

SAO MAI VIET INVESTMENT
AND DEVELOPMENT JOINT
STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 207A/2026/NQ/HĐQT-UNI

Ho Chi Minh City, July 20..., 2026

RESOLUTION
BOARD OF DIRECTORS
SAO MAI VIET INVESTMENT AND DEVELOPMENT JOINT STOCK
COMPANY

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THE BOARD OF DIRECTORS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and Law No. 76/2025/QH15 dated June 17, 2025 amending and supplementing a number of articles of the Law on Enterprises;
- Pursuant to the Law on Securities No. 59/2019/QH14 dated November 26, 2019;
- Pursuant to the Charter of Sao Mai Viet Investment and Development Joint Stock Company (the "Charter");
- Pursuant to the BOD Meeting Minutes No.: 207/BBH/HDQT-UNI dated July 20..., 2026;

HEREBY RESOLVES

Article 1: To approve the following contents:

Content 1: Approve the use of the following assets to secure all obligations of LONG HUNG TRADING AND SERVICE COMPANY LIMITED (Enterprise Registration Certificate No.: 0303937088; Head Office: 20 Nguyen Thi Huynh, Phu Nhuan Ward, Ho Chi Minh City) at VPBank:



No.	Collateral / Secured Asset
1	Real estate being land plot No.: -/-, map sheet No.: 24, 25 located at: Vien Lien High-class Residential and Villa Project, Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc City, Kien Giang Province. Owner: Sao Mai Viet Investment and Development Joint Stock Company (former name: Vien Lien Joint Stock Company).
2	All property rights arising from the Project, including: Property rights arising from project compensation and site clearance; Rights to compensation upon project acquisition (for public interests); Ownership rights, transfer rights, lease/sublease rights, lending rights, rights to enjoy yield, profits, and other pecuniary benefits derived from land-attached assets/construction works built on the land under the project; Property rights regarding project exploitation and management by the investor / Project investment and development rights; Right to demand debts, payment claims, and payment receiving accounts; Property rights arising from Business Cooperation Contracts (BCC) related to the investment project; and other pecuniary property rights arising over the total area of 113,022.9 m² of the entire project: Vien Lien High-class Coastal Villa Residential Area located at Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc City, Kien Giang Province. Owner: Sao Mai Viet Investment and Development Joint Stock Company (former name: Vien Lien Joint Stock Company).

Content 2:

Authorize **Ms. Vu Thi Nhu Mai** – Position: General Director, Legal Representative of the Company, to represent the Company in conducting, discussing, negotiating, and deciding on all matters related to obtaining credit facilities at VPBank, including but not limited to:

- a) Matters related to loan interest rates, fees, disbursement conditions, debt acknowledgment, repayment schedules, rights and obligations, and all other relevant terms and conditions.

- b) Matters related to collateral/secured assets, such as rights and obligations of the parties, secured amount, scope of security, security term, cases and methods for handling mortgaged assets, dispute resolution methods, etc., as well as performing notarization and security transaction registration procedures.
- c) Negotiating and signing Loan Agreements, Credit Facility Agreements, Contracts, documents related to obtaining credit facilities, Mortgage/Pledge Contracts, and all contracts, agreements, and documents arising from or related to these Agreements with VPBank.

Article 2: Authorize the Legal Representative, **Ms. Vu Thi Nhu Mai** – Position: General Director of the Company, to execute procedures for signing the Contracts specified in Article 1 in accordance with the law. Within the scope of her functions and duties, **Ms. Vu Thi Nhu Mai** – General Director, is entitled to sub-delegate to another person to perform the tasks specified in Article 1 of this Resolution..

Article 3: This Resolution takes effect from the date of signing. Members of the Board of Directors, the Board of Supervisors, the General Director, relevant divisions/departments, and individuals shall be responsible for implementing this Resolution.

Recipients:

- As per Article 3;
- Saved: Archives, BOD Secretariat.

ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRPERSON



NGUYEN THI LIEU