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

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Date ….. month ….. year 2026

POWER OF ATTORNEY

To Attend the 2026 Extraordinary General Meeting of Shareholders

1. Authorizing Party:

- Full name of individual/organization: .....
- ID Card/Citizen ID Card/Enterprise Registration Certificate No.:.....
- Date of issue: ..... Place of issue:.....
- Address: .....
- Telephone:.....
- Number of shares owned: ..... shares *(In words: .....)*

2. Authorized Party:

2.1. Individual:

- Full name: .....
- ID Card/Citizen ID Card No.: .....
- Date of issue: ..... Place of issue: .....
- Address: .....
- Telephone: .....

2.2. If the Shareholder does not authorize another individual, the Shareholder may authorize one of the members of the Board of Directors or Board of Supervisors of Vietcredit *(please mark X in the box)* and send this form to Vietcredit General Finance Joint Stock Company - 9th Floor, V.E.T. Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi **before 17:30 on 18/12/2026**

2.2.1. Board of Directors of Vietcredit:

- Mr. Nguyen Duc Phuong	Chairman	☐
- Mr. Ho Minh Tam	BOD Member cum CEO	☐
- Mr. Nguyen Lan Trung Anh	BOD Member	☐
- Mr. Luu Cong Toai	Independent BOD Member	☐
- Mr. Nguyen Duc Huynh	BOD Member	☐

2.2.2. Board of Supervisors:

- Ms. Bui Thi Nhat Linh	Head of the BOS	☐
- Ms. Dang Ngoc Thao Uyen	BOS Member	☐
- Ms. Nguyen Thi Thuy Trang	BOS Member	☐

Note: *The original Power of Attorney must be submitted to the Shareholder Eligibility Verification Committee together with the Attendance Registration Form.*

Signature Not Verified
Ký bởi: CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
Ký ngày: 25/11/2026 18:26:22

3. Scope of Authorization:

3.1. To attend Vietcredit's 2026 Extraordinary General Meeting of Shareholders to be held on 21/12/2026.

3.2. To vote on all matters and elect an additional BOD member for the 2023 - 2028 term at the General Meeting of Shareholders, corresponding to the number of shares owned by me/us in accordance with law.

4. Undertakings of the Authorizing Party and the Authorized Party

4.1. The Authorizing Party represents that, as of the date of this Power of Attorney, all shares stated above are under its lawful ownership and are not subject to any dispute concerning the number of shares lawfully owned by the Authorizing Party; undertakes not to raise any claim regarding the voting results and bears full responsibility for this authorization.

4.2. The Authorizing Party and the Authorized Party voluntarily execute this Power of Attorney.

4.3. Where deemed necessary in a specific case, Vietcredit may verify and request supplementary documents relating to the Authorizing Party and the Authorized Party and/or certification by a competent authority in respect of this authorization.

5. Term of Authorization:

This Power of Attorney takes effect from the date of signing and terminates upon conclusion of the Extraordinary General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company on 21/12/2026.

AUTHORIZED PARTY	**AUTHORIZING PARTY**
(Signature and full name)	*(Signature and full name, seal For an organization, signed by its legal representative)*

Note: *The original Power of Attorney must be submitted to the Shareholder Eligibility Verification Committee together with the Attendance Registration Form.*