VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

No: /2026/VietCredit-TL

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

December 21, 2026

Draft

VOTING RULES
AT THE 2026 EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements;*
- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;*
- *Charter of Vietcredit General Finance Joint Stock Company.*

Voting at the 2026 Extraordinary General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company shall be conducted as follows:

Article 1. Scope and voting principles

1. These Rules govern voting at the 2026 Extraordinary General Meeting of Shareholders (the "Meeting") of Vietcredit General Finance Joint Stock Company (the "Company").
2. Voting principles: Voting shall be conducted openly and directly, ensuring transparency and fairness.

Article 2. Voting Cards and Voting Ballots

1. Each shareholder or duly authorized representative attending the Meeting (each an "Attendee") receives one (01) Voting Card and one (01) Voting Ballot stating the full name of the shareholder and authorized representative (if any), Identity Card/Citizen Identity Card number, shares owned, shares represented by proxy and total voting shares. The Voting Ballot lists the contents to be voted on.
2. The voting power of each Voting Card and Voting Ballot corresponds to the total voting shares held by the shareholder and/or duly represented by proxy at the Meeting.
3. Voting Cards are used to vote on the following contents:
   a) Approval of the composition of the Chairing Committee, Secretariat and Vote Counting Committee;
   b) Approval of the Meeting content and agenda;
   c) Approval of the Regulations on the Organization of the Meeting and the Voting Rules;
   d) Approval of the contents of the Meeting Minutes and Resolution.
4. Voting Ballots are used to vote on the following contents:
   a) Approval of amendments and supplements to the Charter of Vietcredit General Finance Joint Stock Company;
   b) Approval of amendments and supplements to the Internal Corporate Governance Regulations;

Signature Not Verified
Ký bởi: CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
Ký ngày: 25/11/2026 18:26:21

c) Approval of amendments and supplements to the Regulations on the Organization and Operation of the Board of Directors;

d) Approval of the removal of a member of the Board of Directors for the 2023–2028 term;

e) Approval of the election of additional members of the Board of Directors and the Regulations on the Election of Additional Members of the Board of Directors for the 2023–2028 term.

5. A valid Voting Ballot must meet the following conditions:

a) It is issued by the Organizing Committee;

b) It is not torn, erased or altered;

c) It is signed and states the full name of the shareholder or authorized representative casting the vote;

d) For each content, only one box ("Affirmative", "Negative" or "Abstentions") is marked once with an X or a check mark;

e) It is submitted before the Vote Counting Committee unseals the ballot box.

6. A Voting Ballot is invalid in any of the following cases:

a) It was not issued by the Organizing Committee;

b) It is not intact, or its contents have been erased, altered or supplemented;

c) It is completed in pencil;

d) It does not bear the signature and full name of the shareholder or authorized representative casting the vote;

e) It is submitted after the Vote Counting Committee unseals the ballot box;

f) For one or more contents, more than one mark (X or check mark) is made, or none of the voting options ("Affirmative", "Negative" or "Abstentions") is marked.

7. Invalid Voting Ballots are excluded from the vote count.

Article 3. Voting methods

Voting at the Meeting shall be conducted as follows:

1. Direct voting by Voting Card: Attendees vote in person on contents under Clause 3, Article 2 of these Rules by raising their Voting Cards. For each content, the Chairperson calls for votes in this order: "Affirmative", "Negative", "Abstentions". Each Attendee may raise the Voting Card only once per content. The result is determined by counting the Voting Cards raised for each option. The Vote Counting Committee records the count and reports it to the Chairing Committee, which announces the result to the Meeting.

2. Voting by Voting Ballot: The contents under Clause 4, Article 2 of these Rules shall be voted on by secret ballot to ensure transparency and fairness. Attendees vote by selecting "Affirmative", "Negative", "Abstentions" for each content listed on the Voting Ballot.

Article 4. Voting procedure

1. Upon receiving a Voting Ballot, Attendees must verify the information on it and immediately notify the Vote Counting Committee of any inaccuracies.

2. Each shareholder or authorized representative has votes corresponding to the total voting shares held and/or represented.

3. Each Voting Ballot lists the contents to be voted on. Shareholders mark the appropriate box with

an X or a check mark. If a mistake is made, the shareholder or authorized representative must not erase the mark but must request a replacement from the Vote Counting Committee and surrender the original before receiving a new ballot.

Article 5. Casting and counting votes and announcing results

1. The Vote Counting Committee shall count votes as follows:
   a. Before voting begins, inspect the ballot box to ensure it is empty, then seal it in the presence of shareholders or their authorized representatives;
   b. Voting begins once distribution of Voting Ballots is complete and ends when the last shareholder or authorized representative deposits a Voting Ballot in the ballot box;
   c. Immediately after voting ends, count votes under the supervision of a shareholder representative and/or the Board of Supervisors; verify the validity of Voting Ballots and record the results in the Minutes of Vote Counting; and seal all Voting Ballots and hand them over to the Chairing Committee immediately after counting concludes.
2. Preparation and announcement of the Minutes of Vote Counting:
   a. The Vote Counting Committee prepares the Minutes of Vote Counting, and its head reads them to the Meeting;
   b. The Vote Counting Committee must verify, record and announce the results honestly and accurately and is accountable for those results.
   c. The Vote Counting Committee shall finalize the Minutes of Vote Counting and ensure that all its members sign them.
   d. The Vote Counting Committee hands over the Minutes of Vote Counting to the Chairing Committee and Secretariat as the basis for finalizing the Meeting Minutes and Resolution.

Article 6. Complaints regarding voting procedures and results

1. Any shareholder or authorized representative may raise questions or complaints before the Meeting about voting procedures or results. All complaints about voting results must be considered and resolved at the Meeting. If a complaint is made, the Vote Counting Committee shall recheck the matter and refer it to the Meeting for a decision.
2. The Chairing Committee must consider and resolve all comments and complaints before the Meeting closes and record them in the Meeting Minutes.

Article 7. Effectiveness and applicability

These Voting Rules take effect immediately upon approval by the Meeting and apply only to the 2026 Extraordinary General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRPERSON