VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
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Draft

REGULATIONS
ON THE ORGANIZATION OF THE 2026 EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

Chapter I:

GENERAL PROVISIONS

Article 1. Scope and applicability

1. These Regulations govern the organization of the 2026 Extraordinary General Meeting of Shareholders (the "Meeting") of Vietcredit General Finance Joint Stock Company (the "Company").
2. These Regulations specify the rights and obligations of shareholders and Meeting attendees and the conditions, procedures and sequence for conducting the Meeting.

Chapter II:

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND MEETING ATTENDEES

Article 2. Rights and obligations of shareholders

I. Eligibility to attend the Meeting:

Shareholders holding voting shares of the Company whose names appear on the shareholder list as of the record date (17/11/2026), provided by the Vietnam Securities Depository and Clearing Corporation for the exercise of attendance rights, or their authorized representatives, may attend the Meeting.

II. Rights of shareholders attending the Meeting:

1. To attend in person or authorize a representative in writing to attend and vote on their behalf.
2. To speak and vote on all contents within the authority of the Meeting under applicable law and the Company's Charter.
3. To be publicly informed by the Organizing Committee of the Meeting agenda, including:

a) Approval of amendments and supplements to the Charter of Vietcredit General Finance Joint Stock Company;

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

c) Approval of amendments and supplements to the Internal Corporate Governance Regulations;

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;

f) Approval of other contents within the authority of the General Meeting of Shareholders (if any).

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4. All shareholders or authorized representatives attending the Meeting may express opinions, discuss and vote on the contents specified in Clause 3, Section II, Article 2 of these Regulations.
5. At the Meeting, each shareholder or authorized representative receives one (01) Voting Card, one (01) Voting Ballot and one (01) Election Ballot after completing registration with the Shareholder Eligibility Verification Committee. These documents state the full name of the shareholder or representative, Identity Card/Citizen Identity Card number, shares owned, shares represented by proxy, total voting shares and the corresponding total election votes.
6. The voting power of the Voting Card and Voting Ballot corresponds to the number and proportion of voting shares held by the shareholder or represented by the authorized representative at the Meeting.
7. Shareholders or authorized representatives arriving after the Meeting opens may register and then immediately participate and vote. The Chairperson need not suspend the Meeting, and votes already taken remain effective.

III. Obligations of shareholders attending the Meeting:

1. Each shareholder or authorized representative must bring a Citizen Identity Card, Identity Card or passport; an Enterprise Registration Certificate or establishment decision (for institutional shareholders); a Meeting Invitation or Attendance Registration Form; and a Power of Attorney (for authorized representatives), and register with the Shareholder Eligibility Verification Committee.
2. Comply with these Regulations.
3. Strictly observe the Meeting rules and respect the outcomes of its proceedings.

Article 3. Rights and obligations of the Shareholder Eligibility Verification Committee

The Board of Directors (BOD) establishes the Shareholder Eligibility Verification Committee and introduces it to the Meeting. Its functions and duties are as follows:

1. Verify the eligibility of shareholders or authorized representatives attending the Meeting by checking their Citizen Identity Card, Identity Card or passport numbers; enterprise registration or establishment decision; Meeting Invitation or Attendance Registration Form; and Power of Attorney (for authorized representatives);
2. Issue Voting Cards, Voting Ballots, Election Ballots and other Meeting documents to attending shareholders or authorized representatives;
3. Report the results of the eligibility verification to the Meeting.

Article 4. Rights and obligations of the Chairing Committee and Secretariat

1. The Chairing Committee consists of the Meeting Chairperson and its members. The Chairman presides or authorizes another BOD member to preside. The Chairperson nominates the other committee members for approval by vote of the Meeting. The committee conducts the Meeting;
2. The Chairing Committee's decisions on procedure or matters arising outside the agenda are final;
3. The Chairing Committee takes necessary and reasonable steps to conduct the Meeting validly and in an orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of shareholders attending;

4. The Chairing Committee may adjourn the Meeting or change its venue in accordance with the Law on Enterprises, other relevant legislation and the Charter of Vietcredit General Finance Joint Stock Company;

5. The Chairing Committee appoints one or more secretaries to prepare the Meeting minutes. The Secretariat provides assistance as assigned by the Chairing Committee.

Article 5. Rights and obligations of the Vote Counting Committee

1. The Chairing Committee nominates the Vote Counting Committee for approval by vote of the Meeting.

2. After voting and the election conclude, the Vote Counting Committee collects Voting Ballots and Election Ballots, counts the votes, tallies the results and reports them to the Meeting.

Chapter III:

MEETING PROCEDURES

Article 6. Quorum

The Meeting may proceed if attending shareholders represent more than 50% of all voting shares according to the consolidated list of securities holders as of the record date of 17/11/2026, provided by the Vietnam Securities Depository and Clearing Corporation for the exercise of attendance rights.

If a quorum is not present within thirty (30) minutes of the scheduled opening, the Meeting shall be reconvened under Article 10 of these Regulations.

Article 7. Conduct of the Meeting

1. The Meeting is expected to last half a day;

2. The Meeting shall discuss and approve, in order, the contents specified in Clause 3, Section II, Article 2 of these Regulations.

Article 8. Adoption of Meeting decisions

1. For contents specified in Points a, b, c and d, Clause 3, Section II, Article 2, a decision is adopted when approved by shareholders representing more than 50% of the total votes of shareholders entitled to vote who attend in person or by authorized representative.

2. Additional BOD members shall be elected by cumulative voting in accordance with the Regulations on the Election of Additional Members of the Board of Directors for the 2023–2028 term at the Meeting.

Article 9. Meeting Resolution and Minutes

1. The Secretariat shall record all proceedings in the Minutes. The Minutes shall be read and approved before the Meeting closes.

2. The Meeting Resolution and Minutes shall be disclosed in accordance with securities-market disclosure regulations and kept at the Company's head office.

Chapter IV:

OTHER PROVISIONS

Article 10. Failure to hold the Meeting

1. If the first Meeting cannot proceed under Article 6, the second Meeting must be convened within thirty (30) days of the scheduled opening date of the first Meeting. The second Meeting may

proceed if attending shareholders and authorized representatives represent at least 33% of all voting shares.

2. If the second Meeting lacks the quorum under Clause 1 of this Article within thirty minutes of its scheduled opening, notice convening the third Meeting must be sent within twenty (20) days of the scheduled opening date of the second Meeting. The third Meeting may proceed regardless of the number of shareholders or authorized representatives attending or the proportion of voting shares they represent.

Chapter V:

IMPLEMENTATION PROVISIONS

Article 11. Effective date

1. These Regulations consist of five (05) Chapters and eleven (11) Articles and take effect immediately upon approval by vote of the Meeting.
2. Shareholders and other Meeting attendees must comply with these Regulations.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRPERSON