VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
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Hanoi, November 25, 2026

INVITATION

To Attend the 2026 Extraordinary General Meeting of Shareholders

To: SHAREHOLDERS OF VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

The Board of Directors (BOD) of Vietcredit General Finance Joint Stock Company (Vietcredit) respectfully invites Shareholders to attend the 2026 Extraordinary General Meeting of Shareholders, with details as follows:

1. **Meeting time:** 08:30, Monday, 21/12/2026.
(from 08:30 to 09:00: reception and shareholder eligibility verification procedures)

2. **Venue:** Solar 1 Hall, THISKYHALL SALA Convention and Wedding Center – 5th Floor, No. 10 Mai Chi Tho Avenue, An Khanh Ward, Ho Chi Minh City.

3. **Eligibility:** All Vietcredit shareholders whose names appear on the shareholder list as at the record date of 17/11/2026 provided by the Vietnam Securities Depository and Clearing Corporation, or their duly authorized representatives.

4. **Agenda Matters:**

1) Approval of amendments and supplements to the Charter of Vietcredit General Finance Joint Stock Company;
2) Approval of amendments and supplements to the Internal Corporate Governance Regulations;
3) Approval of amendments and supplements to the Regulations on the Organization and Operation of the Board of Directors;
4) Approval of the dismissal of a BOD member for the 2023 - 2028 term;
5) Approval of the election of an additional BOD member and the Regulations on the Election of an Additional BOD Member for the 2023 - 2028 term;
6) Approval of other matters within the authority of the General Meeting of Shareholders (if any).

5. **Meeting Documents:**

The documents for the 2026 Extraordinary General Meeting of Shareholders have been posted and disclosed on Vietcredit's website (https://www.vietcredit.com.vn/; Investor Relations page, Shareholder Notices/News section). Shareholders may access and obtain the Meeting documents from the above website from 25/11/2026.

6. **Authorization and Attendance Confirmation:**

An absent Shareholder may authorize a representative using the enclosed sealed form.

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

7. Attendance Registration Procedures and Deadline:

To facilitate the organization of the General Meeting of Shareholders, Shareholders are kindly requested to register and confirm their attendance, or authorize a representative to attend, by sending the Attendance Registration Form and the Power of Attorney (if applicable) by post or fax to:

Board of Directors' Office of Vietcredit General Finance Joint Stock Company

- Address: 9th Floor, V.E.T. Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi
- Telephone: 024.62702127 Fax: 024.62702128
- Contact person: Nguyễn Đặng Thành - Head of the BOD Office - 08.2212.9906

Registration deadline: Before 17:30 on 18/12/2026.

Shareholders/authorized representatives attending the General Meeting of Shareholders are requested to bring the following documents:

- *Meeting Invitation and Power of Attorney (if any);*
- *Identity Card/Citizen Identity Card or passport.*

8. Documents Enclosed with the Invitation:

The following documents will be sent to the Shareholder's address by registered express delivery:

a. Invitation to the General Meeting of Shareholders
b. Agenda of the General Meeting of Shareholders
c. Attendance Registration Form
d. Power of Attorney

Respectfully yours!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0102766770 - C.T.C.P - CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT - THÀNH PHỐ HÀ NỘI

Nguyen Duc Phuong

Recipients:
- As addressed;
- Archived: Admin Dept., BOD Secretary.