

**VIETCREDIT FINANCE
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Number: 292/2025/VietCredit-TL

April 25, 2025

DRAFT VOTING RULES AT THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

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

2025 Annual General Meeting of Shareholders of VietCredit Finance Joint Stock Company are as follows:

Điều 1. Scope and principles of voting

1. These regulations shall apply to voting at the 2025 Annual General Meeting of Shareholders (hereinafter referred to as the "General Meeting") of VietCredit Finance Joint Stock Company (hereinafter referred to as the "Company").
2. Voting principles: Voting is conducted publicly and directly, ensuring transparency and fairness.

Điều 2. Regulations on Voting Cards and Voting Forms

1. Each shareholder and authorized representative of the shareholder attending the General Meeting will be given one (01) "Voting Card" and one (01) "Voting Form" with the full name of the shareholder, authorized representative, ID card /CCCD number , number of shares owned, number of shares authorized and total number of shares with voting rights. The Voting Form will state the content to be voted on.
2. The voting value of the "Voting Card" or "Voting Form" corresponds to the number of voting shares that the shareholder owns and/or is represented by proxy at the General Meeting.
3. Voting cards are used when voting on the following matters of the General Meeting:
 - + Composition of the Chairing Panel, Secretariat, Vote Vote Counting Committee, Shareholder Qualification Verification Committee;
 - + Regulations on Organizing the General Meeting;
 - + Voting rules at the General Meeting;
 - + Meeting agenda;
 - + Contents of the Minutes and Resolutions of the General Meeting;
 - + Other contents approved by the General Meeting (if any).
4. Voting ballots are used to vote on the following contents:
 - + 2024 performance results and 2025 orientation;



- + Approval of the Board of Directors' Report on business performance in 2024 and orientation for 2025;
- + Approval of the Board of Supervisors' Report on 2024 performance results and 2025 orientation;
- + Approval of the Self-assessment Report on the performance of the Board of Supervisors and each member of the Board of Supervisors in 2024;
- + Approval of the Report on the approval of the audited financial statements and the profit distribution plan for 2024;
- + Approval of the Proposal on total remuneration, allowances and operating expenses of members of the Board of Directors and Board of Supervisors in 2025;
- + Approving the Proposal on selecting an independent auditing company to audit financial statements and operations of the internal control system for the 3-year period 2026-2028;
- + Approval of the Proposal on the structure of the Board of Directors and election of additional independent members of the Board of Directors for the 2023 - 2028 term of VietCredit Finance Joint Stock Company, Regulations on election of additional independent members of the Board of Directors at the 2025 Annual General Meeting of Shareholders;
- + Approval of the Proposal on the name change of VietCredit Finance Joint Stock Company;
- + Approval of the Proposal on the approval of the plan to issue shares under the employee stock option program in the Company (ESOP program);
- + Other contents under the authority of the General Meeting of Shareholders (if any).

5. Valid Voting Form:

- + Is a voting ballot issued by the General Meeting Organizing Committee.
- + Voting ballots must not be torn, erased or altered;
- + Have the signature of confirmation and clearly state the full name of the shareholder/ authorized representative of the shareholder participating in the vote;
- + Only mark (X) or (✓) once for a voting content in a box ("Agree" or "Disagree" or "No opinion");
- + The ballot must be submitted before the Vote Counting Committee opens the ballot box.

6. Invalid Voting Form:

- + Not issued by the General Meeting Organizing Committee; or
- + The form is not intact, erased, corrected or has additional content; or
- + Pencil note card; or
- + There is no confirmed signature and printed full name of the shareholder/ authorized representative of the shareholder participating in the vote; or
- + The ballot is submitted after the Vote Counting Committee opens the ballot box seal; or

- + The ballot has one or more voting contents with more than one mark (X) or (✓), or no mark (X) or (✓) on any voting option ("Agree" or "Disagree" or "No opinion").

7. Invalid Voting Forms will be void when counting votes.

Điều 3. How to vote on the contents at the General Meeting

Voting on issues at the General Meeting will be conducted in the following forms:

1. Direct voting by using "Voting Cards": Shareholders/authorized representatives of shareholders participate in voting on issues requiring direct opinions at the meeting as prescribed in Clause 3, Article 2 of these Voting Rules, by raising the "Voting Cards" high. For each voting issue, the Chairman asks for the opinions of shareholders/authorized representatives of shareholders in the following order: "Agree", "Disagree", "No opinion". For each issue asking for opinions, shareholders/authorized representatives of shareholders may only raise the Voting Card once. Determining the voting results is conducted by counting the number of "Agree", "Disagree", "No opinion" Voting Cards. The Vote Counting Committee will record them to report to the Chairman to announce the voting results before the General Meeting.
2. Voting by using "Voting Form": Voting on the contents in Clause 4, Article 2 of these Voting Rules will be conducted by secret ballot, ensuring transparency and fairness. Shareholders/authorized representatives of shareholders vote on the contents stated in the Voting Form by selecting the option "Agree" or "Disagree" or "No opinion" for each content requiring opinions.

Điều 4. Voting Procedures

1. When receiving the Voting Form, the shareholder /authorized representative of the shareholder must check the total number of shares of the issued Voting Form . If the total number of shares recorded on the issued Voting Form is not equal to the total number of shares owned by that shareholder and/or authorized representative , the shareholder /authorized representative of the shareholder must immediately notify the Vote Counting Committee at the time of receiving the Voting Form .
2. Each shareholder /Authorized representative of a shareholder has a total number of votes corresponding to the total number of voting shares owned and/or represented.
3. The voting form has a list of voting contents. Shareholders mark "X" or " " in the box that matches their opinion. In case of mistakes , shareholders /authorized representatives of shareholders must not erase but must request the Vote Counting Committee to change the new voting form and must return the old voting form before receiving the new voting form.

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

1. The ballot counting committee shall conduct the ballot counting according to the following regulations:
 - a. Conduct a ballot box inspection before voting, ensure the ballot box is empty and seal the ballot box after inspection in the presence of shareholders/ authorized representatives of shareholders;
 - b. Voting begins when the distribution of Voting Forms is completed and ends when the last shareholder/ authorized representative of the shareholder places the ballot in the ballot box;



- c. The Ballot Vote Counting Committee shall conduct the vote counting immediately after the voting ends, ensuring the supervision of shareholders' representatives and/or the Board of Supervisors; Check the validity of the Voting Forms, record the results in the Ballot Counting Minutes ; and Seal all Voting Forms and hand them over to the Chairing Panel immediately after the vote counting ends.
2. Prepare and publish the Minutes of the vote counting:
 - a. The Ballot Vote Counting Committee is responsible for preparing the Ballot Counting Minutes. The Head of the Ballot Vote Counting Committee reads the Ballot Counting Minutes before the General Meeting;
 - b. All work of checking, making minutes and announcing vote counting results must be done honestly and accurately by the Vote Vote Counting Committee and the Committee must be responsible for those results.
 - c. The Ballot Vote Counting Committee is responsible for completing and ensuring that the Ballot Counting Minutes must have full signatures of the members of the Ballot Vote Counting Committee.
 - d. The Vote Vote Counting Committee hands over the Vote Counting Minutes to the Chairing Panel and the Secretariat so that the grassroots can complete the General Meeting Meeting Minutes and General Meeting Resolution.

Điều 6. Complaints on Voting Procedures and Results

1. All shareholders / authorized representatives of shareholders have the right to question and complain before the General Meeting about issues related to voting procedures and results. All complaints about voting results must be considered and resolved immediately at the General Meeting. In case of complaints, the Vote Vote Counting Committee will re-examine and ask for the General Meeting's opinion for decision.
2. All opinions and complaints must be considered and resolved by the Chairing Panel before the closing of the General Meeting and recorded in the Minutes of the General Meeting meeting.

Điều 7. Applicable

2025 Annual General Meeting of Shareholders of VietCredit Finance Joint Stock Company./ .

April 25, 2025

ON BEHALF OF GENERAL MEETING OF
SHAREHOLDERS
PRESIDE



Nguyen Duc Phuong