
No. 131/NQ-HDQT

Thai Nguyen, March 31, 2026

RESOLUTION
Approval of the Creditor's rights Protection Policy

BOARD OF DIRECTORS
TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Pursuant to the Law on Enterprises 2020;
Pursuant to the Charter of TNG Investment and Trading Joint Stock Company;
Pursuant to the Minutes of the Board of Directors Meeting No. 131A/BB-HĐQT
dated 31/03/2026 of the Board of Directors of TNG Investment and Trading Joint Stock
Company.

RESOLVED:

Article 1. Approving the Creditor's rights Protection Policy.

The Creditor's rights Protection Policy of TNG Investment and Trading Joint Stock Company is hereby issued, stipulating and guiding the purpose, scope of application, implementation principles, and related contents.

The Creditor's rights Protection Policy takes effect from 31/03/2026.

This Policy is promulgated together with this Resolution and is an integral part of the Resolution.

Article 2. Validity and enforcement

This Resolution takes effect from the date of signing.

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

Recipients:

- As in Article 2;*
- Save in office.*

ON BEHALF OF THE BOD
CHAIRMAN



NGUYEN VAN THOI

CREDITOR'S RIGHTS PROTECTION POLICY

TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

(Promulgated together with Resolution No. 131/NQ-HDQT dated 31/03/2026
of the Board of Directors of TNG Investment and Trading Joint Stock Company)

1. Policy Statement

- TNG is committed to maintaining financial integrity, fulfilling its obligations to creditors and ensuring transparent and responsible practices in line with international standards (OECD Principles, IFC Guidelines, ASEAN Corporate Governance Scorecard).

- The company protects the interests of creditors through prudent capital management, timely disclosure of information, and fair treatment in all financing arrangements.

2. Purpose

- Identify mechanisms to protect the legitimate rights and interests of creditors and ensure compliance with financial commitments.

- Promote responsible borrowing, risk management and transparency in all debt transactions.

- Ensure that creditors are provided with complete, accurate and timely information to assess TNG's financial situation.

- Prevent actions that may unfairly harm the interests of creditors.

3. Scope and subjects of application

- Applicable to all lenders, bondholders, financial institutions, leasing partners and other credit grantors.

- Applicable to the Board of Directors, General Director, Accounting Department, Office of the Board of Directors/Company Secretary and units participating in the decision on sponsorship or credit.

- Coverage of all loans, guarantees, commitments, binding conditions, restructuring, information disclosure and communication with creditors.

4. Implementation principles

- Perform obligations on time: All payments, commitments and reporting obligations must be fulfilled in full and on time.

- Transparency: Provide clear, consistent, and accurate financial information to creditors.

- Equal treatment: No creditor is unfairly disadvantaged compared to other creditors who have equal rights.

- Risk management: The decision to borrow capital must be suitable for risk

appetite, liquidity needs and long-term financial sustainability.

- Fair transactions: Negotiations with creditors must be carried out on an ethical and professional basis.

- Compliance: All debt agreements must comply with laws, accounting standards, and governance policies.

5. Creditors' rights

- The right to be paid in full and on time the principal, interest and obligations agreed.

- The right to be provided with complete, accurate and timely information about TNG's financial situation.

- The right to be informed of material events that affect credit risk (e.g., large transactions, financial impairments).

- The right to enforce contractual terms and binding commitments.

- The right to fair treatment in restructuring or refinancing processes.

6. Financial management and control

- The debt level must be consistent with the approved capital structure and financial strategy

- All loans must be approved in accordance with the decentralized authority

- The Accounting Department must regularly monitor liquidity, leverage and compliance with binding conditions.

- Must perform endurance testing and scenario analysis for major funding decisions.

- Unapproved loans or guarantees are strictly prohibited.

7. Disclosure of information and communication with creditors

- Perform periodic reports through audited financial statements, periodic reports and certification of compliance with commitments.

- Immediate disclosure of material events affecting solvency, liquidity, or risk profile.

- Ensure transparent communication during the refinancing, restructuring or negotiation process.

8. Creditor protection in corporate transactions

- M&A transactions, restructuring, capital increases, or large asset transactions must assess the impact on creditors.

- TNG must review binding conditions and obtain approval when necessary.

- Do not carry out transactions that bring selective benefits to the detriment of other creditors.

- For large transactions, consideration should be given to using independent valuation or fair opinion.

9. Prevention and handling of violation risks

- The Accounting Department must maintain early warning indicators of liquidity risks or breach of commitments.

- Corrective actions must be taken when the risk of violation arises.

- In case of financial difficulties, TNG must communicate transparently and negotiate in good faith with creditors.

- The restructuring must comply with the principles of fairness and the law.

10. Roles and Responsibilities

- Board of Directors: Oversee financing strategies and protect creditors' interests.

- Audit Committee: Review reporting accuracy, risk and compliance.

- Accounting Department: Manage debt portfolios, comply with commitments.

- Office of the Board of Directors/Company Secretary: Ensure the disclosure of information and legal documents.

- Internal Audit Department: Review and control over financial obligations.

11. Review and Revision

- This policy is reviewed every two years or sooner when there is a financial or legal change.

- All amendments must be approved by the Board of Directors.

12. Enforcement effect

- This policy takes effect from the date of approval by the Board of Directors and is applied until there is a written amendment or replacement./.

ON BEHALF OF THE BOD

CHAIRMAN



NGUYEN VAN THOI

MINUTES OF BOARD OF DIRECTORS MEETINGS
TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Company name: TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Enterprise code/Tax code: 4600305723

Head Office Address: No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai Nguyen Province, Vietnam

Organizing a meeting of the Company's Board of Directors:

I. TIME AND PLACE OF THE MEETING

-Time: At 09:00, March 31, 2026

- Meeting location: At the head office of TNG Investment and Trading Joint Stock Company (No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai Nguyen Province, Vietnam).

II. PURPOSE, PROGRAM AND CONTENTS

The Board of Directors (hereinafter referred to as "the Board of Directors") of TNG Investment and Trading Joint Stock Company held a meeting to approve the Creditor's rights Protection Policy.

III. PARTICIPANTS

- Members of the Board of Directors attending the meeting:

No	Board Members	Position
1	Mr. Nguyen Van Thoi	Chairman of the BOD
2	Mr. Nguyen Duc Manh	Vice Chairman of the BOD
3	Mr. Nguyen Hoang Giang	Member of the BOD
4	Ms. Ha Thi Tuyet	Member of the BOD
5	Ms. Doan Thi Thu	Member of the BOD
6	Mr. Dao Duc Thanh	Member of the BOD

- Method to attend the meeting: Attend and vote directly at the meeting.

- Number of members not attending the meeting: 1/7 members (Mr. Nguyen Manh Linh)

- The number of members attending the meeting reaches 6/7 members of the Council, eligible to conduct the meeting.

- The members unanimously elect:
+ Chairman of the meeting: Mr. **Nguyen Van Thoi** - Chairman of the Board of Directors

+ Meeting secretary: Ms. **Nguyen Thuy Ngan**.

IV. ISSUES TO BE DISCUSSED, VOTED AND COMMENTED ON AT THE MEETING

The Board of Directors discussed and voted to approve the contents of:

1. Approving the Creditor's rights Protection Policy.

The Creditor's rights Protection Policy of TNG Investment and Trading Joint Stock Company is hereby issued, stipulating and guiding the purpose, scope of application, implementation principles, and related contents.

The Creditor's rights Protection Policy takes effect from 31/03/2026.

Other comments of each member attending the meeting: None

Voting results:

- Members approving: 6/6 members attended the meeting, reaching 100% of the total votes with voting rights.

- Members disapproving: 0/6 members attending the meeting, reaching 0% of the total votes with voting rights.

- Members who have no opinions: 0/6 members attend the meeting, reaching 0% of the total votes with voting rights.

V. ISSUES PASSED AND VOTE RATE PASSED

The Board of Directors has approved the issues stated in Section (IV) of this Minutes.

Voting rate approved: 6/6 members attending the meeting approved, reaching 100% of the total votes of members attending the meeting.

VI. CLOSING OF THE MEETING

The secretary of the meeting reads the draft Resolution of the Board of Directors for the members of the Board of Directors to listen to and unanimously approve the draft Resolution.

The meeting ended at 10:00 a.m. on the same day. The minutes were read again for everyone to hear and unanimously approved.


CHAIRMAN

NGUYEN VAN THOI

SECRETARY



NGUYEN THUY NGAN