior to the transaction;

d) To perform information disclosure when conducting transactions of the Company's shares in accordance with the law.

3. Independent members of the Board of Directors of the listed company must prepare an evaluation report on the activities of the Board of Directors.

Article 4. Right to be provided with Information of Board Members

1. Members of the Board of Directors have the right to request the General Director, Deputy General Directors, and other managers in the Company to provide information and documents regarding the financial situation and business operations of the Company and its units.

2. Managers, when requested, must provide timely, complete, and accurate information and documents. The order and procedures for requesting and providing information shall be implemented in accordance with the Company's Charter.

Article 5. Term of Office and Number of Board Members

1. The Board of Directors shall consist of 05 members, including 01 independent member.

2. The term of office for a member of the Board of Directors shall not exceed 05 years, and they may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Company's Board of Directors for no more than 02 consecutive terms.

3. In the event that all members of the Board of Directors end their terms simultaneously, such members shall continue to serve until new members are elected to replace and take over the work, unless otherwise prescribed by the Company's Charter.

4. The Company's Charter shall specifically stipulate the number, rights, obligations, and methods of organization and coordination of activities for the independent members of the Board of Directors.

Điều 6. Tiêu chuẩn và điều kiện thành viên Hội đồng quản trị

1. A member of the Board of Directors must satisfy the following criteria and conditions:

- a) Not being among the subjects specified in Clause 2, Article 17 of the Law on Enterprises;
- b) Possessing professional qualifications and experience in business administration or in the fields, industries, or business lines of the Company, and not necessarily being a shareholder of the Company, unless otherwise prescribed by the Company's Charter;
- c) A member of the Board of Directors of the Company may concurrently serve as a member of the Board of Directors of other companies;
- d) Other criteria and conditions as per the Company's Charter.

2. An independent member of the Board of Directors as prescribed in point (b), Clause 1, Article 137 of the Law on Enterprises must satisfy the following criteria and conditions:

- a) Not being a person currently working for the Company or its subsidiaries; and not being a person who worked for the Company or its subsidiaries for at least the 03 preceding years;
- b) Not being a person currently receiving a salary or remuneration from the Company, except for the allowances that Board members are entitled to under regulations;
- c) Not being a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adoptive child, biological brother, biological sister, or biological younger sibling is a major shareholder of the Company, or is a manager of the Company or its subsidiaries;
- d) Not being a person who directly or indirectly owns at least 01% of the total voting shares of the Company;
- e) Not being a person who served as a member of the Board of Directors or the Supervisory Board of the Company for at least the 05 preceding years, except for cases of consecutive appointment for 02 terms;
- f) Other criteria and conditions as per the Company's Charter.

3. An independent member of the Board of Directors must notify the Board of Directors if they no longer satisfy the criteria and conditions specified in Clause 2 of this Article, and shall automatically cease to be an independent member from the date they fail to satisfy such criteria. The Board of Directors must announce such cases at the nearest General Meeting of Shareholders or convene a General Meeting of Shareholders to elect a supplement or replacement for the independent member within 06 months from the date of receiving the notice from the relevant independent member.

Article 7. Chairman of the Board of Directors

- 1. The Chairman of the Board of Directors shall be elected, dismissed, or removed by the Board of Directors from among its members
- 2. Chủ tịch Hội đồng quản trị Công ty không được kiêm Tổng giám đốc.
- 3. Chủ tịch Hội đồng quản trị có quyền và nghĩa vụ sau đây:

- a) To formulate the programs and operational plans of the Board of Directors;
- b) To prepare the agenda, contents, and documents for meetings; to convene, preside over, and chair Board meetings;
- c) To organize the passing of resolutions and decisions of the Board of Directors;
- d) To supervise the implementation of the Board's resolutions and decisions;
- e) To chair the General Meeting of Shareholders;
- f) Other rights and obligations as prescribed by the Law on Enterprises and the Company's Charter.

4. In the event the Chairman submits a resignation or is removed, the Board of Directors must elect a replacement within 10 days from the date of receipt of the resignation or removal. If the Chairman is absent or unable to perform their duties, they must authorize another member in writing to exercise the Chairman's rights and obligations according to the principles in the Charter. If no person is authorized or the Chairman is deceased, missing, detained, serving a prison sentence, or subject to other legal/administrative restrictions as listed, the remaining members shall elect one among them to hold the position of Chairman based on a majority vote until a new decision is made.

5. When deemed necessary, the Board of Directors shall appoint a Company Secretary. The Secretary has the following rights and obligations:

- a) To support the convening of the General Meeting of Shareholders and Board meetings; to record meeting minutes;
- b) To support Board members in performing their assigned rights and obligations;
- c) To support the Board in applying corporate governance principles;
- d) To support the Company in building shareholder relations, protecting legitimate rights, and complying with information disclosure obligations;
- đ) Other rights and obligations as per the Charter.

Article 8. Dismissal, Removal, Replacement, and Supplement of Board Members

1. The General Meeting of Shareholders shall dismiss a Board member in the following cases:

- a) Failing to satisfy the criteria and conditions as prescribed in Article 155 of the Law on Enterprises;
- b) Submission of a resignation letter which is approved;
- c) Other cases as prescribed in the Company's Charter.

2. The General Meeting of Shareholders shall remove a Board member in the following cases:

- a) Failure to participate in Board activities for 06 consecutive months, except in cases of force majeure;
- b) Other cases as prescribed in the Company's Charter.

3. When deemed necessary, the General Meeting of Shareholders shall decide to replace, dismiss, or remove a Board member in cases other than those specified in Clauses 1 and 2 of this Article.

4. The Board of Directors must convene a General Meeting of Shareholders to elect a supplement member if:

- a) The number of members is reduced by more than one-third compared to the number specified in the Charter. In this case, the meeting must be convened within 60 days;
- b) Except for point (a), the General Meeting of Shareholders shall elect a replacement for dismissed/removed members at the nearest meeting.

Article 9. Method of Electing, Dismissing, and Removing Board Members

1. Shareholders or groups of shareholders owning 5% or more of the total ordinary shares have the right to nominate candidates. Unless otherwise prescribed by the Charter:
 - a) Shareholders forming a group must notify the attendees of the group meeting before the opening of the General Meeting of Shareholders;
 - b) Based on the number of Board members, the shareholder(s) may nominate candidates as decided by the General Meeting of Shareholders. If the number of candidates nominated is lower than their entitled quota, the Board of Directors and other shareholders shall nominate the remaining candidates
2. If the number of candidates remains insufficient as per Clause 5, Article 115 of the Law on Enterprises, the incumbent Board of Directors shall introduce more candidates or organize nominations as per the Charter and Internal Regulations. This must be clearly announced before the vote.
3. Unless otherwise prescribed, the election shall be conducted via cumulative voting, whereby each shareholder has total votes equal to their shares multiplied by the number of members to be elected, and may concentrate their votes for one or more candidates. Winners are determined by the number of votes from high to low. In case of a tie for the final seat, a re-election shall be held among tied candidates or a selection made based on election criteria or the Charter.
4. The election, dismissal, and removal of Board members shall be decided by the General Meeting of Shareholders via a voting process.

Article 10. Notice of election, dismissal, and removal of members of the BOD

1. In cases where candidates for the Board of Directors (BOD) have been identified, the Company must disclose information related to the candidates at least 10 days before the opening date of the General Meeting of Shareholders (GMS) on the Company's website. This allows shareholders to research the candidates before voting. Candidates must provide a written commitment regarding the truthfulness and accuracy of their disclosed personal information. They must commit to performing their duties honestly, prudently, and in the best interests of the Company if elected. Disclosed information shall include:
 - a) Full name, date of birth;
 - b) Professional qualifications;
 - c) Working history;
 - d) Other management positions (including BOD positions in other companies);
 - e) Interests related to the Company and its related parties;
 - f) Other information (if any) as stipulated in the Company's Charter;
 - g) The Company is responsible for disclosing information regarding other companies in which the candidate holds a board seat or management position, and any relevant interests of the candidate (if any).

2. The notification of results regarding the election, dismissal, or removal of BOD members shall be carried out in accordance with information disclosure regulations.

Chapter III. THE BOARD OF DIRECTORS

Article 11. Rights and Obligations of the Board of Directors

1. The Board of Directors is the management body of the Company, having full authority to act on behalf of the Company to decide and exercise its rights and obligations, except for those falling under the authority of the General Meeting of Shareholders.

2. The rights and obligations of the BOD are defined by law, the Company's Charter, and the GMS. Specifically, the BOD has the following powers and duties:

- a) Decide on strategies, medium-term development plans, and annual business plans;
- b) Recommend the classes of shares and the total number of authorized shares of each class to be offered;
- c) Decide on the sale of unsold shares within the limit of authorized shares; decide on raising additional capital in other forms;
- d) Decide on the selling price of shares and bonds;
- e) Decide on share repurchases in accordance with Clauses 1 and 2, Article 133 of the Law on Enterprises;
- f) Decide on investment plans and projects within its authority and legal limits;
- g) Decide on market development, marketing, and technology solutions;
- h) Approve contracts for purchase, sale, borrowing, lending, and other transactions valued at 35% or more of the total asset value recorded in the most recent financial statements, except for transactions under the authority of the GMS;
- i) Elect, dismiss, or remove the Chairman of the BOD; appoint, dismiss, sign, or terminate contracts with the General Director and other key managers; decide on their compensation; appoint authorized representatives to the Board of Members or GMS of other companies;
- k) Supervise and direct the General Director and other managers in daily business operations;
- l) Decide on the organizational structure and internal management regulations; decide on the establishment of subsidiaries, branches, and representative offices, or the acquisition of shares in other enterprises;
- m) Approve the agenda and documents for the GMS; convene the GMS or collect written opinions for resolutions;
- n) Submit audited annual financial statements to the GMS;
- o) Recommend dividends to be paid; decide on the timing and procedures for dividend payments or handling business losses;
- p) Recommend the reorganization or dissolution of the Company; request bankruptcy;
- q) Issue BOD Operating Regulations and Internal Regulations on Corporate Governance; issue regulations for the Audit Committee (under the BOD) and Information Disclosure;
- r) Other rights and obligations as prescribed by the Law on Enterprises, Law on Securities, and the Company's Charter.

3. The Board of Directors shall pass resolutions and decisions by voting at meetings, collecting written opinions, or in other forms as stipulated in the Company's Charter. Each member of the Board of Directors shall have one vote.

4. In the event that a resolution or decision passed by the Board of Directors is contrary to the provisions of law, the resolution of the General Meeting of Shareholders, or the Company's Charter, resulting in damage to the Company, the members who voted in favor of such resolution or decision shall be jointly and personally liable for that resolution or decision and must compensate the Company for the damage; members who opposed the passing of the aforementioned resolution or decision shall be exempt from liability. In this case, shareholders of the Company have the right to request the Court to suspend the implementation of or cancel the aforementioned resolution or decision.

Article 12. Duties and Powers of the BOD in approving and executing transaction contract

1. The Board of Directors shall approve contracts and transactions with a value of less than 35%, or transactions leading to a total transaction value arising within 12 months from the date of the first transaction being less than 35% of the total asset value recorded in the most recent financial statements between the Company and one of the following subjects:

- Members of the Board of Directors, members of the Supervisory Board, the General Director, other managers, and their related persons;
- Shareholders or authorized representatives of shareholders owning more than 10% of the total ordinary shares of the Company and their related persons;
- Enterprises related to the subjects specified in Clause 2, Article 164 of the Law on Enterprises.

2. The representative of the Company who signs the contract or transaction must notify the members of the Board of Directors and the members of the Supervisory Board of the subjects related to that contract or transaction and attach the draft contract or the main contents of the transaction. The Board of Directors shall decide on the approval of the contract or transaction within fifteen (15) days from the date of receipt of the notice, unless the Company's Charter stipulates another time limit; members of the Board of Directors who have interests related to the parties in the contract or transaction shall not have the right to vote.

Article 13. Responsibility of the Board of Directors in convening Extraordinary General Meetings of Shareholders

1. The Board of Directors must convene an Extraordinary General Meeting of Shareholders in the following cases:

- a) The Board of Directors deems it necessary for the interests of the Company;
- b) The remaining number of members of the Board of Directors or the Supervisory Board is less than the minimum number of members as prescribed by law;
- c) At the request of a shareholder or a group of shareholders as prescribed in Clause 2, Article 115 of the Law on Enterprises; the request to convene the General Meeting of Shareholders must be made in writing, clearly stating the reason and purpose of the meeting, with sufficient signatures of the relevant shareholders, or the written request may be made in multiple copies and collect sufficient signatures of the relevant shareholders;
- d) At the request of the Supervisory Board;
- e) Other cases as prescribed by law and the Company's Charter.

2. Convening an Extraordinary General Meeting of Shareholders

Unless otherwise stipulated in the Company's Charter, the Board of Directors must convene the General Meeting of Shareholders within thirty (30) days from the date the number of remaining members of the Board of Directors, independent members of the Board of Directors, or members of the Supervisory Board is less than the minimum number of members as prescribed in the Company's Charter, or upon receipt of the request specified in Point c and Point d, Clause 1 of this Article;

3. The convener of the General Meeting of Shareholders must perform the following tasks:

- a) Prepare a list of shareholders entitled to attend the meeting;
- b) Provide information and resolve complaints related to the list of shareholders;
- c) Prepare the program and agenda of the meeting;
- d) Prepare documents for the meeting;
- e) Draft the resolution of the General Meeting of Shareholders according to the expected content of the meeting; prepare the list and detailed information of the candidates in case of electing members of the Board of Directors or members of the Supervisory Board;
- f) Determine the time and venue of the meeting;
- g) Send the meeting notice to each shareholder entitled to attend the meeting in accordance with the Law on Enterprises;
- h) Other tasks to serve the meeting;

Article 14. Sub-committees assisting the Board of Directors

1. The Board of Directors may establish sub-committees under its authority to be in charge of development policy, personnel, compensation, internal audit, and risk management. The number of members of a sub-committee shall be decided by the Board of Directors with a minimum of three (03) persons, including members of the Board of Directors and external members. Independent members of the Board of Directors/non-executive members of the Board of Directors should constitute a majority in the sub-committee, and one of these members shall be appointed as the Head of the sub-committee according to the decision of the Board of Directors. The activities of the sub-committee must comply with the regulations of the Board of Directors. A resolution of the sub-committee is only effective when it is approved by a majority of members attending and voting at the sub-committee meeting.

2. The implementation of decisions of the Board of Directors or sub-committees under the Board of Directors must comply with current legal regulations and the provisions of the Company's Charter and the Internal Regulations on Corporate Governance.

Chapter IV. MEETINGS OF THE BOARD OF DIRECTORS

Article 15. Meetings of the Board of Directors

1. The Chairman of the Board of Directors shall be elected during the first meeting of the Board of Directors within seven (07) working days from the date of completion of the election of that Board of Directors. This meeting shall be convened and chaired by the member who obtained the highest number of votes or the highest voting rate. In the event that more than one member obtains the same highest number of votes or voting rate, the members shall elect by majority principle to select one (01) person among them to convene the meeting of the Board of Directors.

2. The Board of Directors must meet at least once every quarter and may hold extraordinary meetings.
3. The Chairman of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:
 - a) At the request of the Supervisory Board or an independent member of the Board of Directors;
 - b) At the request of the Director or General Director or at least five (05) other managers;
 - c) At the request of at least two (02) members of the Board of Directors;
 - d) Other cases as stipulated in the Company's Charter.
4. The requests stipulated in Clause 3 of this Article must be made in writing, clearly stating the objectives, matters to be discussed, and decisions within the authority of the Board of Directors.
5. The Chairman of the Board of Directors must convene a meeting of the Board of Directors within seven (07) working days from the date of receipt of the request stipulated in Clause 3 of this Article. In the event that the Chairman of the Board of Directors fails to convene a meeting as requested, the Chairman shall be liable for any damages caused to the Company; the requester shall have the right to replace the Chairman of the Board of Directors in convening the meeting of the Board of Directors.
6. The Chairman of the Board of Directors or the convener of the meeting of the Board of Directors must send a notice of invitation at least three (03) working days prior to the date of the meeting. The notice of invitation must specify the time and venue of the meeting, the agenda, and the matters to be discussed and decided. The notice of invitation must be accompanied by the documents to be used at the meeting and the voting ballots for the members.

The notice of invitation to a meeting of the Board of Directors may be sent by invitation letter, telephone, fax, electronic means, or other methods as stipulated in the Company's Charter, ensuring it reaches the contact address of each member of the Board of Directors as registered with the Company.
7. The Chairman of the Board of Directors or the convener shall send the notice of invitation and accompanying documents to the members of the Supervisory Board in the same manner as to the members of the Board of Directors. Members of the Supervisory Board shall have the right to attend meetings of the Board of Directors and the right to participate in discussions but shall not have the right to vote.
8. A meeting of the Board of Directors shall be conducted when three-quarters (3/4) or more of the total number of members are present. In the event that a meeting convened in accordance with this Clause does not have a sufficient number of attending members as prescribed, it shall be convened for a second time within seven (07) days from the intended date of the first meeting. In this case, the meeting shall be conducted if more than half of the members of the Board of Directors are present.
9. A member of the Board of Directors shall be considered to have attended and voted at a meeting in the following cases:
 - a) Attending and voting in person at the meeting;

- b) Authorizing another person to attend the meeting and vote in accordance with Clause 11 of this Article;
- c) Attending and voting via online conference, electronic voting, or other electronic forms;
- d) Sending voting ballots to the meeting by mail, fax, or email;
- e) Sending voting ballots by other means as stipulated in the Company's Charter..

10. In the event of sending voting ballots to the meeting by mail, the voting ballots must be placed in a sealed envelope and delivered to the Chairman of the Board of Directors at least one (01) hour prior to the opening of the meeting. The voting ballots shall only be opened in the presence of all persons attending the meeting.

11. Members must attend all meetings of the Board of Directors in full. A member may authorize another person to attend the meeting and vote if approved by a majority of the members of the Board of Directors.

12. Resolutions and decisions of the Board of Directors shall be passed if they are approved by a majority of the attending members; in the event of a tie, the final decision shall belong to the side that has the opinion of the Chairman of the Board of Directors.

Article 17. Minutes of Meetings of the Board of Directors

1. Meetings of the Board of Directors must be recorded in minutes and may be tape-recorded, or recorded and stored in other electronic forms. The minutes must be prepared in Vietnamese and may additionally be prepared in a foreign language, including the following main contents:

- a) Name, head office address, enterprise code;
- b) Time and venue of the meeting;
- c) Objectives, agenda, and contents of the meeting;
- d) Full name of each member attending the meeting or the person authorized to attend the meeting and the method of attendance; full names of members not attending the meeting and the reasons therefor;
- đ) Matters discussed and voted upon at the meeting;
- e) Summary of the statements made by each member attending the meeting in chronological order of the meeting proceedings;
- g) Voting results, clearly stating the members who voted in favor, against, or had no opinion;
- h) Matters passed and the corresponding voting approval rate;
- i) Full names and signatures of the chairperson and the person recording the minutes, except for the case stipulated in Clause 2 of this Article

2. In the event that the chairperson or the person recording the minutes refuses to sign the meeting minutes, but if all other attending members of the Board of Directors sign and agree to pass the minutes which contain all the contents stipulated in Points a, b, c, d, đ, e, g, and h, Clause 1 of this Article, then these minutes shall be effective. The meeting minutes shall clearly state the refusal to sign by the chairperson and the person recording the minutes. The persons signing the meeting minutes shall be jointly liable for the accuracy and truthfulness of the contents of the minutes of the meeting of the Board of Directors. The chairperson and the person recording the minutes shall be personally liable for damages caused to the enterprise due to their refusal to sign the meeting minutes in

accordance with the Law on Enterprises, the Company's Charter, relevant laws, and these Regulations.

3. The chairperson, the person recording the minutes, and the persons signing the minutes shall be responsible for the truthfulness and accuracy of the contents of the minutes of the meeting of the Board of Directors.

4. The minutes of meetings of the Board of Directors and the documents used during the meeting must be stored at the head office of the Company.

5. Minutes prepared in Vietnamese and in a foreign language shall have equal legal validity. In the event of any discrepancy between the Vietnamese version and the foreign language version, the content in the Vietnamese version shall prevail.

Chapter V. REPORTING AND DISCLOSURE OF INTERESTS

Article 18. Submission of Annual Reports

1. At the end of the fiscal year, the Board of Directors must submit the following reports to the General Meeting of Shareholders:

- a) The report on the Company's business performance results;
- b) The financial statements;
- c) The report evaluating the management and administration of the Company;
- d) The validation report of the Supervisory Board.

2. The reports stipulated in Points a, b, and c of Clause 1 of this Article must be sent to the Supervisory Board for validation no later than thirty (30) days prior to the opening date of the Annual General Meeting of Shareholders.

3. The reports stipulated in Clauses 1 and 2 of this Article, the validation report of the Supervisory Board, and the audit report must be archived at the Company's head office no later than ten (10) days prior to the opening date of the Annual General Meeting of Shareholders. Shareholders owning shares of the Company for at least one (01) consecutive year have the right to directly examine the reports stipulated in this Article by themselves or together with a lawyer, accountant, or auditor holding a practicing certificate.

Article 19. Remuneration, Bonuses, and Other Benefits of Members of the Board of Directors

1. The Company has the right to pay remuneration and bonuses to members of the Board of Directors based on business performance and efficiency.

2. Members of the Board of Directors are entitled to work remuneration and bonuses. Work remuneration is calculated based on the number of working days required to complete the duties of the Board of Directors members and the daily remuneration rate. The Board of Directors shall estimate the remuneration for each member based on the principle of consensus. The total remuneration and bonuses of the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting.

3. The remuneration of each member of the Board of Directors shall be recorded as business expenses of the Company in accordance with the law on corporate income tax, presented as a separate item in the annual financial statements of the Company, and must be reported to the General Meeting of Shareholders at the annual meeting.

4. Members of the Board of Directors holding executive positions, or members serving on sub-committees of the Board of Directors, or performing other tasks beyond the scope of

the normal duties of a Board of Directors member, may be paid additional remuneration in the form of a lump-sum fee, salary, commission, percentage of profits, or in other forms as decided by the Board of Directors.

5. Members of the Board of Directors are entitled to reimbursement for all travel, accommodation, meals, and other reasonable expenses incurred in the performance of their responsibilities as members of the Board of Directors, including expenses arising from attending meetings of the General Meeting of Shareholders, the Board of Directors, or sub-committees of the Board of Directors.

6. The Company may purchase liability insurance for members of the Board of Directors upon approval by the General Meeting of Shareholders. Such insurance shall not cover liabilities of Board of Directors members related to violations of the law or the Company's Charter.

Article 20. Disclosure of Related Interests

Unless the Company's Charter provides for stricter regulations, the disclosure of interests and related persons of the Company shall be carried out as follows:

1. Members of the Board of Directors of the Company must declare their related interests to the Company, including:

a) Name, enterprise code, head office address, and business lines of the enterprises in which they own capital contributions or shares; the ratio and timing of ownership of such capital contributions or shares;

b) Name, enterprise code, head office address, and business lines of the enterprises in which their related persons collectively or individually own capital contributions or shares exceeding 10% of the charter capital.

2. The declaration stipulated in Clause 1 of this Article must be performed within seven (07) working days from the date the related interest arises; any amendments or supplements must be notified to the Company within seven (07) working days from the date of the corresponding amendment or supplement.

3. Members of the Board of Directors who, in their own name or in the name of others, perform work in any form within the scope of the Company's business operations must explain the nature and content of such work to the Board of Directors and may only perform it upon approval by a majority of the remaining members of the Board of Directors. If performed without declaration or approval from the Board of Directors, all income derived from such activities shall belong to the Company.

Chapter VI. RELATIONSHIPS OF THE BOARD OF DIRECTORS

Article 21. Relationship between Members of the Board of Directors

1. The relationship between members of the Board of Directors is a collaborative relationship; members are responsible for informing each other on relevant matters during the process of handling assigned tasks.

2. In the process of handling tasks, the member assigned primary responsibility must proactively coordinate if the matter involves areas managed by other Board of Directors members. In the event of differing opinions among members, the member with primary responsibility shall report to the Chairman of the Board of Directors for a decision within

his/her authority or to organize a meeting or collect opinions from members in accordance with the law, the Company's Charter, and these Regulations.

3 In the event of reassignment among Board of Directors members, members must hand over the work, files, and relevant documents. This handover must be documented in writing and reported to the Chairman of the Board of Directors.

Article 22. Relationship with the Executive Board

In its governance role, the Board of Directors issues Resolutions and Decisions for the General Director and the executive apparatus to implement. Simultaneously, the Board of Directors inspects and supervises the implementation of such Resolutions and Decisions

Article 23. Relationship with the Supervisory Board

1. The relationship between the Board of Directors and the Supervisory Board is a collaborative relationship. The working relationship operates on the principles of equality and independence, while maintaining close coordination and mutual support in the performance of their duties.

2. Upon receiving inspection minutes or summary reports from the Supervisory Board, the Board of Directors is responsible for reviewing and directing relevant departments to develop plans for and implement timely rectifications.

CHAPTER VII. IMPLEMENTATION PROVISIONS

Article 24. Effect of Implementation

1. Any amendment or supplement to these Regulations shall be considered and decided by the Board of Directors and submitted to the General Meeting of Shareholders for approval.

2. The Board of General Directors, Departments/Boards, officers, and employees within the Company, and relevant organizations and individuals are responsible for implementing these Regulations.

3. In the event that legal regulations related to the operation of the Board of Directors are not addressed in these Regulations, or in the event of new legal regulations that differ from the provisions herein, such legal regulations shall automatically apply and govern the activities of the Board of Directors.

4. The Operating Regulations of the Board of Directors of Create Capital Vietnam Joint Stock Company consist of 7 chapters and 24 articles, and shall take effect from April 25, 2026.

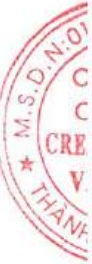
ON BEHALF OF BOD

CHAIRMAN

(Signed)

Mai Anh Tam

Hanoi, April , 2026



INTERNAL CORPORATE GOVERNANCE REGULATIONS OF CREATE CAPITAL VIET NAM JOINT STOCK COMPANY

Pursuant to the Law on Securities 2019 and its guiding documents for implementation and amendments;

Pursuant to the Law on Enterprises 2020 and its guiding documents for implementation and amendments;

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of several articles of the Law on Securities;

Pursuant to Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/ND-CP;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020, of the Minister of Finance providing guidelines on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP;

• Pursuant to the Charter of Create Capital Viet Nam Joint Stock Company;

• Pursuant to the Resolution of the General Meeting of Shareholders No. 2504/2026/CRC/NQ-DHDCD dated April 25, 2026;

Pursuant to the Resolution of the Board of Directors No./2026/NQ-HDQT dated [Month] [Day], 2026;

The Board of Directors hereby promulgates the Internal Corporate Governance Regulations of Create Capital Viet Nam Joint Stock Company,

The Internal Corporate Governance Regulations of Create Capital Viet Nam Joint Stock Company include the following contents:

CHAPTER I. GENERAL PROVISIONS

Article 1. Scope of Governance and Applicable Entities

1. Scope of Governance: These Internal Corporate Governance Regulations stipulate the roles, rights, and obligations of the General Meeting of Shareholders, the Board of Directors, and the General Director; the sequences and procedures for convening the General Meeting of Shareholders; the nomination, candidacy, election, dismissal, and removal of members of the Board of Directors, the Supervisory Board, the General Director, and other activities in accordance with the Company's Charter and other prevailing legal regulations.

2. Applicable Entities: These Regulations apply to members of the Board of Directors, the Supervisory Board, the General Director, and related persons.

Article 2. Definitions

1. Unless otherwise defined, terms used in these Regulations shall have the same meanings as defined in the Company's Charter, the Law on Enterprises, the Law on Securities, and relevant legal documents.
2. References in these Regulations to one or more articles or legal documents shall include any amendments, supplements, or replacement documents thereof. In the event that specialized laws contain provisions on corporate governance that differ from these Regulations, the provisions of such specialized laws shall prevail.

CHAPTER II. THE GENERAL MEETING OF SHAREHOLDERS

Article 3. Roles, Rights, and Obligations of the General Meeting of Shareholders

1. The General Meeting of Shareholders (GMS) consists of all shareholders with voting rights and is the highest decision-making body of the Company.
2. The rights and obligations of the GMS are stipulated in Article 15 of the Company's Charter.

Article 4. Authority to Convene the General Meeting of Shareholders

1. The Board of Directors (BOD) shall convene the GMS in accordance with Article 18 of the Company's Charter.
2. The group of shareholders as stipulated in Clause 2, Article 12 of the Company's Charter may request the BOD to convene a meeting in accordance with Article 140 of the Law on Enterprises.

Article 5. Establishing the List and Notifying the Record Date for the GMS

1. The list of shareholders entitled to attend the GMS shall be established based on the List of Securities Owners provided by the Vietnam Securities Depository and Clearing Corporation (VSDC). The Company must disclose information regarding the establishment of the list at least twenty (20) days prior to the final registration date (Record Date). The list must be established no earlier than ten (10) days before the date the meeting invitation is sent.
2. The notice of the Record Date for the GMS must be posted on the Company's website, clearly stating the Record Date, the reason and purpose of the meeting, as well as the expected time, location, and agenda.

Article 6. Meeting Invitations, Agenda, and Content of the GMS

1. Meeting invitations shall be sent to all shareholders via a secured method and simultaneously disclosed on the websites of the Company, the State Securities Commission, and the Stock Exchange. Invitations must be sent at least twenty-one (21) days before the opening date of the meeting (calculated from the date the notice is validly sent, postage paid, or dropped into a mailbox).
2. The meeting agenda and documents related to the matters to be voted on shall be posted on the Company's website. The invitation must clearly specify the URL/link to the full set of meeting documents, including:
 - a) The meeting agenda and documents to be used during the meeting;
 - b) The list and detailed information of candidates in the event of an election for BOD members;
 - c) Voting ballots;

d) Proxy forms (if any);

e) Draft resolutions for each item on the agenda.

3. The Company shall not restrict shareholders from attending the GMS and shall facilitate shareholders in authorizing representatives to attend the meeting.

Article 7. Methods of Registration for Attendance at the General Meeting of Shareholders

1. Shareholders may register to attend the General Meeting of Shareholders (GMS) in the manners specified in the notice, including one of the following: direct registration, via telephone, fax, mail, or email to the Company prior to the deadline stated in the Letter of Invitation (or notice) of the GMS.

2. Shareholders entitled to attend the GMS under the provisions of law may authorize individuals or organizations as representatives to attend. The authorization of a representative to attend the meeting must be made in accordance with civil law or using the Proxy Form provided by the Company (attached to the notice or invitation) and must satisfy the following requirements:

a) If the grantor is an individual shareholder, the proxy must be signed by that shareholder and the authorized individual or the legal representative of the authorized organization.

b) If the grantor is an institutional shareholder, the proxy must be signed by the authorized representative, the legal representative of the shareholder, and the authorized person (in the case of authorizing an individual) or the legal representative of the organization (in the case of authorizing an organization).

c) In the event a lawyer signs the appointment of a representative on behalf of the grantor, such appointment shall only be deemed valid if presented together with the power of attorney issued to the lawyer (if not previously registered with the Company).

3. Proxies attending the GMS must present their Identity Card (Citizen ID card) or Passport for verification and submit the original authorization document before entering the meeting.

Article 8. Conditions for Conducting the General Meeting of Shareholders

Conditions for conducting the GMS shall comply with the provisions of Article 19 of the Company's Charter.

Article 9. Forms of Adopting Resolutions of the General Meeting of Shareholders

Resolutions of the GMS shall be adopted at the meeting or by collecting written opinions from shareholders.

Article 10. Procedures for Voting, Counting Votes, and Announcing Voting Results

1. Voting Procedures: Prior to the opening of the meeting, the Company must conduct shareholder registration procedures and continue until all eligible shareholders present have completed registration according to the following sequence: a) Upon registration, the Company shall issue each shareholder or authorized representative with a voting card, which specifies the registration number, full name of the shareholder, full name of the authorized representative, and the number of voting rights of that shareholder. The GMS shall discuss and vote on each item in the agenda. b) Shareholders or authorized representatives arriving after the opening of the meeting are entitled to register immediately and subsequently participate and vote at the meeting right after registration. The

Chairperson is not obligated to stop the meeting for latecomers to register, and the validity of items previously voted upon shall remain unchanged.

2. Procedures for vote counting and announcing results:

a) When voting at the meeting, "in favor" (affirmative) cards are collected first, followed by "against" (negative) cards; finally, the total votes are counted to reach a decision. The total number of votes in favor, against, abstentions, or invalid votes for each issue shall be announced by the Chairperson or a representative of the Vote Counting Committee before the closing of the meeting.

b) The General Meeting shall elect persons responsible for counting or supervising the vote counting upon the proposal of the Chairperson. The number of members of the Vote Counting Committee shall be decided by the GMS based on the Chairperson's proposal.

c) For matters requiring a secret ballot (e.g., elections): Vote counting shall be conducted in accordance with specific regulations decided by the GMS based on the Chairperson's proposal.

3. Resolutions of the GMS adopted by 100% of the total voting shares are legal and valid even if the sequence and procedures for adopting such resolutions were not strictly followed.

Article 11. Recording and preparing minutes of the general meeting of shareholders

1. The Secretary of the GMS is responsible for recording all proceedings of the Meeting, preparing the minutes, and submitting them to the GMS for approval at the meeting.

2. Minutes shall be prepared in Vietnamese and may additionally be prepared in a foreign language. The minutes must include the contents prescribed in Clause 1, Article 23 of the Company's Charter, as follows:

a) Name, head office address, and business code;

b) Time and venue of the GMS;

c) Agenda and content of the meeting;

d) Full names of the Chairperson and Secretary;

e) Summary of the meeting proceedings and opinions expressed at the GMS regarding each item in the agenda;

f) Number of shareholders and total voting rights of shareholders attending the meeting; appendix listing registered shareholders and representatives present with their corresponding shares and votes;

g) Total number of votes for each issue, specifying the voting method, total valid and invalid votes, votes in favor, against, and abstentions; and the corresponding percentage of the total votes of attending shareholders;

h) Issues approved and the corresponding ratio of affirmative votes;

i) Signatures of the Chairperson and Secretary.

In the event the Chairperson or Secretary refuses to sign the minutes, other members of the Board of Directors attending the meeting shall sign the minutes, clearly noting the refusal of the Chairperson and Secretary.

3. The Secretary must read the draft minutes at the meeting for shareholders to review the content before seeking approval from the GMS.

4. Minutes of the GMS must be completed and approved before the end of the meeting. The Chairperson and Secretary shall be jointly liable for the truthfulness and accuracy of the minutes.

5. Minutes of the GMS, along with the appendix of the shareholder registration list, voting cards, vote counting minutes, the full text of resolutions adopted, documents attached to the invitation, and documents distributed at the Meeting, must be archived at the Company's head office.

Article 12. Conditions for Adoption of Resolutions of the General Meeting of Shareholders

Decisions of the General Meeting of Shareholders (GMS) shall be adopted in accordance with the provisions of Article 21 of the Company's Charter.

Article 13. Disclosure of Resolutions of the General Meeting of Shareholders

The minutes of the GMS must be published on the Company's website and disclosed to the public in accordance with the laws on securities and the stock market within twenty-four (24) hours from the time of adoption.

Article 14. Validity of Resolutions of the General Meeting of Shareholders

1. A resolution of the GMS shall take effect from the date of its adoption or from the effective date specified within such resolution.

2. A resolution of the GMS adopted by 100% of the total voting shares is legal and valid, even if the sequence and procedures for convening the meeting and adopting such resolution violated the Law on Enterprises and the Company's Charter.

3. In the event a shareholder or group of shareholders requests a Court or Arbitration to annul a resolution of the GMS as prescribed in Article 151 of the Law on Enterprises, such resolution shall remain effective until the decision to annul the resolution by the Court or Arbitration takes effect, except where interim injunctive measures are applied by a competent authority.

Article 15. Procedures for objecting to or requesting annulment of minutes and resolutions of the general meeting of shareholders

1. Within ninety (90) days from the date of receipt of the GMS minutes or the minutes of the results of collecting written opinions, members of the Board of Directors, the Supervisory Board, the General Director, or a shareholder/group of shareholders as prescribed in Clause 3, Article 12 of the Company's Charter, shall have the right to request a Court or Arbitration to review and annul a resolution or part of a resolution of the GMS in the following cases:

a) The sequence and procedures for convening the meeting or collecting written opinions and issuing the decision of the GMS were not carried out correctly in accordance with the Law on Enterprises and the Company's Charter, except for the case prescribed in Clause 6, Article 21 of the Company's Charter;

b) The content of the resolution violates the law or the Company's Charter.

2. If a decision of the GMS is annulled by a Court or Arbitration, the person who convened the annulled meeting may consider re-organizing the GMS within thirty (30) days in accordance with the sequence and procedures prescribed by the Law on Enterprises and the Company's Charter.

3. In the event of a request for annulment, the resolutions shall remain effective until the Court or Arbitration decides otherwise, except where interim injunctive measures are applied by a competent authority.

Article 16. Authority and procedures for collecting written opinions to adopt resolutions of the general meeting of shareholders

1. The Board of Directors (BOD) has the right to collect written opinions of shareholders to adopt resolutions of the GMS whenever deemed necessary for the interests of the Company.

2. The BOD shall prepare the opinion form, the draft resolution of the GMS, and explanatory documents for the draft resolution. The BOD must ensure that these documents are sent and disclosed to shareholders within a reasonable time for consideration and voting, and at least fifteen (15) days before the deadline for receiving opinion forms. The requirements and methods for sending opinion forms and attached documents shall comply with Clause 3, Article 18 of the Company's Charter.

3. The opinion form must include the following primary contents:

- a) Name, head office address, and business code;
- b) Purpose of collecting opinions;
- c) Full name, contact address, nationality, and legal identification number for individual shareholders; name, business code/legal identification number, and head office address for institutional shareholders (or the identification details of their authorized representatives); the number of shares of each class and the number of voting rights;
- d) Issues requiring opinions for approval;
- e) Voting options, including "in favor," "against," and "abstention" for each issue;
- f) Deadline for returning the completed opinion form to the Company;
- g) Full name and signature of the Chairperson of the Board of Directors

4. Completed opinion forms must be signed by the individual shareholder, or the legal representative of an institutional shareholder, or the authorized individual/legal representative of an authorized organization.

5. Opinion forms may be returned to the Company via:

- a) Mail: Forms must be placed in a sealed envelope, and no one is permitted to open them before the vote counting;
- b) Fax or Email: Forms sent via fax or email must be kept confidential until the time of counting. Forms received after the specified deadline, or those sent by mail that have been opened, or those sent by fax/email that were disclosed prior to counting, shall be deemed invalid. Forms not returned are considered non-voting shares.

6. The BOD shall count the votes and prepare the vote-counting minutes under the supervision of the Supervisory Board. The minutes must include:

- a) Name, head office address, and business code;
- b) Purpose and issues for which opinions were collected;
- c) Number of shareholders participating, distinguishing between valid and invalid votes and the method of submission, with an attached appendix of the list of participating shareholders;
- d) Total votes in favor, against, and abstentions for each issue;

- e) Issues that have been approved;
 - f) Full names and signatures of the Chairperson of the BOD, the legal representative of the Company, the vote counters, and the supervisors. These individuals are jointly liable for the truthfulness and accuracy of the minutes and for any damages arising from decisions adopted due to untruthful or inaccurate counting.
7. The vote-counting minutes must be posted on the Company's website within twenty-four (24) hours from the completion of the count.
8. All returned opinion forms, minutes, adopted resolutions, and related documents must be archived at the Company's head office.
9. Resolutions adopted by collecting written opinions shall have the same value as resolutions adopted at a physical General Meeting of Shareholders.

Article 17. Sequence and Procedures for General Meeting of Shareholders via Virtual Platform or a Combination of In-person and Virtual Formats.

In addition to the in-person format, Annual and Extraordinary General Meetings of Shareholders (GMS) may be held virtually or as a hybrid of in-person and virtual formats in the following events:

- (i) Force majeure events, including but not limited to: natural disasters, wars, epidemics, uprisings, riots, or terrorism;
- (ii) Other objective events which the Board of Directors (BOD) deems inconvenient or inappropriate for holding an in-person General Meeting of Shareholders;
- (iii) The Board of Directors deems that a hybrid meeting (combining in-person and online formats), where technical conditions permit, will provide greater benefits to shareholders. The organization of an online GMS shall include the following main contents:

1. Notice of Online General Meeting of Shareholders: The methods for sending the notice of an online GMS shall be the same as those for an in-person meeting. Specifically, the convenor shall send the meeting notice and relevant documents to the Company's shareholders or post them on the Company's website. However, in the case of an online meeting, the convenor is obligated to provide additional instructional materials for shareholders to register and attend virtually.

2. Registration for Online Attendance Shareholders shall register for the online GMS in accordance with the instructions provided by the Organizing Committee, which are sent directly or posted on the Company's website. Accordingly, shareholders will access the link provided by the Organizing Committee to declare and verify their shareholder status. A shareholder is permitted to attend the online meeting if and only if their status has been successfully declared and verified. The Organizing Committee shall ensure that each shareholder's access is unique and that each shareholder has only one account to access the virtual meeting room at any given time. The Organizing Committee is responsible for providing technical support contact information and a hotline to assist shareholders with access and participation.

3 Conditions for Conducting the Meeting. An online or hybrid GMS shall proceed when the number of shareholders attending in person and accessing the virtual meeting room meets the minimum quorum required under Clause 1, Article 19 of the Company's Charter.

4. Voting Procedures The Organizing Committee will prepare the technical equipment, platforms, or methods for shareholders to conduct **electronic voting (e-voting)** and/or other electronic means to record the votes of shareholders or authorized proxies regarding the meeting agenda. The specific method will depend on the electronic equipment used by the Company and will be announced to shareholders prior to each meeting. Shareholders may cast their votes via: (i) Voting in person at the meeting; (ii) Sending voting ballots to the convenor by post/email/fax; (iii) E-voting or other electronic means

Shareholders or authorized proxies voting via email, fax, or post must ensure that the Organizing Committee receives the ballots before the ballot boxes are sealed for counting.

5. Vote Counting Procedures The Company shall apply modern technologies to conduct the counting of shareholders' votes. The vote counting shall be calculated based on (i) the number of votes cast by shareholders and/or authorized proxies via online voting (e-voting), electronic voting, and/or other electronic methods; and (ii) the number of votes cast by shareholders and/or authorized proxies in person at the meeting (deposited into the ballot box); and (iii) the number of Voting Ballots sent by shareholders and/or authorized proxies via post, email, and fax. The Vote Counting Committee shall aggregate the total number of votes "in favor," "against," and "abstentions" from all three aforementioned methods for each item of the meeting agenda and divide them by the total number of voting shares of the Company to determine the ratio of "in favor," "against," and "abstentions" for each matter, thereby determining the voting results

6. Announcement of vote counting results: The vote counting results will be announced right at the General Meeting of Shareholders after the counting is completed and before the closing of the meeting.

7. Preparation and disclosure of the General Meeting of Shareholders' minutes: The preparation of the General Meeting of Shareholders' minutes is specifically regulated in Article 12 of these Regulations. The Resolution of the online General Meeting of Shareholders shall be disclosed in accordance with Article 14 of these Regulations.

CHAPTER III. BOARD OF DIRECTORS

Article 18. Roles, powers, and obligations of the Board of Directors; responsibilities of members of the Board of Directors

1. The Board of Directors is the management body of the Company. The Board of Directors is the body with full powers to exercise the rights and fulfill the obligations of the Company that do not fall under the authority of the General Meeting of Shareholders.

2. The powers and obligations of the Board of Directors are stipulated in Article 27 of the Company's Charter and include the following responsibilities and obligations:

a) Being responsible to shareholders for the Company's operations.

b) Treating all shareholders equally and respecting the interests of persons with interests related to the Company.

c) Ensuring that the Company's operations comply with the provisions of the law, the Charter, and the internal regulations of the Company.

- d) Formulating the Operating Regulations of the Board of Directors to submit to the General Meeting of Shareholders for approval and disclosing them on the Company's website.
- e) Supervising and preventing conflicts of interest of members of the Board of Directors, members of the Board of Controllers, the General Director, and other managers, including the misuse of Company assets and abuse of related-party transactions.
- f) Formulating the Internal Regulations on Corporate Governance and submitting them to the General Meeting of Shareholders for approval.
- g) Appointing the Person in Charge of Corporate Governance.
- h) Organizing education and training on corporate governance and necessary skills for members of the Board of Directors, the General Director, and other managers of the Company.
- i) Reporting on the activities of the Board of Directors at the Annual General Meeting of Shareholders as regulated, ensuring the inclusion of the following contents: Remuneration, operating expenses, and other benefits of the Board of Directors and each member of the Board of Directors as stipulated in Clause 3, Article 163 of the Law on Enterprises and the Company's Charter.

3. Members of the Board of Directors have the right to be provided with information and documents regarding the financial situation and business operations of the Company and its units by the General Director and other managers of the Company.

4. Members of the Board of Directors have the responsibility to:

- a) Perform their duties honestly and prudently for the highest benefit of the shareholders and the Company;
- b) Fully attend meetings of the Board of Directors and provide opinions on matters brought up for discussion;
- c) Promptly and fully report to the Board of Directors the remuneration received from subsidiaries, associates, and other organizations;
- d) Report to the Board of Directors at the nearest meeting on transactions between the Company, its subsidiaries, or companies in which the Company holds control of 50% or more of the charter capital with that member of the Board of Directors and their related persons; transactions between the Company and companies in which the member of the Board of Directors was a founding member or a business manager during the most recent 03 years prior to the transaction time;
- e) Perform information disclosure when conducting transactions of the Company's shares in accordance with the law.
- f) Independent members of the Board of Directors of the Company must prepare an evaluation report on the activities of the Board of Directors; and notify the Board of Directors if they no longer meet the criteria and conditions of an independent member of the Board of Directors.

Article 19. Composition, term, conditions, and criteria for members of the Board of Directors:

1. The number of members of the Board of Directors is 05 (five) persons. The specific number of members shall be decided by the General Meeting of Shareholders. The term of

members of the Board of Directors shall not exceed five (05) years and they may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of a company for no more than 02 consecutive terms.

2. Composition of the Board of Directors: Having at least 01 independent member of the Board of Directors. Having at least 01 non-executive member of the Board of Directors.

3. Conditions and criteria for members of the Board of Directors:

a) Having full civil act capacity, and not belonging to the group of subjects prohibited from enterprise management as stipulated in Clause 2, Article 17 of the Law on Enterprises;

b) Having experience in business administration, or in the field, industry, or profession of the Company's business;

c) Members of the Board of Directors are not necessarily shareholders of the Company.

4. Criteria and conditions for independent members of the Board of Directors:

a) Not being a person currently working for the Company, the parent company, or a subsidiary of the Company; and not being a person who worked for the Company, the parent company, or a subsidiary of the Company for at least the 03 preceding years;

b) Not being a person currently receiving a salary or remuneration from the Company, except for the allowances that members of the Board of Directors are entitled to under regulations;

c) Not being a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adoptive child, biological brother, biological sister, or biological younger sibling is a major shareholder of the Company; or is a manager of the Company or its subsidiaries;

d) Not being a person who directly or indirectly owns at least 01% of the total voting shares of the Company;

e) Not being a person who was a member of the Board of Directors of the Company for at least the 05 preceding years, except for cases of consecutive appointment for 02 terms.

Article 20. Order, method, and procedures for candidacy and nomination for members of the Board of Directors

1. Candidacy and nomination for the Board of Directors:

a) In cases where candidates for the Board of Directors have been identified, information related to the candidates shall be disclosed at least 10 days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can research these candidates before voting. Candidates for the Board of Directors must provide a written commitment regarding the truthfulness and accuracy of the disclosed personal information and must commit to performing their duties honestly, prudently, and for the highest benefit of the Company if elected as a member of the Board of Directors.

b) Information related to candidates for the Board of Directors to be disclosed includes at least the following contents:

- Full name, date of birth;

- Educational background; Professional qualifications; Work history; Companies in which the candidate currently holds the position of a member of the Board of Directors and other management titles; An evaluation report on the candidate's contribution to the Company,

in cases where that candidate is currently a member of the Board of Directors of the Company;

- Interests related to the Company (if any);
- Full name of the shareholder or group of shareholders nominating that candidate (if any);
- Other information (if any).

2. Shareholders holding ordinary shares have the right to aggregate their voting rights to nominate candidates for the Board of Directors as follows:

- a) From 5% to less than 10%: entitled to nominate one (01) candidate;
- b) From 10% to less than 30%: entitled to nominate a maximum of two (02) candidates;
- c) From 30% to less than 40%: entitled to nominate a maximum of three (03) candidates;
- d) From 40% to less than 50%: entitled to nominate a maximum of four (04) candidates;
- đ) From 50% to less than 60%: entitled to nominate a maximum of five (05) candidates;
- e) From 60% to less than 70%: entitled to nominate a maximum of six (06) candidates;
- g) From 70% to less than 80%: entitled to nominate a maximum of seven (07) candidates;
- h) From 80% or more: entitled to nominate a maximum of eight (08) candidates;

Ordinary shareholders who voluntarily aggregate into a group that satisfies the prescribed conditions to nominate persons to the Board of Directors must notify the attending shareholders of the group meeting no later than the opening of the General Meeting of Shareholders.

3. In the event that the number of candidates for the Board of Directors through nomination and candidacy is still insufficient, the incumbent Board of Directors may nominate additional candidates. The procedures for the incumbent Board of Directors to introduce candidates for the Board of Directors must be clearly disclosed and must be approved by the General Meeting of Shareholders before proceeding with the vote to elect members of the Board of Directors in accordance with the law.

4. The list and relevant information of the candidates nominated or standing for election to the Board of Directors must be sent to the Board of Directors before the General Meeting of Shareholders proceeds to vote for the election of members of the Board of Directors.

Article 21. Method of electing members of the Board of Directors

The voting to elect members of the Board of Directors must be conducted by the method of cumulative voting, whereby each shareholder has a total number of votes corresponding to the total number of shares owned multiplied by the number of members to be elected to the Board of Directors, and the shareholder has the right to accumulate all or part of their total votes for one or several candidates. Elected members of the Board of Directors are determined by the number of votes from high to low, starting from the candidate with the highest number of votes until the number of members specified in the Company's Charter is reached.

In the event that two (02) or more candidates achieve the same number of votes for the last member of the Board of Directors, a re-election shall be conducted among the candidates with equal votes or a selection shall be made according to the criteria of the election regulations or the Company's Charter.

Article 22. Cases of dismissal, removal, and addition of members of the Board of Directors

1. A member of the Board of Directors shall no longer have the status of a member of the Board of Directors in the event of being dismissed, removed, or replaced by the General Meeting of Shareholders in accordance with Article 160 of the Law on Enterprises.

2. The Board of Directors must convene a General Meeting of Shareholders to elect additional members of the Board of Directors in the event that the number of members of the Board of Directors is reduced by more than one-third (1/3) compared to the total number of members specified in the Company's Charter. In this case, the Board of Directors must convene the General Meeting of Shareholders within thirty (30) days from the date the number of members is reduced by more than one-third (1/3). In other cases, at the nearest meeting, the General Meeting of Shareholders shall elect new members to replace the members of the Board of Directors who have been dismissed or removed.

Article 23. Notification of dismissal, removal, and election of members of the Board of Directors

Notifications regarding the dismissal, removal, and election of members of the Board of Directors must be disclosed in accordance with the regulations of the law on securities and the securities market within 24 hours from the effective time of the decision.

Article 24. Remuneration and other benefits of members of the Board of Directors

Remuneration, salaries, and other benefits of members of the Board of Directors are stipulated in Article 28 of the Company's Charter.

Article 25. Operations of the Board of Directors

1. Executive apparatus and working conditions of the Board of Directors:

a) The Board of Directors shall use the Company's apparatus and seal to perform its corporate governance functions.

b) The Chairman of the Board of Directors shall manage the activities of the Board of Directors. In the event that the Chairman is absent or unable to perform assigned duties, the Chairman may authorize the Vice Chairman or a member of the Board of Directors to exercise the rights and duties of the Chairman. If no person is authorized, the remaining members of the Board of Directors shall select one among them to temporarily hold the position of Chairman.

c) The Board of Directors may establish sub-committees to assist from time to time; the Board of Directors may use the Company's executive apparatus to serve the work of the Board of Directors and business production.

d) When deemed necessary, the Board of Directors shall appoint a Secretary or use staff from the Company's executive apparatus to act as the Secretary assisting the Board of Directors

e) Members of the Board of Directors have the right to directly request the General Director, Deputy General Directors, and other managers in the Company to provide information on the fields of work for which that member is assigned responsibility by the Board of Directors. Managers, when requested, must provide timely, complete, and accurate information and documents as required.

f) Operating expenses of the Board of Directors shall be signed for approval by the Chairman and recorded as Company expenses.

2. Assignment and delegation of duties among members of the Board of Directors:

a) The Board of Directors shall assign members to be in charge of the Board's fields of work. Members of the Board of Directors shall perform their duties based on being fully provided with information and must be loyal, diligent, and prudent for the benefit of the Company and shareholders.

b) Members of the Board of Directors shall exercise rights and obligations in accordance with the law and the Company's Charter; be in charge of fields and tasks as assigned by the Board of Directors and bear individual responsibility for the assigned work.

Article 26. Order and procedures for organizing Board of Directors meetings

1. The Board of Directors must meet at least once (01) every quarter or hold extraordinary meetings.

2. The Chairman of the Board of Directors must convene a meeting of the Board of Directors, and shall not delay without a valid reason, when one of the following subjects makes a written request stating the purpose of the meeting and the issues to be discussed:

a) The Board of Controllers or an independent member of the Board of Directors;

b) The General Director or at least five (05) other managers;

c) At least two (02) members of the Board of Directors;

d) Other cases (if any).

3. The Chairman of the Board of Directors must convene a Board meeting within seven (07) working days from the date of receiving the request mentioned in Clause 2 of this Article. If the meeting is not convened as requested, the Chairman shall be responsible for damages occurring to the Company; those requesting the meeting as stated in Clause 2 of this Article have the right to convene the Board meeting themselves.

4. In the event of a request from an independent auditor, the Chairman of the Board of Directors must convene a Board meeting to discuss the audit report and the Company's situation.

5. The order and procedures for organizing Board of Directors meetings are implemented as follows:

a) Notice of Board meeting: The notice of the Board meeting must be sent to the members of the Board of Directors and the Board of Controllers at least three (03) working days before the meeting date. A member may refuse the meeting notice in writing; such refusal may be changed or canceled in writing by that member. The notice must be in Vietnamese and must fully state the time, location, agenda, and content of discussion, accompanied by necessary documents regarding the issues to be discussed and voted on at the meeting, as well as the member's voting slip.

Meeting notices may be sent by post, fax, email, or other means, but must ensure delivery to the registered address of each Board member at the Company.

b) Conditions for organizing a Board meeting: Meetings of the Board of Directors shall proceed when at least 3/4 of the Board members are present in person or through a representative (authorized person) if approved by the majority of the Board members. If the required number of members is insufficient, a second meeting must be convened within seven (07) days from the first intended meeting date. The second meeting shall proceed if more than half (1/2) of the Board members attend.

c) Members are considered to have attended and voted in the following cases:

- Attending and voting in person at the meeting;
- Authorizing another person to attend and vote in accordance with Clause 6 of this Article; Attending and voting via online conference, electronic voting, or other electronic forms; Sending voting slips to the meeting via mail, fax, or email.

d) In the case of sending voting slips via mail, the voting slip must be in a sealed envelope and delivered to the Chairman at least 01 hour before the opening. Voting slips shall only be opened in the presence of all attendees.

e) Voting method in Board meetings: Each member present in an individual capacity shall have one vote, except where the Board organizes the meeting as an online conference; A Board member shall not vote on contracts, transactions, or proposals in which that member or their related person has an interest that conflicts or may conflict with the interests of the Company.

f) Method of passing Board resolutions: The Board of Directors passes decisions and resolutions based on the approval of the majority of the attending members. In the event of a tie, the side with the vote of the Chairman or the Meeting Chair shall be the deciding vote. Resolutions in the form of written opinions are passed based on the approval of the majority of the members with voting rights. Such resolutions have the same effect and value as resolutions passed at a meeting.

6. Authorization of others to attend by Board members: A Board member may appoint a representative (authorized person) in accordance with Civil Law if approved by the majority of the Board members.

7. Minutes and approval of Board meeting minutes

a) All Board meetings must be minuted. Meeting minutes shall be bound into volumes and kept at the Office of the Board of Directors.

b) Minutes must be approved before all attending members. Minutes must be prepared in Vietnamese and may additionally be prepared in a foreign language, and must be signed by the chair and the minute-taker. Minutes shall include main contents such as:

- Purpose and content;
- Time and location;
- Full names of each attendee or authorized person and the method of attendance; names of absent members and reasons;
- Issues discussed and voted on; Summary of opinions of each attendee; Voting results clearly stating "for," "against," and "abstentions";
- Issues passed; Full names and signatures of the chair and minute-taker or signatures of the attending Board members.

c) In the event the chair or minute-taker refuses to sign, but the minutes are signed by all other attending Board members and contain full content as prescribed, the minutes shall be valid.

d) The Chairman or the Secretary is responsible for sending the minutes and resolutions to Board members (including those present and absent); such minutes shall be authentic evidence of the work conducted unless an objection to the content is made within ten (10) days from the date of sending.

8. Passing and notifying Board resolutions:

- a) Board resolutions passed at meetings or via written opinions, fax, or email in accordance with the Law and the Charter shall take effect immediately upon signing for issuance.
- b) The Chairman or a person authorized by the Chairman shall sign for issuance on behalf of the Board.
- c) Resolutions and decisions are issued to the correct recipients after signing.
9. Board members must fully attend meetings and provide clear opinions. A member may authorize another person to attend or resolve tasks within their functions if approved by the majority of the Board. In this case, the Board member remains responsible for the content and results of the authorization. The authorized person is responsible for reporting the entire content and results to the authorizer.

Article 27. Establishment and operation of sub-committees under the Board of Directors

1. The Board of Directors may establish sub-committees in charge of development policy, personnel, remuneration, internal audit, etc. The number of members of a sub-committee shall be decided by the Board.
2. The operation of a sub-committee must comply with the Board's regulations. A sub-committee resolution is only valid when approved by a majority of members attending and voting at the sub-committee meeting.
3. The implementation of decisions of the Board, its sub-committees, or persons acting as sub-committee members must comply with current laws and the Company's Charter.
4. If sub-committees are not established, the Board may appoint specific individuals to be in charge of individual matters such as audit, remuneration, personnel, etc

CHAPTER V. SUPERVISORY BOARD

Article 28. Candidacy and nomination of members of the Supervisory Board

1. The candidacy and nomination of members of the Supervisory Board shall be implemented similarly to the regulations in Clause 1 and Clause 2, Article 25 of this Charter.
2. In the event that the number of candidates for the Supervisory Board through nomination and candidacy is insufficient, the incumbent Supervisory Board may nominate additional candidates or organize nominations in accordance with the Company's Charter, the Internal Regulations on Corporate Governance, and the Operating Regulations of the Supervisory Board. The introduction of additional candidates by the incumbent Supervisory Board must be clearly disclosed before the General Meeting of Shareholders votes to elect members of the Supervisory Board in accordance with the law.

Article 29. Members of the Supervisory Board

1. The number of members of the Company's Supervisory Board is 03 persons. The term of members of the Supervisory Board shall not exceed 05 years and they may be re-elected for an unlimited number of terms.
2. Members of the Supervisory Board must satisfy the criteria and conditions as stipulated in Article 169 of the Law on Enterprises and must not fall into the following cases:

- a) Working in the accounting or finance department of the Company;
- b) Being a member or employee of the independent auditing firm that performed audits of the Company's financial statements during the 03 preceding years.

3. A member of the Supervisory Board shall be dismissed in the following cases:

- a) No longer satisfying the criteria and conditions to serve as a member of the Supervisory Board as stipulated in Clause 2 of this Article;
- b) Submission of a resignation letter which is subsequently approved;
- c) Other cases as stipulated in this Charter.

4. A member of the Supervisory Board shall be removed in the following cases:

- a) Failure to fulfill assigned duties or tasks;
- b) Failure to exercise their rights and obligations for 06 consecutive months, except in cases of force majeure;
- c) Committing multiple or serious violations of the obligations of a member of the Supervisory Board as stipulated by the Law on Enterprises and the Company's Charter;
- d) Other cases pursuant to a resolution of the General Meeting of Shareholders.

Article 30. Head of the Supervisory Board

1. The Head of the Supervisory Board shall be elected by the Supervisory Board from among its members; the election, dismissal, or removal shall be conducted based on the majority principle. The Supervisory Board must have more than half of its members residing in Vietnam. The Head of the Supervisory Board must hold a university degree or higher in one of the following majors: economics, finance, accounting, auditing, law, business administration, or a major related to the business operations of the enterprise.

2. Rights and obligations of the Head of the Supervisory Board:

- a) To convene meetings of the Supervisory Board;
- b) To request the Board of Directors, the General Director, and other managers to provide relevant information for reporting to the Supervisory Board;
- c) To prepare and sign the report of the Supervisory Board, after consulting with the Board of Directors, for submission to the General Meeting of Shareholders.

Article 31. Rights and obligations of the Supervisory Board

The Supervisory Board shall exercise the rights and obligations as stipulated in Article 170 of the Law on Enterprises and Article 39 of the Company's Charter.

Article 32. Meetings of the Supervisory Board

1. The Supervisory Board must meet at least 02 times per year, with a quorum of at least 2/3 of the members of the Supervisory Board. Minutes of the Supervisory Board's meetings shall be prepared in a detailed and clear manner. The minute-taker and the members of the

Supervisory Board attending the meeting must sign the minutes. All meeting minutes of the Supervisory Board must be archived to determine the individual responsibility of each member.

2. The Supervisory Board has the right to request members of the Board of Directors, the General Director, and representatives of the approved auditing organization to attend and address matters that require clarification.

Article 33. Salaries, remuneration, bonuses, and other benefits of members of the Supervisory Board

Salaries, remuneration, bonuses, and other benefits of members of the Supervisory Board shall be implemented according to the following regulations:

1. Members of the Supervisory Board shall be paid salaries, remuneration, bonuses, and other benefits as decided by the General Meeting of Shareholders. The General Meeting of Shareholders shall determine the total amount of salaries, remuneration, bonuses, other benefits, and the annual operating budget of the Supervisory Board.

2. Members of the Supervisory Board shall be reimbursed for reasonable expenses for meals, accommodation, travel, and the use of independent consulting services. The total amount of such remuneration and expenses shall not exceed the total annual operating budget of the Supervisory Board approved by the General Meeting of Shareholders, unless otherwise decided by the General Meeting of Shareholders.

3. Salaries and operating expenses of the Supervisory Board shall be recorded as business expenses of the Company in accordance with the law on corporate income tax and other relevant legal provisions, and must be presented as a separate item in the Company's annual financial statements.

CHAPTER VI. GENERAL DIRECTOR AND OTHER MANAGER

Article 34. Role, responsibilities, rights, and obligations of the General Director

1. The General Director is the person who manages the daily business operations of the Company; is subject to the supervision of the Board of Directors; and is responsible to the Board of Directors and before the law for the exercise of assigned rights and obligations.

2. The rights and obligations of the General Director are stipulated in Clause 3, Article 35 of the Company's Charter.

Article 35. Appointment, dismissal, signing, and termination of contracts with the General Director

1. The Board of Directors shall appoint one (01) member of the Board of Directors (excluding the Chairman of the Board of Directors) as the General Director or hire another person as the General Director and sign a contract stipulating remuneration, salary, benefits, and terms related to recruitment. The remuneration, salary, and other benefits of the General Director must be reported at the Annual General Meeting of Shareholders, presented as a separate item in the annual Financial Statements, and stated in the Company's Annual Report.

- 2 The term of office of the General Director shall not exceed five (05) years and they may be re-appointed. The appointment may expire based on the provisions of the labor contract.
 3. The General Director must satisfy the following criteria and conditions:
 - a) Possessing professional qualifications and experience in the business administration of the company;
 - b) Not necessarily being a shareholder of the Company.
 - c Not being among those prohibited by law from holding the position of General Director as stipulated in Clause 2, Article 17 of the Law on Enterprises;
 - d) Not being a family relation of any manager of the Company, any Supervisor of the Company or the Company's parent company (if any); not being a capital representative at the Company or the parent company;
 - e) Understanding the law and possessing sufficient health to perform the work, having good moral character and prestige;
 4. The General Director is entitled to salary and other benefits according to the decision of the General Meeting of Shareholders, regulations of the Board of Directors, and current legal provisions.
 5. The Board of Directors may dismiss the General Director and appoint a new General Director as a replacement.
 6. Cases for dismissal of the General Director:
 - a) Due to work requirements and business production conditions of the Company, the Board of Directors decides on transfer or rotation;
 - b) Health conditions are not ensured to continue working;
 - c) Failure to fulfill duties or violation of regulations or the law;
 - d) Submission of a resignation letter to the Board of Directors;
 - e) Other cases as stipulated by law.
- Article 36. Deputy General Directors, Chief Accountant, and Heads of Professional Departments**
1. Deputy General Directors and the Chief Accountant shall be appointed by the Board of Directors based on the proposal of the General Director; Heads of Professional Departments shall be appointed and contracted by the General Director based on the proposal of the Head of the Personnel and Administration Department.
 2. Deputy General Directors, the Chief Accountant, and Heads of Professional Departments are entitled to salary and other benefits according to the Company's regulations and current legal provisions.
 3. Powers and duties of the Deputy General Director and Chief Accountant:
 - a) Deputy General Director: To assist the General Director; to perform tasks assigned or authorized by the General Director in accordance with the labor contract signed with the Board of Directors and to be personally responsible to the General Director, the Board of Directors, shareholders, and before the law.
 - b) Chief Accountant: In accordance with the Law on Accounting, relevant legal provisions, and internal regulations of the Company.
 - c) Heads of Professional Departments: To be responsible to the Chairman of the Board of Directors and the General Director; to advise and formulate short, medium, and long-term

plans according to their professional authority to ensure the financial stability of the entire Company.

Article 37. Notification of appointment and dismissal of the General Director, Deputy General Directors, Head of Accounting/Chief Accountant, and Head of Finance

The Company must notify the appointment and dismissal of the General Director and Chief Accountant internally within the Company and disclose information in accordance with the law on securities and the securities market within 24 hours from the effective time of the decision.

CHAPTER VII. SECRETARY, PERSON IN CHARGE OF CORPORATE GOVERNANCE

Article 38. Company Secretary

When deemed necessary, the Board of Directors shall decide to appoint a Company Secretary.

The Company Secretary has the following rights and obligations:

- a) To support the organization of convening the General Meeting of Shareholders and Board of Directors meetings; to record meeting minutes;
- b) To support members of the Board of Directors in exercising their assigned rights and performing their obligations;
- c) To support the Board of Directors in applying and implementing corporate governance principles;
- d) To support the Company in building shareholder relations and protecting the legitimate rights and interests of shareholders; and in complying with information disclosure obligations and administrative procedures;
- e) Other rights and obligations as stipulated by law.

Article 39. Person in Charge of Corporate Governance

1. The Board of Directors shall designate at least one (01) person as the Person in Charge of Corporate Governance to support corporate governance activities effectively. The term of office shall be decided by the Board of Directors, with a maximum of five (05) years.
2. The Person in Charge of Corporate Governance must satisfy the following criteria:
 - a) Having legal knowledge;
 - b) Not concurrently working for the independent auditing firm that is auditing the Company's financial statements;
 - c) Other criteria as stipulated by law, this Charter, and decisions of the Board of Directors.
3. The Board of Directors may remove the Person in Charge of Corporate Governance when necessary, provided that it does not contravene current labor laws.
4. The Person in Charge of Corporate Governance has the following rights and obligations:
 - a) To advise the Board of Directors on organizing the General Meeting of Shareholders and related matters between the Company and shareholders;
 - b) To prepare meetings of the Board of Directors, the Supervisory Board, and the General Meeting of Shareholders as requested by the Board of Directors or the Supervisory Board;
 - c) To advise on meeting procedures;
 - d) To attend meetings and record meeting minutes;
 - e) To advise on procedures for formulating Board resolutions in accordance with the law;

- f) To provide financial information, copies of Board meeting minutes, and other information to members of the Board of Directors and Supervisors;
- g) To monitor and report to the Board of Directors on the Company's information disclosure activities;
- h) To maintain information confidentiality in accordance with the law and the Company's Charter;
- i) To maintain information confidentiality in accordance with the law and the Company's Charter.

CHAPTER VIII. RELATIONSHIP BETWEEN THE BOARD OF DIRECTORS, THE SUPERVISORY BOARD, AND THE GENERAL DIRECTOR

Article 40. Working relationship between the Board of Directors and the General Director

1. The Board of Directors shall appoint the General Director to manage the daily production and construction operations of the Company; and shall dismiss the General Director if they fail to satisfy the conditions and criteria stipulated by law and the Company's Charter.
2. The Board of Directors shall direct and supervise the General Director in managing the daily business operations of the Company by creating the best possible conditions regarding policies, human resources, and facilities to assist the General Director in fulfilling assigned duties.
3. The Board of Directors shall implement rewards, discipline, and the handling of violations regarding the General Director in an objective manner based on grounds consistent with the Law, the Charter, and the internal regulations of the Company.
4. During the implementation of resolutions and decisions of the Board of Directors, if the General Director discovers issues that are not beneficial to the Company, the General Director shall propose that the Board of Directors consider adjusting such resolutions or decisions. In the event the Board of Directors does not adjust the resolution or decision, the General Director must still implement it but has the right to reserve their opinion and make a recommendation to the nearest General Meeting of Shareholders.
5. No later than 06 (six) working days before a Board of Directors meeting, the General Director must send a written report on the monthly, quarterly, and annual business operations and the future operational direction of the Company to the Board of Directors.
6. The General Director is responsible for reporting to the Board of Directors on all matters related to business management activities and the performance of assigned duties and powers on a periodic basis.
7. The General Director has the right to request a Board of Directors meeting in accordance with point (b), Clause 3, Article 30 of the Company's Charter.
8. The Chairman of the Board of Directors shall attend, or appoint a representative of the Board of Directors to attend, briefing meetings and meetings to prepare projects for submission to the Board of Directors chaired by the General Director.
9. At Board of Directors meetings, the Chairman or the person presiding over the meeting shall, based on the meeting content, decide to invite the General Director, Deputy General

Directors, or Heads/Deputy Heads of Departments/Divisions in charge of relevant work areas to attend, report on specific tasks, and provide opinions (if deemed necessary).

10. In addition to periodic reports, upon the request of members of the Board of Directors, the General Director, Deputy General Directors, and other Company managers shall provide direct reports or provide information and reports on directed solutions related to their assigned work areas.

11. The General Director must plan, formulate, and register specific plans and tasks for each period of the Company to report to the Board of Directors.

12. In the event of discovering risks, incidents, or matters that could significantly affect the prestige, results, efficiency, or safety of the Company's business operations, or other matters deemed necessary, the General Director must immediately report to the Board of Directors for timely guidance and resolution.

13. All proposals and written reports to the Board of Directors must be submitted through the Office of the Board of Directors.

Article 41. Working relationship between the Board of Directors and the Supervisory Board

1. The Board of Directors is responsible for cooperating closely with the Supervisory Board, creating conditions to provide all necessary documents and information to the Supervisory Board, and respecting the independence and objectivity of the Supervisory Board.

2. The Board of Directors shall create the best conditions for Supervisors to perform the functions, powers, and obligations of the Supervisory Board; and is responsible for directing and supervising the rectification and handling of violations according to the recommendations and proposals of the Supervisory Board.

3. Members of the Supervisory Board shall attend periodic and extraordinary meetings of the Board of Directors.

4. The Head of the Supervisory Board is responsible for promptly notifying the Board of Directors of issues arising at Supervisory Board meetings. All minutes of Supervisory Board meetings must be sent to the Board of Directors no later than 05 (five) working days after the conclusion of the Supervisory Board meeting.

5. The Supervisory Board must promptly notify the Board of Directors upon discovering any violation by a Company manager as stipulated by law and the Company's Charter.

6. The Board of Directors has the right to request the Supervisory Board to perform inspections and supervision upon request.

7. Based on the reports of the Supervisory Board, the Board of Directors is responsible for directing the Company to implement solutions to overcome existing issues, limitations, and violations to organize business operations safely and effectively in accordance with the law and the Company's Charter.

8. Based on the opinions of the Supervisory Board, the Board of Directors shall consider the truthfulness of the Financial Statements, financial information, and the effectiveness of internal control activities and management of disclosed information.

9. The Supervisory Board has the right to request a Board of Directors meeting as stipulated in point (a), Clause 3, Article 27 of the Company's Charter, or to convene an extraordinary

General Meeting of Shareholders as stipulated in point (e), Clause 3, Article 14 of the Company's Charter..

10. In addition to periodic reports, Supervisors may request the Board of Directors to provide specific information and documents regarding the management and executive activities of the Company's business.

11. The Board of Directors shall ensure that all documents, financial information, and other information provided to members of the Board of Directors are simultaneously provided to the Supervisory Board.

CHAPTER IX. ANNUAL EVALUATION OF MEMBERS OF THE BOARD OF DIRECTORS, THE SUPERVISORY BOARD, THE GENERAL DIRECTOR, AND OTHER MANAGERS

Article 42. Performance evaluation of members of the Board of Directors, members of the Supervisory Board, the General Director, and other managers

1. Evaluation hierarchy

a) The Board of Directors shall evaluate the level of task fulfillment of each member of the Board of Directors, the General Director, the Head of the Supervisory Board, and officials under its management according to the decentralization of personnel management.

b) The General Director shall evaluate officials under their management according to the decentralization of personnel management.

c) The Head of the Supervisory Board shall evaluate the level of task fulfillment of the members of the Supervisory Board.

2. Evaluation methods: The performance evaluation of members of the Board of Directors, the General Director, members of the Supervisory Board, and other managers of the Company may be conducted through one or several of the following methods:

a) Self-assessment and evaluation;

b) Organizing opinion polls or confidence votes;

c) Other appropriate methods selected by the Board of Directors from time to time.

3. Evaluation criteria

a) Results of assigned work performance, including the level of completion, volume, quality, and efficiency of individual work, as well as the development and operational results of the respective department.

b) Moral qualities, lifestyle, awareness, ideology, and compliance with the Company's Charter, policies, and State laws.

c) Spirit of learning to improve qualifications, honesty, receptiveness, solidarity in work, sense of organizational discipline, and responsibility toward assigned tasks and current positions.

d) Management capability, style, and attitude; anti-corruption, anti-waste, and anti-bureaucracy efforts.

e) Ability to coordinate with internal departments/units and external partners to resolve work.

f) Other evaluation criteria issued by the Board of Directors from time to time.

4. Classification of evaluation: Based on the evaluation results, the classification of members of the Board of Directors, the General Director, members of the Supervisory Board, and other managers of the Company is categorized as follows:

- Excellent completion of assigned tasks;
- Completion of assigned tasks;
- Failure to complete assigned tasks.

Article 43. Commendation and Rewards

1. Members of the Board of Directors, the General Director, Supervisors, and other managers of the Company who achieve merits in governance, administration, and other assigned tasks shall be considered for commendation and rewards in accordance with the Law on Emulation and Commendation, the Regulations on Emulation and Commendation, and other internal regulations of the Company issued by the Board of Directors.

2. The forms of commendation, specific criteria for each form, and the sequence and procedures for commendation shall be implemented in accordance with the Commendation Regulations and other internal regulations of the Company.

Article 44. Discipline

1. Members of the Board of Directors, the General Director, and other managers who violate legal provisions and Company regulations shall, depending on the severity, nature, and consequences of the violation, be subject to disciplinary action in accordance with the law and Company regulations. In the event of causing damage to the interests of the Company, shareholders, or others, compensation must be paid as regulated.

2. The Board of Directors shall decide on disciplinary actions against titles appointed by the Board of Directors.

3. Principles for handling disciplinary violations, forms of disciplinary action, and sequences and procedures for handling violations shall be implemented in accordance with the law and Company regulations.

CHAPTER XI. REPORTING AND INFORMATION DISCLOSURE

Article 45. Information disclosure obligations

1. The Company is obligated to fully, accurately, and promptly disclose periodic and extraordinary information regarding its business production, financial situation, and corporate governance status in accordance with the law and the Company's Charter. In addition, the Company must promptly, fully, and accurately disclose other information if such information is likely to affect share prices or influence the decisions of shareholders and investors.

2. Information disclosure shall be conducted through methods that ensure shareholders and investors can access it fairly. The language used in information disclosure must be clear, easy to understand, and avoid causing misunderstanding for shareholders and investors..

Article 46. Information disclosure of the Company

1. The Company must disclose information regarding its corporate governance status at Annual General Meetings of Shareholders and in the Company's annual reports in accordance with the law on securities and the securities market and the Company's Information Disclosure Regulations.

2. Designate at least one officer responsible for information disclosure. The officer in charge of information disclosure must satisfy the following requirements:
- a) Possessing knowledge of finance and accounting, and certain information technology skills;
 - b) Publicly disclosing their name and office phone number so that shareholders can easily contact them; having sufficient time to perform their duties, especially in contacting shareholders, recording shareholders' opinions, and periodically disclosing responses to shareholders' opinions and corporate governance issues as regulated;
 - c) Being responsible for disclosing the Company's information in accordance with the law and the Company's Charter.
-

CHAPTER XII. PREVENTION OF CONFLICTS OF INTEREST AND TRANSACTIONS WITH RELATED PARTIES

Article 47. Responsibility for honesty and avoidance of conflicts of interest of members of the Board of Directors, the General Director, Supervisors, and other managers

1. Members of the Board of Directors, the General Director, Supervisors, other managers, and their related persons are not permitted to use business opportunities of the Company for personal purposes; they shall not use information obtained by virtue of their positions for personal gain or to serve the interests of other organizations or individuals.
2. Members of the Board of Directors, the General Director, Supervisors, and other managers are obligated to notify the Board of Directors of all interests that may conflict with the interests of the Company which they may enjoy through economic legal entities, transactions, or other individuals.
3. Members of the Board of Directors shall not vote on transactions in which such member or their related person participates, including cases where the rights and interests of the Board member in such transaction have not yet been determined. The aforementioned transactions must be presented in the Notes to the Financial Statements of the same period and disclosed in the Annual Report.
4. Members of the Board of Directors, the General Director, Supervisors, other managers, or their related persons shall not use the Company's non-disclosed information to reveal to others or to conduct related transactions themselves.

Article 48. Transactions with related persons

1. The General Meeting of Shareholders or the Board of Directors shall approve contracts and transactions between the company and the following related persons:
 - a) Shareholders or authorized representatives of shareholders that are organizations owning more than 10% of the total ordinary shares of the company and their related persons;
 - b) Members of the Board of Directors, the Director or General Director, and their related persons;
 - c) Enterprises in which members of the Board of Directors, Supervisors, the Director or General Director, and other managers of the company must declare in accordance with Clause 2, Article 164 of the Law on Enterprises.
2. The Board of Directors shall approve contracts and transactions as stipulated in Clause 1 of this Article that have a value of less than 35% of the total asset value of the enterprise

recorded in the most recent financial statement. In this case, the company representative signing the contract or transaction must notify the members of the Board of Directors and Supervisors of the related parties regarding such contract or transaction and enclose the draft contract or the main contents of the transaction. The Board of Directors shall decide on the approval of the contract or transaction within 15 days from the date of receipt of the notice; members of the Board of Directors with related interests in the parties to the contract or transaction shall not have the right to vote.

3. The General Meeting of Shareholders shall approve the following contracts and transactions:

- a) Contracts and transactions other than those stipulated in Clause 2 of this Article;
- b) Contracts and transactions of borrowing, lending, or selling assets with a value greater than 10% of the total asset value of the enterprise recorded in the most recent financial statement between the company and shareholders owning 51% or more of the total voting shares or their related persons.

4. In the case of approving contracts or transactions as stipulated in Clause 3 of this Article, the company representative signing the contract or transaction must notify the Board of Directors and Supervisors of the related parties regarding such contract or transaction and enclose the draft contract or notify the main contents of the transaction. The Board of Directors shall submit the draft contract/transaction or explain the main contents of the contract/transaction at the General Meeting of Shareholders or collect shareholders' opinions in writing. In this case, shareholders with related interests in the parties to the contract or transaction shall not have the right to vote; the contract or transaction shall be approved in accordance with Clause 1 and Clause 4, Article 148 of the Law on Enterprises.

5. A contract or transaction shall be invalidated by a Court decision and handled in accordance with the law if it is signed in violation of this Article; the person signing the contract/transaction, related shareholders, members of the Board of Directors, or the Director/General Director must be jointly liable for damages arising and must return to the company any profits gained from the performance of such contract or transaction.

6. The Company must publicly disclose related contracts and transactions in accordance with relevant laws. When conducting transactions with related persons, the Company shall sign written contracts based on the principles of equality and voluntariness. The content of the contract must be clear and specific, and information must be disclosed to shareholders upon request.

7. The Company shall apply necessary measures to prevent related persons from interfering in the Company's operations and causing harm to the Company's interests through controlling the Company's goods purchase and sale channels or manipulating prices..

Article 49. Ensuring the legitimate rights and interests of persons with interests related to the Company

1. The Company respects the legitimate interests of parties with interests related to the Company, including banks, creditors, employees, consumers, suppliers, the community, and others with interests related to the Company.

2. The Company actively cooperates with persons with interests related to the company by:

- a) Providing all necessary information to banks and creditors to help them evaluate the Company's operational and financial situation and make decisions;

- b) Encouraging them to provide opinions on the business operational situation, financial situation, and important decisions related to their interests through direct contact with the Board of Directors, the Supervisory Board, and the General Director. The Company

complies with regulations on labor and the environment and operates responsibly toward the community and society.

CHAPTER XIII. REPORTING, SUPERVISION, AND HANDLING OF VIOLATIONS

Article 50. Reporting

The Company is obligated to report and disclose information on the implementation of corporate governance in accordance with the regulations of the State Securities Commission, the Stock Exchange, and competent authorities in accordance with the Law.

Article 51. Supervision

Related units, individuals, organizations, and Company shareholders are subject to the supervision of corporate governance by the State Securities Commission, the Stock Exchange, and other competent authorities in accordance with the law.

Article 52. Handling of violations for related units, individuals, organizations, and shareholders

Any violation or failure to implement the provisions of these regulations by the Company shall be handled in accordance with the Company's regulations and the Law on Enterprises.

CHAPTER XIV. PROVISIONS FOR IMPLEMENTATION

Article 53. Effectiveness

1. Any amendment or supplement to these Regulations shall be considered and decided by the Board of Directors and submitted to the General Meeting of Shareholders for approval.
2. The Board of Management, Departments/Divisions, officers, and employees within the Company, as well as related organizations and individuals, are responsible for implementing these Regulations.
3. In the event that legal provisions related to the internal governance of the Company are not mentioned in these Regulations, or in the event of new legal provisions that differ from the terms in these Regulations, such legal provisions shall automatically apply and govern the internal governance of the Company.
4. The Internal Regulations on Governance of Create Capital Vietnam Joint Stock Company consist of 14 chapters and 53 articles, and shall take effect from April 25, 2026.

**ON BEHALF OF BOD
CHAIRMAN**

(Sign, Full name and Seal)

Mai Anh Tam

Hanoi, April , 2026



**INFORMATION DISCLOSURE REGULATIONS
OF CREATE CAPITAL VIETNAM JOINT STOCK COMPANY**

Pursuant to the Law on Securities 2019 and its guiding documents and amendments;

Pursuant to the Law on Enterprises 2020 and its guiding documents and amendments;

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;

Pursuant to Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020, of the Minister of Finance providing guidance on several articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP;

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Minister of Finance providing guidance on information disclosure on the securities market;

Pursuant to Circular No. 68/2024/TT-BTC dated September 18, 2024, of the Minister of Finance amending and supplementing several articles of the Circulars providing regulations on securities transactions on the securities trading system; clearing and settlement of securities transactions; operations of securities companies and information disclosure on the securities market;

Pursuant to Circular No. 18/2025/TT-BTC dated April 26, 2025, of the Minister of Finance amending and supplementing several articles of Circular No. 119/2020/TT-BTC dated December 31, 2020, on registration, depository, clearing and settlement of securities transactions; and Circular No. 96/2020/TT-BTC dated November 16, 2020, on information disclosure on the securities market as amended and supplemented by Circular No. 68/2024/TT-BTC;

Pursuant to Circular No. 08/2026/TT-BTC dated February 03, 2026, of the Minister of Finance amending and supplementing several articles of: Circular No. 96/2020/TT-BTC (as amended by Circular No. 68/2024/TT-BTC and Circular No. 18/2025/TT-BTC); Circular No. 120/2020/TT-BTC on transactions of listed shares, registration of transactions and fund certificates, corporate bonds, covered warrants listed on the securities trading system (as amended by Circular No. 68/2024/TT-BTC); and Circular

No. 121/2020/TT-BTC on operations of securities companies (as amended by Circular No. 68/2024/TT-BTC);

Pursuant to the Charter of Create Capital Vietnam Joint Stock Company;

Pursuant to the Resolution of the General Meeting of Shareholders No. 2504/2026/CRC/NQ-ĐHĐCĐ dated April 25, 2026;

Pursuant to the Resolution of the Board of Directors No./2026/NQ-HĐQT dated month year 2026;

The Board of Directors hereby promulgates the Information Disclosure Regulations;

The Information Disclosure Regulations of the Board of Directors of Create Capital Vietnam Joint Stock Company include the following contents:

CHAPTER I. GENERAL PROVISIONS

Article 1. Objectives and Scope of Regulation

These Information Disclosure Regulations (hereinafter referred to as the “Regulations”) are promulgated to ensure compliance with the information disclosure regulations on the securities market applicable to Create Capital Vietnam Joint Stock Company (hereinafter referred to as the “Company”) and investors subject to information disclosure obligations as prescribed.

At the same time, these Regulations stipulate the coordination in implementation among affiliated units, Departments, individuals within the Company, and relevant parties in fulfilling information disclosure obligations.

Article 2. Subjects of Application

These Regulations apply to all affiliated units and individuals involved in the information disclosure activities of the Company on the securities market, including:

1. Person(s) performing information disclosure;
2. Information disclosure department;
3. Internal persons of the Company and their related persons;
4. Major shareholders and groups of related persons holding 5% or more of the total voting shares of the Company;
5. Groups of related foreign investors owning 5% or more of the voting shares of the Company;
6. Departments, branches, affiliated units, subsidiaries, and associates of the Company;
7. Investors subject to information disclosure obligations in accordance with the law;
8. Other relevant agencies, organizations, and individuals.

Article 3. Interpretation of Terms and Abbreviations

In these Regulations, the following terms shall be understood as follows:

1. Internal persons of the Company include: Chairman of the Board of Directors, members of the Board of Directors, legal representative, General Director, Deputy General Director, Chief Accountant, and equivalent management positions elected by the General Meeting of Shareholders or appointed by the Board of Directors; Head and members of the Supervisory Board (Supervisors), members of the Internal Audit Board; Company

Secretary, person in charge of corporate governance, and the person authorized to disclose information;

2. Related persons are individuals or organizations related to each other in the following cases:

a) An enterprise and its internal persons;

b) An enterprise and organizations or individuals owning more than 10% of the voting shares or contributed capital of that enterprise;

c) Organizations and individuals that, in relationship with other organizations or individuals, directly or indirectly control or are controlled by such organizations or individuals, or are under the same common control;

d) An individual and their biological father, biological mother, adoptive father, adoptive mother, father-in-law, mother-in-law, wife, husband, biological child, adopted child, daughter-in-law, son-in-law, biological brother, biological sister, biological younger brother, brother-in-law, and sister-in-law;

e) Contractual relationships in which one organization or individual represents another;

f) Other organizations and individuals who are related persons as prescribed by the Law on Enterprises.

3. Investors subject to information disclosure obligations include:

a) Major shareholders owning 5% or more of the voting shares of the Company;

b) Shareholders or domestic/foreign groups of related persons owning 5% or more of the voting shares of the Company;

c) Organizations or individuals conducting a public tender offer for the Company's shares;

4. Date of information disclosure is the date on which the information appears on one of the media for information disclosure as prescribed in Clause 1, Article 6 of these Regulations.

Article 4. Principles of Information Disclosure

1. Information disclosure must be complete, accurate, and timely in accordance with the law. The disclosure of personal information, including: Citizen Identity Card, valid Passport, contact address, permanent address, telephone number, fax number, email, securities trading account number, securities depository account number, bank account number, and trading code of foreign investors or foreign-invested economic organizations owning more than 50% of the charter capital, shall only be performed if such individual gives consent.

2. Subjects of information disclosure shall be responsible before the law for the content of the disclosed information. In case of any change in the content of disclosed information, the subject must promptly and fully disclose the changed content and the reasons for such change compared to the previously disclosed information.

3. When disclosing information, the subjects must simultaneously report the content of the disclosure to the State Securities Commission (SSC) and the Ho Chi Minh City Stock Exchange (HOSE), including all information as prescribed. In cases where the disclosure contains personal information as prescribed in Clause 1 of this Article and the subjects do not consent to the publicization of such information, they must submit two (02) versions of the document to the SSC and the Stock Exchange: one version containing full personal

information and one version excluding personal information for public disclosure by the SSC and the Stock Exchange.

45. Subjects of information disclosure are responsible for preserving and archiving disclosed information and reports as follows:

- a) Periodic information disclosure and information regarding public company registration must be archived in hard copy (if any) and electronic data for a minimum of ten (10) years. This information must be stored and accessible on the website of the subject of information disclosure for a minimum of five (05) years;
- b) Extraordinary information disclosure, information disclosed upon request, or other activities must be stored and accessible on the website of the subject of information disclosure for a minimum of five (05) years.

6. Information shall be disclosed in both Vietnamese and English. The information disclosed in English must ensure consistency with the content disclosed in Vietnamese. In the event of any discrepancy or differing interpretations between the Vietnamese and English information, the Vietnamese version shall prevail.

Article 5. Persons performing information disclosure

1. The Company must fulfill its information disclosure obligations through its legal representative or an individual authorized to perform information disclosure.
2. The legal representative shall be responsible for the completeness, accuracy, and timeliness of the information disclosed by the authorized person. In the event of an information disclosure event occurring while all legal representatives and authorized persons are absent, the highest-ranking member of the Executive Board shall be responsible for performing the disclosure. If there is more than one person holding the highest position, the remaining members of the Executive Board must elect or designate one person to be responsible for information disclosure.
3. The Company must report information regarding the person performing information disclosure to the State Securities Commission (SSC) and the Ho Chi Minh City Stock Exchange (HOSE) within twenty-four (24) hours from the effective date of the designation, authorization, or change of such person. The content of the report shall comply with the Circular guiding information disclosure on the securities market.
4. Individual investors subject to information disclosure obligations may perform the disclosure themselves or authorize another organization or individual to fulfill such obligations.

Article 6. Media for information disclosure

1. Media for reporting and information disclosure include:
 - a) The Official Website of the Company;
 - b) The Information Disclosure System of the State Securities Commission;
 - c) The Website or information disclosure media of the Stock Exchange;
 - d) The Website of the Vietnam Securities Depository and Clearing Corporation (VSDC);
 - e) Other mass media as prescribed by law (printed newspapers, electronic newspapers, etc.).

2. The methods for reporting and disclosing information on the information disclosure system of the State Securities Commission and the media of the Stock Exchange shall follow the guidance provided by the State Securities Commission and the Stock Exchange.

CHAPTER II. CONTENT OF INFORMATION DISCLOSURE

Article 7. Periodic Information Disclosure

The Company shall perform periodic information disclosure in accordance with Article 14 of Circular No. 96/2020/TT-BTC and its guiding documents and amendments.

Article 8. Extraordinary Information Disclosure

The Company shall perform extraordinary information disclosure in accordance with Article 15 of Circular No. 96/2020/TT-BTC and its guiding documents and amendments, and other cases as prescribed by the Information Disclosure Regulations of the Vietnam Stock Exchange and the Ho Chi Minh City Stock Exchange at the time of disclosure.

Article 9. Information Disclosure upon Request

The Company shall perform information disclosure upon request in accordance with Article 16 of Circular No. 96/2020/TT-BTC and its guiding documents and amendments, and other cases as prescribed by the Information Disclosure Regulations of the Vietnam Stock Exchange and the Ho Chi Minh City Stock Exchange at the time of disclosure.

Article 10. Disclosure of Information on Other Activities

The Company shall disclose information regarding other subjects in accordance with Article 17 of Circular No. 96/2020/TT-BTC and its guiding documents and amendments, and other cases as prescribed by the Information Disclosure Regulations of the Vietnam Stock Exchange and the Ho Chi Minh City Stock Exchange at the time of disclosure.

Article 11. Guidelines for Information Disclosure of Other Subjects

1. Information disclosure of major shareholders and groups of related persons owning 5% or more of the voting shares of the Company; groups of related foreign investors owning 5% or more of the voting shares of the Company:

a) Organizations and individuals, upon becoming or ceasing to be major shareholders of the Company, must disclose information and report the transaction to the Company, the State Securities Commission (SSC), and the Stock Exchange (for listed or registered shares) according to the form in Appendix VII of Circular 96/2020/TT-BTC within five (05) working days.

b) Major shareholders of the Company, when there is a change in the number of shares owned that crosses the 1% thresholds of voting shares, must disclose information and report to the Company, the State Securities Commission, and the Stock Exchange (for listed or registered shares) within 05 working days from the date such change occurs, according to the form prescribed in Appendix VIII attached to Circular No. 96/2020/TT-BTC and guiding documents and amendments

Example: Investor A owns 5.2% of the voting shares of listed organization X. On day T, Mr. A places a buy order that increases the ownership ratio of shares in X from 5.2% to 5.7%. Subsequently, on day T', Mr. A places another buy order that increases the ownership ratio of shares in X from 5.7% to 6.1%. The transaction on day T' caused Mr.

A's ownership ratio of shares in X to change and cross the 6% threshold; therefore, within 05 working days from the date of completion of the securities transaction, Mr. A must disclose information and report to company X, the State Securities Commission, and the Stock Exchange regarding the change in his share ownership ratio.

c) The timing of the beginning or ending of becoming a major shareholder or the timing of changes in share ownership ratios crossing the 1% thresholds mentioned in Clause 1 and Clause 2 of this Article shall be calculated from the date of completion of the securities transaction as prescribed in Clause 12, Article 3 of Circular No. 96/2020/TT-BTC and guiding documents and amendments.

d) The provisions in Clauses 1, 2, and 3 of this Article also apply to groups of related persons owning 5% or more of the voting shares of the Company; and groups of related foreign investors owning 5% or more of the voting shares of the Company. Groups of related foreign investors owning 5% or more of the voting shares of the Company shall perform information disclosure according to the forms prescribed in Appendix IX and Appendix X promulgated together with Circular No. 96/2020/TT-BTC and guiding documents and amendments based on the total number of shares held by such group of foreign investors.

đ) The provisions in Clauses 1, 2, 3, and 4 of this Article do not apply to subjects who do not proactively perform transactions in cases where the change in the ownership ratio of voting shares arises from the Company repurchasing its own shares or the Company issuing additional shares.

e) The Company must disclose on the Company's website within 03 working days after receiving reports related to the change in share ownership ratios of the subjects prescribed in this Clause.

2. Information disclosure of internal persons and related persons of internal persons:

a) Internal persons of public companies, public securities investment companies, public funds (hereinafter collectively referred to as internal persons) and related persons of these subjects (hereinafter collectively referred to as related persons) must disclose information and report before and after performing transactions to the State Securities Commission, the Stock Exchange, and the Company when the expected transaction value in a day is 50 million VND or more, or the expected transaction value in each month is 200 million VND or more calculated at par value (for shares, convertible bonds) or according to the most recent issuance price (for covered warrants) or the transfer value (for share subscription rights, convertible bond subscription rights), including cases of transfer not through the trading system at the Stock Exchange (such as transactions given or received as gifts, donations, inheritance, transfer or receipt of transfer of securities and other cases), specifically as follows::

a.1) At least 03 working days before the expected date of transaction execution, internal persons and related persons must disclose information regarding the expected transaction according to the form prescribed in Appendix XIII or Appendix XIV promulgated together with Circular No. 96/2020/TT-BTC and guiding documents and amendments, except for cases where a securities company is a related person of an internal person of the Company performing a transfer of ownership as prescribed in Point q2, Clause 2, Article 6 of Circular

No. 119/2020/TT-BTC, and Points c, d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC.

In case a securities company performs a sale of shares received into its proprietary trading account on the securities trading system as prescribed in Clause 9, Article 40k of Circular No. 119/2020/TT-BTC and Point d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC, the exemption from information disclosure shall apply to transactions performed within 04 working days from the date the shares arrive in the proprietary trading account of the securities company as prescribed in Clauses 7, 8, Article 40k of Circular No. 119/2020/TT-BTC and Points c, d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC.

a.2) The transaction execution period shall not exceed 30 days from the date of registration to perform the transaction. Internal persons and related persons must strictly follow the time, volume, and value as disclosed by the Stock Exchange and may only perform the first transaction on the trading day immediately following the date the information is disclosed by the Stock Exchange;

a.3) In cases of performing purchase transactions in share issuance phases or public tender offer transactions, the subjects required to disclose information under this Article are exempt from the obligations prescribed in Point a.2 of this Clause and shall comply with the legal provisions on offering, issuance, and public tender activities;

a.4) Internal persons and related persons must not simultaneously register or trade both buy and sell orders for shares, share subscription rights, convertible bonds, convertible bond subscription rights, or covered warrants in the same registration and transaction phase, and may only register and perform the next transaction once the report on the conclusion of the previous transaction phase has been submitted; except for cases where fund management companies or branches of foreign fund management companies in Vietnam are related persons of internal persons performing registration and trading of buy and sell securities for ETF funds or investment according to the designation of entrusting clients, provided that it is ensured that each individual entrusting client does not simultaneously register or trade both buy and sell orders in the same registration phase;

a.5) Within 05 working days from the date of transaction completion (in case the transaction concludes before the registration deadline) or the end of the expected transaction period, internal persons and related persons must disclose information regarding the transaction results and simultaneously explain the reason for failing to perform the transaction or failing to perform the entire registered volume (if any) according to the form prescribed in Appendix XV or Appendix XVI promulgated together with Circular No. 96/2020/TT-BTC and guiding documents and amendments; ;

a.6) Internal persons and related persons who are subjects required to report and disclose information under this Clause and are simultaneously subjects required to report and disclose information under Article 31 of Circular No. 96/2020/TT-BTC and guiding documents and amendments shall only be required to perform the information disclosure obligations applicable to internal persons and related persons.

b) Internal persons and related persons who are not subjects required to report and disclose information under Point a, Clause 2 of this Article but are subjects required to report and disclose information under Article 31 of Circular No. 96/2020/TT-BTC and guiding

documents and amendments must perform the reporting and information disclosure obligations in accordance with Article 31 of Circular No. 96/2020/TT-BTC and guiding documents and amendments;

c) The provisions on information disclosure obligations in Items a.1, a.2, and a.4 of Point a, Clause 2 of this Article do not apply to cases where a securities company performs a forced sale (liquidation) of shares of a client who is an internal person of the Company or a related person of such subjects.

d) In case after registering a transaction, the registering subject is no longer an internal person of the Company or a related person of such subjects, the registering subject must still perform the reporting and information disclosure as prescribed in Point a, Clause 2 of this Article.

d) In case a securities company is a related person of an internal person of the Company, when performing an error correction of listed or registered shares, the company must report to the State Securities Commission, the Stock Exchange, and the Company, and register the transaction within 24 hours from the time of completion of the error correction transaction.

e) In case parent companies, political organizations, socio-political organizations (labor unions, youth unions, etc.), or individuals holding other management titles as prescribed in the Company's Charter perform securities transactions of the Company, they must fulfill the information disclosure obligations applicable to internal persons and related persons.

g) Within 03 working days after receiving reports related to securities transactions of internal persons and related persons as prescribed in this Article, the Company must disclose them on the Company's website.

Article 12. Other information disclosure matters

To be performed in accordance with legal provisions on information disclosure on the securities market and the Information Disclosure Regulations of the Vietnam Stock Exchange and the Ho Chi Minh City Stock Exchange at each time of disclosure.

CHAPTER III. INFORMATION DISCLOSURE PROCESS

Article 13. Provision and processing of information

1. When issues arise or information requiring disclosure arises, the relevant departments must immediately submit a report to the person responsible for information disclosure or the department in charge of information disclosure within the timeframe specified for each type of information to be disclosed;

2. Upon receiving information from relevant departments, the person responsible for disclosing information or the department in charge of information disclosure shall follow this procedure:

a) Verify the information;

b) Compare with regulations on information disclosure;

c) Drafting documents and forms for information disclosure in the format prescribed in Clause 3 of this Article;

d) The person or department responsible for disclosing information shall submit the information disclosure content to the Company's Board of Directors for review and approval, according to their respective authority.

3. Format of published information:

a) For information published in writing (paper documents):

- For company disclosures: Paper documents (original copies) must bear all required seals and signatures as stipulated by law.

- For information disclosed by individuals: The paper document (original copy) must bear the signature of the person disclosing the information.

b) For information published electronically (scanned copy):

- The electronic version must be converted from a paper version with all the necessary stamps and signatures as specified in point (a) of this clause, ensuring that the content of the electronic data is accurate to the paper version.

- When publishing information on the Ho Chi Minh City Stock Exchange (ECM) or the State Securities Commission (IDS), the electronic version must be digitally signed with the digital signature of the Company registered with the Ho Chi Minh City Stock Exchange and the State Securities Commission.

- The maximum size of electronic data is 15MB. If the size exceeds this maximum, the information disclosure department must reduce the size of the electronic data for publication, ensuring that the content of the electronic data is accurate to the paper version.

Article 14. Reporting and Disclosure of Information

After the information disclosure content is approved under point d, clause 2, Article 13 of this Regulation, the person responsible for information disclosure or the department in charge of information disclosure shall publish it through the information disclosure channels specified in Article 6 of this Regulation.

Article 15. Information Storage

The information, once published and reported, will be stored for reference, retrieval, and verification purposes when needed.

1. Periodically published information and information regarding the registration of public companies must be retained in written form (if any) and electronic data for a minimum of 10 years. This information must be retained and accessible on the Company's website for a minimum of 5 years;

2. Unusual disclosures, requests for information, or other activities must be retained and accessible on the Company's website for a minimum of 5 years.

Article 16. Suspension of Information Disclosure

1. The company may temporarily postpone the disclosure of information in cases of force majeure (e.g., natural disasters, fires, wars, epidemics, and other force majeure events) and must notify the relevant authorities. Report to the State Securities Commission and the Stock Exchange about the temporary suspension of information disclosure immediately upon the event occurring (clearly stating the reason for the suspension), and simultaneously announce the temporary suspension of information disclosure.

PROPOSAL

Re.: To approve the study and investment survey of Projects; the establishment of Companies; the acquisition of shares or capital contributions in other Companies; and the establishment of Company Branches

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Law on Enterprises 2020 and its guiding documents and amendments;
- Pursuant to the Charter on Organization and Operation of Create Capital Vietnam Joint Stock Company;
- Based on the actual situation,

In order to facilitate the survey and study of Projects in the following years, the Board of Directors of the Company hereby respectfully submits to the General Meeting of Shareholders for approval the investment plan for Projects, the establishment of Companies, the acquisition of shares or capital contributions in other Companies, and the establishment of Company Branches in 2026 as follows:

1. Approval of the investment plan for Projects:

1.1. Approval of the investment in power grid infrastructure construction at Phu Thuan Industrial Park, Binh Dai District, Ben Tre Province

- Total investment capital: VND 750,000,000,000.
- Design capacity: Approximately 50MW.
- Implementation location: Phu Thuan Ward and Long Dinh Ward, Binh Dai District, Ben Tre Province.

1.2. Approval of the investment in Tan Lap 1 Waste Treatment Plant Project:

- Total investment capital: VND 640,000,000,000 (excluding land use fees (if any)).
- Capacity: Approximately 750 tons of waste per day and night.
- Implementation location: On the land area of the (existing) Tan Lap 1 landfill in Tan Lap Ward, Tan Phuoc District, Tien Giang Province.

1.3. Assignment and Authorization to the Board of Directors:

- To study, survey, and assess the feasibility of the above-mentioned projects as well as other projects related to pig farms, livestock farming, cultivation, etc.
- To decide on detailed matters related to the aforementioned Projects such as: land, environment, fire prevention and fighting, construction design, capital, timing, implementation schedule, etc.
- To adjust the approved policy contents of the Projects in accordance with the actual situation and the Company's development orientation at the time of adjustment.
- To sign dossiers and documents serving the Project activities: proposal dossiers, adjustment dossiers, land dossiers, environmental, construction, fire prevention and fighting dossiers, etc.



- To arrange capital for effective investment, ensuring the principle of capital preservation and growth of the Company; to decide on financial borrowings from individuals and organizations to invest in the aforementioned Projects and sign dossiers, documents, and perform necessary procedures to obtain loans.

2. Approval of the establishment of Companies, the acquisition of shares or capital contributions in other Companies, and the establishment of Company Branches in 2026:

The Board of Directors is assigned to:

- To decide on matters related to the establishment of companies, acquisition of shares or capital contributions in other companies, and the establishment of branches in 2026, including but not limited to the company/branch name, address, business lines, scope of operations, and legal representative/head of branch, etc.

- Sign dossiers and perform procedures for the establishment and the acquisition of shares or capital contributions.

- Select the appropriate timing to establish Companies, establish Branches, and acquire shares or capital contributions in other enterprises.

Respectfully submitted to the General Meeting of Shareholders for review and approval!

ON BEHALF OF THE BOARD
CHAIRMAN



CÔNG TY
CỔ PHẦN
CREATE CAPITAL
VIỆT NAM
M.S.D.N: 010508753
THÀNH PHỐ HÀ NỘI

3 TY
HÂN
CAPITAL
NAM
HỒ HÀ NỘI

Mai Anh Tam

No.: 10/2026/CRC/TTr-ĐHĐCĐ

Hanoi, April 25th, 2026

PROPOSAL

Re.: Dismissal and election of replacements for members of the Board of Directors and the Board of Supervisors

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Law on Enterprises 2020 and its guiding documents and amendments;
- Pursuant to the Law on Securities 2019 and its guiding documents and amendments;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;
- Pursuant to Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/ND-CP dated December 31, 2020, providing detailed regulations on the implementation of several articles of the Law on Securities;
- Pursuant to the Charter on Organization and Operation of Create Capital Vietnam Joint Stock Company;
- Pursuant to the Resignation Letters of the member of the Board of Directors and the member of the Supervisory Board,

The Company received the resignation letters of Mr. Hoang Trung Kien – member of the Board of Directors, Ms. Ha Thi Hien – member of the Supervisory Board and Ms. Ngo Thi Thu Giang – member of the Supervisory Board. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the dismissal and supplementary election of members of the Board of Directors and the Supervisory Board as follows:

1. Approval of the dismissal of the member of the Board of Directors and the member of the Supervisory Board:

- Dismissal of the position of Member of the Board of Directors for Mr. Hoang Trung Kien.
- Dismissal of the position of Member of the Supervisory Board for Ms. Ha Thi Hien.
- Dismissal of the position of Member of the Supervisory Board for Ms. Ngo Thi Thu Giang.
- Reason for dismissal: Mr. Hoang Trung Kien, Ms. Ha Thi Hien and Ms. Ngo Thi Thu Giang submitted their resignation letters.
- Effective date of dismissal: From the date of approval by the General Meeting of Shareholders.



2. Replacement election of the member of the Board of Directors and the member of the Supervisory Board:

In order to ensure the effective operation of the Board of Directors and to maintain the required number of members in accordance with the law and the Company's Charter, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the supplementary election of members for the 2024-2029 term as follows:

2.1. Replacement election of the member of the Board of Directors:

- Number of supplementary members to be elected: 01 member.
- Term of the supplementary elected member: The remaining term of the 2024–2029 tenure.

- List of candidates for additional election to the Board of Directors: Compiled from individuals who meet the qualifications and conditions to become members of the Board of Directors in accordance with applicable laws, the Company's Charter, and its internal regulations. This list will be announced at the General Meeting prior to the election.

2.2. Replacement election of the member of the Supervisory Board:

- Number of supplementary members to be elected: 02 member.
- Term of the supplementary elected member: The remaining term of the 2024–2029 tenure.

- List of candidates for the Board of Supervisors: Compiled from individuals who meet the qualifications and conditions to become members of the Board of Supervisors in accordance with applicable laws, the Company's Charter, and its internal regulations. This list will be announced at the General Meeting prior to the election.

Respectfully submitted to the General Meeting of Shareholders for review and approval!

**ON BEHALF OF THE BOD
CHAIRMAN**




Mai Anh Tam

No.: 11/2026/CRC/TTr-DHĐCĐ

Hanoi, April 25th, 2026

PROPOSAL

Re.: Authorization for the Board of Directors to perform certain duties within the authority of the General Meeting of Shareholders between the 2026–2027 meeting terms

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Law on Enterprises 2020 and its guiding documents and amendments;
- Pursuant to the Charter on Organization and Operation of Create Capital Vietnam Joint Stock Company;
- Pursuant to the actual situation of the Company.

In order to ensure flexibility in the governance and management of the Company's operations, and to provide timely direction so that the Company can seize business opportunities, enhance competitiveness, and ensure business flexibility in accordance with current regulations and the maximization of shareholders' interests, the Board of Directors respectfully submits to the General Meeting of Shareholders the authorization for the Board of Directors to proactively decide on and perform certain rights and obligations within the authority of the General Meeting of Shareholders as prescribed in Clause 2, Article 138 of the Law on Enterprises 2020.

The Board of Directors is responsible for implementing the above-mentioned matters in accordance with the law and the Company's Charter. If any of the delegated tasks arise during the period between the 2026-2027 Annual General Meeting of Shareholders, a full report must be submitted to the Shareholders' General Meeting at the nearest meeting.

Respectfully submitted to the General Meeting of Shareholders for review and approval!

**ON BEHALF OF THE BOD
CHAIRMAN**



Maí Anh Tam

PROPOSAL

Re.: Approval of the Operating Regulations of the Supervisory Board

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Law on Enterprises and its guiding documents and amendments;
- Pursuant to the Law on Securities 2019 and its guiding documents and amendments;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government;
- Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020, of the Minister of Finance providing guidance on several articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;
- Pursuant to the Charter on Organization and Operation of Create Capital Vietnam Joint Stock Company,

Based on the Company's governance situation, the Supervisory Board hereby respectfully submits to the General Meeting of Shareholders:

1. To approve the Operating Regulations of the Supervisory Board (*Draft attached*).
2. To assign the Supervisory Board to sign and promulgate the Operating Regulations of the Supervisory Board as approved by the 2026 Annual General Meeting of Shareholders and to perform information disclosure in accordance with regulations.

Respectfully submitted to the General Meeting of Shareholders for review and approval!

ON BEHALF OF THE SUPERVISORY BOARD

THE HEAD



Phạm Thi Hue

Hanoi, April , 2026



**OPERATING REGULATIONS
OF THE SUPERVISORY BOARD
OF CREATE CAPITAL VIETNAM JOINT STOCK COMPANY**

*Pursuant to the Law on Securities 2019 and its guiding documents and amendments;
Pursuant to the Law on Enterprises 2020 and its guiding documents and amendments;*

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;

Pursuant to Decree No. 245/2025/ND-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020, of the Minister of Finance providing guidance on several articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government providing detailed regulations on the implementation of several articles of the Law on Securities;

Pursuant to the Charter of Create Capital Vietnam Joint Stock Company;

Pursuant to the Resolution of the General Meeting of Shareholders No. 2504/2026/CRC/NQ-ĐHĐCĐ dated April 25, 2026;

Pursuant to the Resolution of the Supervisory Board No./2026/NQ-HĐQT dated month year 2026

CHAPTER I. GENERAL PROVISIONS

Article 1. Scope of regulation and subjects of application

1. Scope of regulation: These Operating Regulations of the Supervisory Board stipulate the personnel organizational structure, standards, conditions, rights, and obligations of the Supervisory Board and its members in accordance with the Law on Enterprises, the Company's Charter, and other relevant regulations.

2. Subjects of application: These Operating Regulations apply to the Supervisory Board and all members of the Supervisory Board.

Article 2. Operating principles of the Supervisory Board

The Supervisory Board works on the principle of collectivism. Members of the Supervisory Board shall be personally responsible for their assigned tasks and jointly

responsible to the General Meeting of Shareholders and before the law for the actions and decisions of the Supervisory Board.

CHAPTER II. MEMBERS OF THE SUPERVISORY BOARD

Article 3. Rights, obligations, and responsibilities of members of the Supervisory Board

1. To strictly comply with the law, the Company's Charter, resolutions of the General Meeting of Shareholders, and professional ethics in exercising assigned rights and obligations.
2. To exercise assigned rights and obligations honestly, prudently, and to the best of their ability to ensure the maximum legitimate interests of the Company.
3. To be loyal to the interests of the Company and shareholders; not to abuse their position or office, or use information, know-how, business opportunities, or other assets of the Company for personal gain or to serve the interests of other organizations or individuals.
4. Other obligations as prescribed by the Law on Enterprises and the Company's Charter.
5. In the event of a violation of the provisions in Clauses 1, 2, 3, and 4 of this Article that causes damage to the Company or others, the member of the Supervisory Board must be personally or jointly liable for compensation. Any income or other benefits obtained by a member of the Supervisory Board through such violations must be returned to the Company.
6. Upon discovering a member of the Supervisory Board violating the exercise of assigned rights and obligations, a written notice must be sent to the Supervisory Board, requesting the violator to cease the violation and remedy the consequences

Article 4. Term of office and number of members of the Supervisory Board

1. The Supervisory Board consists of 03 members. The term of office of a member of the Supervisory Board shall not exceed 05 years and members may be re-elected for an unlimited number of terms.
2. Members of the Supervisory Board are not required to be shareholders of the Company.
3. More than half of the members of the Supervisory Board must be permanent residents of Vietnam.
4. If the term of office of all members ends at the same time but the members for the new term have not yet been elected, the members of the current term shall continue to exercise their rights and obligations until members for the new term are elected and assume their duties.

Article 5. Standards and conditions for members of the Supervisory Board

Members of the Supervisory Board must meet the following standards and conditions:

- 1 Not falling under the categories stipulated in Clause 2, Article 17 of the Law on Enterprises;
2. Being trained in one of the majors in economics, finance, accounting, auditing, law, business administration, or a major suitable for the Company's business operations;
3. Not being a family member of any member of the Board of Directors, the General Director, or other managers;

4. Not being a manager of the Company, and not necessarily being a shareholder or employee of the Company;
5. Not working in the accounting or finance departments of the Company;
6. Not being a member or employee of the accredited auditing organization that performed audits of the Company's financial statements for the 03 preceding consecutive years;
7. Other standards and conditions as prescribed by other relevant laws and the Company's Charter.

Article 6. Head of the Supervisory Board

1. The Head of the Supervisory Board must hold a university degree or higher in one of the majors: economics, finance, accounting, auditing, law, business administration, or a major related to the business operations of the enterprise, unless the Company's Charter stipulates other higher standards.
2. The Head of the Supervisory Board shall be elected by the Supervisory Board from among its members; the election, dismissal, or removal shall be based on the majority principle.
3. The rights and obligations of the Head of the Supervisory Board are stipulated in the Company's Charter.

Article 7. Nomination and candidacy for members of the Supervisory Board

1. Shareholders holding ordinary shares have the right to aggregate their voting rights to nominate candidates for the Supervisory Board as follows:
 - a) From 5% to less than 10%: nominate one (01) candidate;
 - b) From 10% to less than 30%: nominate a maximum of two (02) candidates;
 - c) From 30% to less than 40%: nominate a maximum of three (03) candidates;
 - d) From 40% to less than 50%: nominate a maximum of four (04) candidates;
 - e) From 50% to less than 60%: nominate a maximum of five (05) candidates;
 - f) From 60% to less than 70%: nominate a maximum of six (06) candidates;
 - g) From 70% to less than 80%: nominate a maximum of seven (07) candidates;
 - h) From 80% or more: nominate a maximum of eight (08) candidates
2. If the number of candidates nominated by shareholders or groups of shareholders is lower than the number they are entitled to nominate as decided by the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors, the Supervisory Board, and other shareholders.
3. If the number of candidates for the Supervisory Board through nomination and candidacy is still insufficient as required by Clause 5, Article 115 of the Law on Enterprises, the incumbent Supervisory Board shall introduce additional candidates or organize nominations in accordance with the Company's Charter, the Internal Regulations on Corporate Governance, and these Regulations. The introduction of additional candidates by the incumbent Supervisory Board must be clearly announced before the General Meeting of Shareholders votes to elect members of the Supervisory Board in accordance with the law.

Article 8. Methods of election, dismissal, and removal of members of the Supervisory Board

1. The election, dismissal, and removal of members of the Supervisory Board fall under the authority of the General Meeting of Shareholders.
2. Unless otherwise stipulated in the Company's Charter, the voting to elect members of the Supervisory Board must be conducted by cumulative voting, whereby each shareholder has a total number of votes corresponding to the total number of shares owned multiplied by the number of members to be elected to the Supervisory Board, and shareholders have the right to aggregate all or part of their votes for one or more candidates. Elected members are determined by the number of votes from high to low, starting from the candidate with the highest number of votes until the number of members specified in the Company's Charter is reached. In the event that 02 or more candidates receive the same number of votes for the last member position of the Supervisory Board, a re-election shall be held among those candidates or a selection shall be made based on the criteria in the election regulations or the Company's Charter.

Article 9. Cases of dismissal and removal of members of the Supervisory Board

1. The General Meeting of Shareholders shall dismiss a member of the Supervisory Board in the following cases:
 - a) No longer meeting the standards and conditions to be a member of the Supervisory Board as prescribed in Article 169 of the Law on Enterprises;
 - b) Submission of a resignation letter which is subsequently approved;
 - c) Other cases as stipulated in the Company's Charter.
2. The General Meeting of Shareholders shall remove a member of the Supervisory Board in the following cases:
 - a) Failure to complete assigned tasks and duties;
 - b) Failure to exercise their rights and obligations for 06 consecutive months, except in cases of force majeure;
 - c) Repeated or serious violations of the obligations of a Supervisory Board member as prescribed by the Law on Enterprises and the Company's Charter;
 - d) Other cases according to the resolution of the General Meeting of Shareholders.

Article 10. Notice of election, dismissal, and removal of members of the Supervisory Board

1. In cases where candidates for the Supervisory Board have been identified, the Company must disclose information related to the candidates at least 10 days before the opening date of the General Meeting of Shareholders on the Company's website. Candidates must provide a written commitment regarding the truthfulness and accuracy of their disclosed personal information and must commit to performing their duties honestly, prudently, and in the best interests of the Company if elected. Disclosed information shall include:
 - a) Full name, date of birth;
 - b) Professional qualifications;
 - c) Working history;
 - d) Other management positions;
 - e) Interests related to the Company and its related parties;
 - f) Other information (if any) as stipulated in the Company's Charter;

g) The Company is responsible for disclosing information regarding other companies in which the candidate holds management positions and any relevant interests of the candidate.

2. The notification of results regarding the election, dismissal, or removal of Supervisory Board members shall be carried out in accordance with information disclosure regulations.

CHAPTER III. THE SUPERVISORY BOARD

Article 11. Rights, obligations, and responsibilities of the Supervisory Board

1. The Supervisory Board shall supervise the Board of Directors and the General Director in the management and administration of the Company.

9. To inspect the reasonableness, legality, truthfulness, and degree of prudence in the management and administration of business activities; the systematicity, consistency, and appropriateness of accounting, statistics, and financial reporting.

10. To appraise the completeness, legality, and truthfulness of the Company's annual and semi-annual business performance reports and financial statements, as well as the management assessment reports of the Board of Directors, and to submit appraisal reports at the Annual General Meeting of Shareholders. To review contracts and transactions with related persons within the approval authority of the Board of Directors or the General Meeting of Shareholders and provide recommendations on those requiring such approval.

11. To review, inspect, and evaluate the effectiveness and efficiency of the Company's internal control, internal audit, risk management, and early warning systems.

12. To examine accounting books, records, and other documents of the Company, as well as the management and administration of the Company's operations when deemed necessary, or as per resolutions of the General Meeting of Shareholders, or at the request of a shareholder or group of shareholders as prescribed in Clause 2, Article 115 of the Law on Enterprises.

13. Upon request by a shareholder or group of shareholders as prescribed in Clause 2, Article 115 of the Law on Enterprises, the Supervisory Board shall conduct an inspection within seven (07) working days of receiving the request. Within fifteen (15) days from the end of the inspection, the Supervisory Board must report on the requested issues to the Board of Directors and the requesting shareholder or group of shareholders. The inspection must not hinder the normal operations of the Board of Directors or disrupt the Company's business administration.

14. To recommend to the Board of Directors or the General Meeting of Shareholders measures to amend, supplement, and improve the organizational structure for management, supervision, and administration of the Company's business activities.

15. Upon discovering that a member of the Board of Directors or the General Director has violated the provisions of Article 165 of the Law on Enterprises, the Supervisory Board must immediately notify the Board of Directors in writing, requesting the violator to cease the violation and provide remedial solutions.

16. To attend and participate in discussions at the General Meeting of Shareholders, meetings of the Board of Directors, and other meetings of the Company.

17. To use independent consultants and the Company's internal audit department to perform assigned tasks.
18. The Supervisory Board may consult the Board of Directors before submitting reports, conclusions, and recommendations to the General Meeting of Shareholders.
19. To inspect specific issues related to the management and administration of the Company's operations at the request of shareholders.
20. To request the Board of Directors to convene an Extraordinary General Meeting of Shareholders.
21. To replace the Board of Directors in convening the General Meeting of Shareholders within thirty (30) days in cases where the Board of Directors fails to do so as prescribed in Clause 3, Article 140 of the Law on Enterprises.
22. To request the Chairman of the Board of Directors to convene a meeting of the Board of Directors.
23. To review, extract, and copy part or all of the contents of the declared List of Related Persons and Related Interests as prescribed in Clauses 1 and 2, Article 164 of the Law on Enterprises.
24. To propose and recommend that the General Meeting of Shareholders approve the list of accredited auditing organizations for the Company's financial statements, or to perform inspections of the Company's activities when deemed necessary.
25. To be responsible to shareholders for its supervisory activities.
26. To supervise the Company's financial situation and the compliance with the law by members of the Board of Directors, the General Director, and other managers in their activities.
27. To ensure operational coordination with the Board of Directors, the General Director, and shareholders.
28. Upon detecting any violation of the law or the Company's Charter by a member of the Board of Directors, the General Director, or other managers, the Supervisory Board must notify the Board of Directors in writing within 48 hours, requesting the violator to cease the violation and provide remedial solutions.
29. To develop the Operating Regulations of the Supervisory Board and submit them to the General Meeting of Shareholders for approval.
30. To witness the Board of Directors organizing the counting of votes and the preparation of vote-counting minutes if requested by the Board of Directors in cases of collecting shareholders' written opinions for passing resolutions.
31. The Head of the Supervisory Board shall preside over the election of a chairperson by the General Meeting of Shareholders if the Chairman is absent or temporarily incapacitated and the remaining Board members cannot elect a chairperson. In this case, the individual with the highest number of votes shall chair the meeting.
32. To exercise other rights and obligations as prescribed by the Law on Enterprises, the Company's Charter, and Resolutions of the General Meeting of Shareholders.

Article 12. Right to be provided with information of the Supervisory Board

1. Documents and information must be sent to the members of the Supervisory Board at the same time and in the same manner as they are sent to the members of the Board of Directors, including:

- a) Notices of invitation, opinion collection forms for Board members, and accompanying documents;
- b) Resolutions, decisions, and meeting minutes of the General Meeting of Shareholders and the Board of Directors;
- c) Reports of the General Director submitted to the Board of Directors or other documents issued by the Company.

2. Members of the Supervisory Board have the right to access Company records and documents kept at the head office, branches, and other locations; and have the right to access the workplaces of managers and employees during working hours.

3. The Board of Directors, its members, the General Director, and other managers must provide complete, accurate, and timely information and documents regarding the management, administration, and business operations of the Company upon request of a member of the Supervisory Board or the Supervisory Board itself.

Article 13. Responsibility of the Supervisory Board in convening Extraordinary General Meetings of Shareholders

1. The Supervisory Board is responsible for replacing the Board of Directors in convening the General Meeting of Shareholders within thirty (30) days if the Board of Directors fails to do so in the following cases:

- a) The remaining number of Board of Directors or Supervisory Board members is less than the legal minimum;
- b) At the request of a shareholder or group of shareholders as prescribed in Clause 2, Article 115 of the Law on Enterprises;
- c) When there is a request to convene an Extraordinary General Meeting of Shareholders from the Supervisory Board but the Board of Directors fails to comply, unless the Charter provides otherwise.

2. If the Supervisory Board fails to convene the General Meeting of Shareholders as prescribed, it must compensate the Company for any resulting damages.

3. The costs of convening and conducting the General Meeting of Shareholders as prescribed in Clause 1 of this Article shall be reimbursed by the Company.

CHAPTER IV. MEETINGS OF THE SUPERVISORY BOARD

Article 14. Meetings of the Supervisory Board

1. The Supervisory Board must meet at least twice (02) a year, with a quorum of at least two-thirds (2/3) of its members attending.

2. The Supervisory Board has the right to request members of the Board of Directors, the General Director, and representatives of the accredited auditing organization to attend and clarify matters as needed.

Article 15. Minutes of meetings of the Supervisory Board

Minutes of the Supervisory Board meetings shall be prepared in a detailed and clear manner. The person recording the minutes and the members attending must sign the

minutes. Minutes must be archived to determine the individual responsibility of each member of the Supervisory Board.

CHAPTER V. REPORTING AND DISCLOSURE OF INTERESTS

Article 16. Submission of annual reports

The reports of the Supervisory Board at the Annual General Meeting of Shareholders shall include the following contents:

1. Report on the Company's business results and the operational results of the Board of Directors and the General Director to be submitted to the General Meeting of Shareholders for approval at the annual meeting.
2. Self-assessment report on the performance of the Supervisory Board and its members.
3. Remuneration, operating expenses, and other benefits of the Supervisory Board and each member.
4. Summary of the Supervisory Board's meetings, conclusions, and recommendations; results of the supervision of the Company's operational and financial situation.
5. Assessment report on transactions between the Company, its subsidiaries, or other companies in which the Company controls 50% or more of the charter capital, and members of the Board of Directors, the General Director, and their related persons; transactions between the Company and companies in which a Board member was a founding member or a manager within the three (03) years immediately preceding the transaction date.
6. Supervision results regarding the Board of Directors, the General Director, and other enterprise managers.
7. Evaluation results of the operational coordination between the Supervisory Board and the Board of Directors, the General Director, and shareholders.
8. Proposals and recommendations to the General Meeting of Shareholders for approval of the list of accredited auditing organizations to audit the Company's financial statements, or to perform inspections of the Company's activities when deemed necessary.

Article 17. Salaries and other benefits

Unless otherwise stipulated in the Company's Charter, the salaries, remuneration, bonuses, and other benefits of the members of the Supervisory Board shall be implemented as follows:

1. Members of the Supervisory Board shall be paid salaries, remuneration, bonuses, and other benefits as decided by the General Meeting of Shareholders. The General Meeting of Shareholders decides on the total amount of salaries, remuneration, bonuses, other benefits, and the annual operating budget of the Supervisory Board.
2. Members of the Supervisory Board shall be reimbursed for reasonable expenses for meals, accommodation, travel, and the use of independent consulting services. The total amount of remuneration and these expenses shall not exceed the total annual operating budget of the Supervisory Board approved by the General Meeting of Shareholders, unless otherwise decided by the General Meeting of Shareholders.

3. Salaries and operating expenses of the Supervisory Board shall be included in the Company's business expenses in accordance with the law on corporate income tax and other relevant legal provisions and must be recorded as a separate item in the Company's annual financial statements.

Article 18. Disclosure of related interests

1. Members of the Supervisory Board must declare their related interests to the Company, including:

a) Name, enterprise code, head office address, and business lines of the enterprises they own or in which they hold capital contributions or shares; the ratio and timing of such ownership;

b) Name, enterprise code, head office address, and business lines of the enterprises in which their related persons own, or collectively/individually hold more than 10% of the charter capital.

2. The declaration stipulated in Clause 1 of this Article must be performed within seven (07) working days from the date the related interest arises; any amendments or supplements must be notified to the Company within seven (07) working days from the date of the corresponding amendment or supplement.

3. Members of the Supervisory Board and their related persons may only use information obtained through their positions to serve the interests of the Company.

4. Members of the Supervisory Board have the obligation to notify the Board of Directors and the Supervisory Board in writing of transactions between the Company, its subsidiaries, or other companies in which the Company controls 50% or more of the charter capital, and themselves or their related persons as prescribed by law. For the aforementioned transactions approved by the General Meeting of Shareholders or the Board of Directors, the Company must disclose information regarding these resolutions in accordance with securities laws on information disclosure.

5. Members of the Supervisory Board and their related persons must not use or disclose internal information to others to perform related transactions.

CHAPTER VI. RELATIONSHIPS OF THE SUPERVISORY BOARD

Article 19. Relationship between members of the Supervisory Board

Members of the Supervisory Board maintain an independent relationship but shall coordinate and collaborate in general tasks to ensure the effective fulfillment of the responsibilities, rights, and duties of the Supervisory Board in accordance with the law and the Company's Charter. The Head of the Supervisory Board coordinates the general work of the Board but does not have the right to dominate other members.

Article 20. Relationship with the Executive Board

The Supervisory Board maintains an independent relationship with the Company's Executive Board and functions as a unit that supervises the activities of the Executive Board.

Article 21. Relationship with the Board of Directors

The Supervisory Board maintains an independent relationship with the Company's Board of Directors and functions as a unit that supervises the activities of the Board of Directors.

CHAPTER VII. IMPLEMENTATION PROVISIONS

Article 22. Effect of Implementation

The Operating Regulations of the Supervisory Board of Create Capital Vietnam Joint Stock Company consist of 7 chapters and 22 articles, and shall take effect from April 25, 2026.

ON BEHALF OF THE SUPERVISORY BOARD

THE HEAD

(Signed)

Pham Thi Hue