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.: 28/2026/CBTT-BVLIFE	*Hà Nội, ngày 16 tháng 11 năm 2026* *Hanoi, Nov 16th 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

1. 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

2. Nội dung thông tin công bố/*Contents of disclosure:*

- Nghị quyết HĐQT số: 14/2026/NQ/HĐQT-BVLIFE ngày 16/11/2026 thông qua Phương án cấp hạn mức tín dụng tại Ngân hàng TMCP Quân đội – chi nhánh Hòa Lạc
- *Board of Directors' Resolution No. 14/2026/NQ/HĐQT-BVLIFE dated Nov 16th, 2026, on approval of planing for granting a credit limit at Military Commercial Joint Stock Bank – Hoa Lac Branch*

(Chi tiết file đính kèm).
(Details are provided in the attached file).

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 16/11/2026 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 16/11/2026, 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: 14/2026/NQ/HĐQT-BVLIFE

Resolution No. 14/2026/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
Reason: I am the author of this document
Location: your signing location here
Date: 2026-11-16 13:42:30
Foxit PhantomPDF Version: 10.0.0

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information

M.S.D.N: 0102234864 - C.T.C.P ★ P. THANH XUÂN - TP. HÀ NỘI ★
CÔNG TY CỔ PHẦN BV LIFE

TỔNG GIÁM ĐỐC/CEO

NGUYỄN VŨ THIỆN

MR. NGUYEN VU THIEN

CÔNG TY CỔ PHẦN BV LIFE
Tầng 5, tòa nhà 25T1, đường Trần Duy Hưng,
Phường Yên Hòa, TP. Hà Nội
024.62511300 www.bvlife.com.vn

No.: 14/2026/NQ/BOD-BVLIFE

Date: 16/11/2026

RESOLUTION

(Re: Plan for granting a credit limit at Military Commercial Joint Stock Bank – Hoa Lac Branch.)

BOARD OF DIRECTORS

BVLIFE JOINT STOCK COMPANY

- *Pursuant to the Law on Enterprises 2020 and its implementing guidelines;*
- *Pursuant to the Law on Securities 2019 and its implementing guidelines;*
- *Pursuant to the Charter on Organization and Operation of BV LIFE Joint Stock Company;*
- *Pursuant to the Minutes of the BOD Meeting No. 14/2026/BBH/BOD-BVLIFE dated 16/11/2026 of the Board of Directors of BV LIFE Joint Stock Company.*

RESOLVES:

Article 1. Approve the plan for granting a credit limit at Military Commercial Joint Stock Bank – Hoa Lac Branch, with the following details:

- Total credit limit: VND 45,000,000,000 (Forty-five billion Vietnamese dong)
- Limit for loans, payment guarantees, and letters of credit: VND 20,000,000,000 (Twenty billion Vietnamese dong)
- Other credit limits: VND 25,000,000,000 (Twenty-five billion Vietnamese dong)
- Credit supply confirmation limit: VND 20,000,000,000 (Twenty billion Vietnamese dong)
- Purpose: Credit granted to support the Company's construction materials trading and machinery and equipment supply and installation operations.
- Term: Until 13/11/2027

  Disbursement currency: VND

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

- Security measures consist of pledging or mortgaging part or all of the assets of the Company, or of other individuals or organizations (if any), to secure all debt repayment 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 security measures and their details shall be agreed upon between the Company's legal representative and the Bank.

Article 3: Assign the Chairman of the Board of Directors - the Company's legal representative - to organize the implementation of the contents approved by the Board of Directors in Article 1 and Article 2 of this Resolution, and, on behalf of the Company, to carry out transactions and sign documents (including but not limited to contracts, commitments, request forms, debt acknowledgment notes, etc.) for borrowing, mortgaging assets, providing guarantees, receiving guarantees, and other transactions at Military Commercial Joint Stock Bank – Hoa Lac Branch; to use assets owned by the Company (including monetary assets) as pledged or mortgaged assets, or to receive guarantees on an unsecured basis or secured by third-party assets, to secure all of the Company's debt obligations throughout the course of its transactions 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 perform the above 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 stated in Article 4;
- Board of Management, Supervisory Board;
- Archive: HR & Admin.

CHAIRMAN OF THE BOD

M.S.D.N: 0102234864 - C.T.C.P ★ P. THANH XUÂN - TP. HÀ NỘI ★ CÔNG TY CỔ PHẦN BV LIFE

LƯU VŨ TRƯỜNG ĐẠM