

**VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY**

No.: 737/2026/VietCredit-CV

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, June 10th, 2026**WRITTEN SHAREHOLDERS' OPINION COLLECTION FORM****To: Shareholders**

Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (*VietCredit*) and Resolution 735/2026/VietCredit-NQ dated 10/06/2026 of the Board of Directors (BOD), VietCredit respectfully submits to the Shareholders this Written Opinion Collection Form for the purpose of approving the Resolution of the General Meeting of Shareholders (GMS) with the following contents:

I. Purpose of Written Shareholders' Opinion Collection:

- Approval of the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company.

II. Documents for Written Shareholders' Opinion Collection: The documents are published and disclosed on VietCredit's website (<https://www.vietcredit.com.vn>), under the Investorsection, Shareholder inform. Shareholders may access and download these documents from 11/06/2026:

- 1) Proposal No. 736/2026/VietCredit dated 10/06/2026 to the GMS regarding the approval of the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company;
- 2) Voting Ballot for Written Shareholders' Opinion Collection;
- 3) Draft Resolution of the GMS.

Shareholders are kindly requested to provide the opinions, sign the attached Voting Ballot for Written Shareholders' Opinion Collection, and return it to the BOD no later than **5:30 P.M on 26/06/2026**, to VietCredit's head office at 9F, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City.

The BOD will consolidate the shareholders' opinions and announce the voting results in accordance with the Company's Charter and applicable laws.

Sincerely!

Recipients:

- As stated above;
- BOD;
- BOS (for reporting);
- Archived: Admin Dept, BOD Office.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN****Nguyễn Đức Phương**