

CÔNG TY CỔ PHẦN BV LIFE
BV LIFE JOINT STOCK COMPANY

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/ No.: 25/2026/CBTT-BVLIFE

Hà Nội, ngày 22 tháng 10 năm 2026
Hanoi, Oct 22nd 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Việt Nam; Sở Giao dịch Chứng khoán Hà Nội
To: Vietnam Exchange; Hanoi Stock Exchange

- Tên tổ chức/Name of organization: **CÔNG TY CỔ PHẦN BV LIFE/ BV LIFE JOINT STOCK COMPANY**
 - Mã chứng khoán/ Stock code: VCM
 - Địa chỉ/Address: Tầng 4, Tòa nhà Rivera Park, Số 69 Đường Vũ Trọng Phụng, Phường Thanh Xuân, TP Hà Nội, Việt Nam/ Head office: 4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam
 - Điện thoại liên hệ/Tel.: 024.62511300 Fax:
 - E-mail: info@bvlife.com.vn
- Nội dung thông tin công bố/Contents of disclosure:
 - Nghị quyết HĐQT số: 12/2026/NQ/HĐQT-BVLIFE ngày 22/10/2026 thông qua việc thực hiện vay vốn, phát hành bảo lãnh, phát hành LC/XNCCTD tại Ngân hàng TMCP Quân đội – chi nhánh Hòa Lạc
 - Board of Directors' Resolution No. 12/2026/NQ/HĐQT-BVLIFE dated Oct 22nd, 2026, on approval of borrowing, issuance of guarantees, and issuance of letters of credit/confirmation of credit provision at Military Commercial Joint Stock Bank – Hoa Lac Branch
(Chi tiết file đính kèm).
(Details are provided in the attached file).
- Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 22/10/2026 tại đường dẫn <https://bvlife.com.vn/muc-quan-he-co-dong/cong-bo-thong-tin-vi/This>



information was published on the company's website on 22/10/2026, as in the link <https://bvlife.com.vn/muc-quan-he-co-dong/cong-bo-thong-tin-vi/>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:

Nghị quyết số: 12/2026/NQ/HĐQT-BVLIFE

Resolution No. 12/2026/NQ/HĐQT-BVLIFE

**CÔNG
TY CỔ
PHẦN BV
LIFE**

Digitally signed by CÔNG TY CỔ PHẦN BV LIFE
DN: C=VN, S=HÀ NỘI, L=Cầu Giấy, CN=CÔNG TY CỔ PHẦN BV LIFE,
OID.0.9.2342.19200300.100.1.1=MST:0102234864
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Date: 2026-10-26 16:17:35
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Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information



TỔNG GIÁM ĐỐC/CEO

NGUYỄN VŨ THIÊN

MR. NGUYEN VU THIEN



No.: 12/2026/NQ/HDQT-BVLIFE

Date: 22./10./2026

RESOLUTION

Re: Borrowing, issuance of guarantees, and issuance of letters of credit/confirmation of credit provision at Military Commercial Joint Stock Bank – Hoa Lac Branch.

**BOARD OF DIRECTORS
BVLIFE JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises of 2020 and its implementing guidelines;
- Pursuant to the Law on Securities of 2019 and its implementing guidelines;
- Pursuant to the Charter on Organization and Operation of BV LIFE Joint Stock Company;
- Pursuant to the Minutes of Meeting of the Board of Directors No. 12/2026/BBH/HDQT-BVLIFE dated/...../2026 of the Board of Directors of BV LIFE Joint Stock Company.

RESOLVES:

Article 1. Approved the borrowing, issuance of guarantees, and issuance of LCs/confirmation of credit provision at Military Commercial Joint Stock Bank – Hoa Lac Branch, with the following details:

- Loan limit: VND 35,000,000,000 (Thirty-five billion Vietnamese dong)
- Other credit limit: VND 30,000,000,000 (Thirty billion Vietnamese dong)
- Credit provision confirmation limit: VND 20,000,000,000 (Twenty billion Vietnamese dong)
- Purpose: Credit granted to support the Company's trading of construction materials and the supply and installation of machinery and equipment.
- Term: Until 06/11/2026
- Source of payment/debt repayment: Revenue

Article 2. Approved the use of the following assets as security for the Company's payment obligations, debt repayment obligations and other financial obligations at Military Commercial Joint Stock Bank – Hoa Lac Branch, specifically:

- Security measures shall be the pledge or mortgage of part or all of the assets of the Company, or of other individuals or organizations (if any), to secure all debt repayment obligations and other financial obligations arising from the documents, agreements and contracts that the Company signs with the Bank, in accordance with the authority of the Board of Directors as specified in detail in the Company's Charter;
- The details of the security and security measures shall be agreed upon with the Bank by the Company's legal representative.



Article 3: Assign the Chairman of the Board of Directors - the legal representative of the Company to organize the implementation of the contents approved by the Board of Directors in Article 1 and Article 2 of this Resolution, and to act on behalf of the Company in carrying out transactions and signing documents (including, but not limited to, contracts, commitments, request forms, debt acknowledgment notes, etc.) for borrowing, mortgaging assets, providing guarantees, being guaranteed, and other transactions at Military Commercial Joint Stock Bank – Hoa Lac Branch; to use assets owned by the Company (including cash assets) as pledged or mortgaged assets, or to receive unsecured guarantees or guarantees secured by third-party assets, in order to secure all of the Company's debt obligations throughout its transactional relationships with the Bank, in accordance with the provisions of law.

The Chairman of the Board of Directors is permitted to re-authorize another person to carry out the above-mentioned tasks; in this case, the authorization must be made in writing.

Article 4. This Resolution takes effect from the date of signing. Members of the Board of Directors, the Board of Management, and the Departments/Divisions/Individuals of the Company are responsible for implementing this Resolution.

Recipients:

- As in Article 4;
- Board of Management, Supervisory Board;
- Archive: HR&Admin.

ON BEHALF OF THE BOARD OF
DIRECTORS

CHAIRMAN OF THE BOARD



LƯU VŨ TRƯỜNG ĐẠM

