CTCP ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY *HOANG HUY INVESTMENT FINANCIAL SERVICES JSC*	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
Số/*No*: 35.../2026/TCH-CV	*Hải Phòng, ngày 10 tháng 09 năm 2026* *Haiphong, September 10, 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư Dịch vụ Tài chính Hoàng Huy/ *Hoang Huy Investment Financial Services Joint Stock Company*

- Mã chứng khoán/ *Stock code*: TCH

- Địa chỉ/*Address*: 116 Nguyễn Đức Cảnh, Phường Lê Chân, TP. Hải Phòng / *116 Nguyen Duc Canh, Le Chan Ward, Hai Phong*

- Điện thoại liên hệ/*Tel.*: 0225 3610 021 Fax: 0225 3955 322

- E-mail: info@hoanghuy.vn

2. Nội dung thông tin công bố/*Contents of disclosure*:

Công ty Cổ phần Đầu tư Dịch vụ Tài chính Hoàng Huy công bố thông tin các nội dung về kết quả đợt phát hành cổ phiếu để tăng vốn cổ phần từ nguồn vốn chủ sở hữu năm 2026:

- Nghị quyết Hội đồng quản trị thông qua kết quả đợt phát hành cổ phiếu để tăng vốn cổ phần từ nguồn vốn chủ sở hữu năm 2026;

- Điều lệ Công ty sửa đổi ngày 10/09/2026;

- Thông báo thay đổi số lượng cổ phiếu có quyền biểu quyết ngày 10/09/2026;

- Báo cáo kết quả đợt phát hành cổ phiếu để tăng vốn cổ phần từ nguồn vốn chủ sở hữu năm 2026.

Hoang Huy Investment Financial Services Joint Stock Company announces information regarding the results of the 2026 share issuance to increase share capital from owners' equity:

- Board of Directors' Resolution approving the results of the 2026 share issuance to increase share capital from owners' equity;

- Amended Company Charter dated September 10, 2026;

- Notice of change in the number of voting shares dated September 10, 2026;

- Report on the results of the 2026 share issuance to increase share capital from owners' equity.

(Đối với trường hợp đính chính hoặc thay thế thông tin đã công bố cần giải trình rõ nguyên nhân đính chính hoặc thay thế)/*In case of correction or replacement of previously disclosed information, explanation is needed)*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 10/09/2026 tại đường dẫn hoanghuy.vn /*This information was published on the company's website on September 10, 2026, as in the link hoanghuy.vn.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:
Tài liệu tại nội dung thông tin công bố/ *Document in Contents of disclosure.*

Đại diện tổ chức
Organization representative
Người uỷ quyền công bố thông tin
Person authorized to disclose information

SĐKKD: 0200117929 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN - T.P HẢI PHÒNG

Phùng Thị Thu Hương

CHARTER
HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

Hai Phong, September 10, 2026

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PREFACE

This Charter was issued by the Board of Directors on September 10, 2026 under the authorization of the valid Resolution of the General Meeting of Shareholders officially held on July 24, 2026.

I. DEFINITIONS OF TERMS IN THE CHARTER

Article 1. Glossary

1. In this Charter, the following terms shall be construed as follows:

a. Charter capital is the total par value of shares sold or registered for purchase upon establishment of a joint-stock company and as prescribed in Article 6 of this Charter;

b. Voting capital is share capital, whereby the owner has the right to vote on matters falling under the decision-making competence of the General Meeting of Shareholders;

c. Enterprise Law means Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

d. The Law on Securities means the Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019;

e. Vietnam is the Socialist Republic of Vietnam;

e. The date of establishment is the date on which the Company is granted the Enterprise Registration Certificate (Business Registration Certificate and other documents of equivalent value) for the first time;

g. Executives of enterprises are General Directors, Deputy General Directors, Chief Accountants and other executives in accordance with the company's Charter;

h. The enterprise manager is the manager of the company, including the Chairman of the Board of Directors, members of the Board of Directors, the General Director and individuals holding other managerial positions as prescribed in the company's charter;

i. Related persons are individuals and organizations specified in Clause 46, Article 4 of the Law on Securities;

k. Shareholders are individuals or organizations that own at least one share of a joint-stock company;

l/ Founding shareholders are shareholders who own at least one ordinary share and sign the list of founding shareholders of a joint-stock company;

m/ Major shareholders are shareholders specified in Clause 18, Article 4 of the Law on Securities;

n. Operation term means the operation time of the Company specified in Article 2 of this Charter and the extension period (if any) approved by the General Meeting of Shareholders of the Company;

o. The Stock Exchange is the Vietnam Stock Exchange and its subsidiaries.

2. In this Charter, references to one or several other regulations or documents include amendments, supplements or substitute documents.

3. Headings (Sections and Articles of this Charter) are used for the convenience of understanding the contents and do not affect the contents of this Charter.

II. NAME, FORM, HEAD OFFICE, BRANCH, REPRESENTATIVE OFFICE, BUSINESS LOCATION, OPERATION DURATION AND LEGAL REPRESENTATIVE OF THE COMPANY

Article 2. Name, form, head office, branch, representative office, business location and operation term of the Company

1. Company Name

- Vietnamese name: HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

- English name: HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

- Abbreviated name:

2. A company is a joint-stock company with legal status in accordance with the current laws of Vietnam.

3. The Company's registered office is:

- Head office address: No. 116 Nguyen Duc Canh, An Bien Ward, Le Chan District, Hai Phong City

- Phone: (0225) 3610 021

- Fax: (0225) 3955 322

- E-mail:info@hoanghuy.vn

- Website: www.hoanghuy.vn

4. The Company may establish branches and representative offices in its business areas to achieve the Company's operational objectives in accordance with the decisions of the Board of Directors and within the scope permitted by law.

5. Unless the operation is terminated before the time limit specified in Clause 2, Article 54 or the operation extension is extended as prescribed in Article 55 of this Charter, the operation term of the Company is indefinite.

Article 3. Legal representative of the Company

1. The company has 01 legal representative: General Director

2. Rights and obligations of legal representatives.

The General Director has the powers and obligations specified in Article 35 of this Charter. The General Director is the representative of the Company before a third party for the Company's affairs, activities and transactions in the fields under the jurisdiction of the General Director.

III. OBJECTIVES, SCOPE OF BUSINESS AND OPERATION OF THE COMPANY

Article 4. The Company's operational objectives

1. The Company's business lines are:

STT	Major Name	Industry Code
1	Trading in real estate, land use rights belonging to owners, users or leasers Detail: - Renting houses and construction works for subleasing;	6810

STT	Major Name	Industry Code
	- For land leased by the State, it may be invested in the construction of houses for lease; investment in the construction of houses and construction works other than houses for sale, lease or lease-purchase; - Receiving the transfer of the whole or part of the real estate project of the investor for the construction of houses or construction works for sale, lease or lease-purchase; - For land allocated by the State, they may invest in the construction of houses for sale, lease or lease-purchase; (Clause 3, Article 11 of the Law on Real Estate Business 2014)	
2	Sale of spare parts and auxiliary parts of automobiles and other motor vehicles (Except for auction activities)	4530
3	Manufacturing of spare parts and auxiliary parts for automobiles and other motor vehicles	2930
4	Wholesale of automobiles and other motor vehicles (Except for auction activities)	4511
5	Maintenance and repair of automobiles and other motor vehicles	4520
6	Car and other motor vehicle dealerships (Except for auction activities)	4513
7	Building a house for living	4101
8	Building a house that is not for living in	4102
9	Completion of construction works	4330

2. The Company's operational objectives are: The Company is established to mobilize and use capital for production and business with high efficiency, create jobs for employees, increase income for shareholders and contribute to the State budget.

Article 5. Scope of business and operation of the Company

The company is allowed to conduct business activities according to the business lines specified in this Charter, which has been registered and notified of changes in registration contents to the business registration authority and announced on the National Enterprise Registration Portal. In case the company is engaged in conditional business lines, the company must fully satisfy the business conditions in accordance with the provisions of the Law on Investment and relevant specialized laws.

IV. CHARTER CAPITAL, SHARES, FOUNDING SHAREHOLDERS

Article 6. Charter capital, shares, founding shareholders

1. The Company's charter capital is **VND 10,033,128,080,000** (Ten thousand and thirty-three billion, one hundred and twenty-eight million, and eighty thousand Vietnamese dong).

The total charter capital of the Company is divided into **1,003,312,808 shares** (One billion, three million, three hundred and twelve thousand, eight hundred and eight shares) with a par value of VND 10,000 (ten thousand)/share.

2. The company may change its charter capital upon approval by the General Meeting of Shareholders and in accordance with the provisions of law.

3. The shares of the Company on the date of approval of this Charter include ordinary shares and preference shares (if any). The rights and obligations of shareholders holding each type of shares are specified in Articles 12 and 13 of this Charter.

4. The company may issue other types of preference shares after obtaining the approval of the General Meeting of Shareholders and in accordance with the provisions of law.

5. Name, address, number of shares and other information about the founding shareholders in accordance with the Law on Enterprises are specified in Appendix 01 attached. This Addendum is a part of this Charter.

Ordinary shares must be prioritized for sale to existing shareholders in proportion to their ordinary shares in the Company, unless otherwise decided by the General Meeting of Shareholders, the number of shares not registered to be purchased in full shall be decided by the Board of Directors of the Company. The Board of Directors may distribute such shares to shareholders and other persons on conditions that are not more favorable than those offered for sale to existing shareholders, unless otherwise approved by the General Meeting of Shareholders.

6. The Company may purchase shares issued by the Company in the manner specified in this Charter and current laws.

7. The company may issue other types of securities as prescribed by law.

Article 7. Stock Certification

1. Shareholders of the Company shall be granted stock certificates corresponding to the number of shares and types of shares owned.

2. Stocks are securities that certify the owner's lawful rights and interests in a part of the issuer's share capital. Stocks must have all the contents specified in Clause 1, Article 121 of the Law on Enterprises.

3. Within 15 days from the date of submission of a complete dossier of application for transfer of share ownership as prescribed by the Company or within 30 days from the date of full payment of the share purchase price as prescribed in the Company's stock issuance plan (or other time limit as prescribed in the issuance terms); the owner of the number of shares shall be granted a stock certificate. The share owner does not have to pay the Company the cost of printing the share certificate.

4. In case the shares are lost, damaged or destroyed in other forms, the shareholders shall be re-granted shares by the Company at the request of such shareholders. Shareholders' proposals must include the following contents:

a. Information about stocks that have been lost, damaged or otherwise destroyed;

b. Undertake to take responsibility for disputes arising from the re-issuance of new shares.

Article 8. Other Securities Certificates

Bond certificates or other securities certificates of the Company are issued with the signature of the legal representative and the seal of the Company.

Article 9. Transfer of shares

1. All shares may be freely transferred, unless otherwise provided for in this Charter and other provisions of law, stocks listed or registered for trading on the Stock Exchange shall be transferred in accordance with the provisions of the law on securities and securities market.

2. Shares that have not been fully paid shall not be transferred and enjoy related benefits such as the right to receive dividends, the right to receive issued shares to increase share capital from equity, the right to purchase newly offered shares and other benefits as prescribed by law.

Article 10. Share recovery (for cases when registering for enterprise establishment)

1. In case a shareholder fails to pay the amount payable for the purchase of shares in full and on time, the Board of Directors shall notify and request such shareholder to pay the remaining amount and take responsibility for the total par value of the shares registered for purchase for the Company's financial obligations arising from the failure to pay in full.

2. The above-mentioned payment notice must clearly state the new payment deadline (at least 07 days from the date of sending the notice), the payment location and the notice must clearly state the case of failure to pay as required, the unpaid shares will be withdrawn.

3. The Board of Directors has the right to withdraw unpaid shares in full and on time in case the requirements in the above notice are not fulfilled.

4. Withdrawn shares are considered as shares entitled to offer for sale specified in Clause 3, Article 112 of the Law on Enterprises. The Board of Directors may directly or authorize the sale and redistribution under such conditions and methods as the Board of Directors deems appropriate.

5. Shareholders holding recovered shares must relinquish their shareholder status for such shares, but shall still be responsible for the total par value of the shares registered for purchase for the Company's financial obligations incurred at the time of recovery under the decision of the Board of Directors from the date of withdrawal to the date of implementation abate. The Board of Directors has the full right to decide on the compulsory payment of the entire value of shares at the time of recovery.

6. The notice of recovery shall be sent to the holder of the recovered shares before the time of recovery. The revocation remains in effect even in the event of an error or negligence in the sending of the notice.

V. ORGANIZATIONAL STRUCTURE, GOVERNANCE AND CONTROL

Article 11. Organizational structure, governance and control

The organizational structure of management, administration and control of the Company includes:

1. The General Meeting of Shareholders;

2. The Board of Directors, the Control Board;

3. The General Director.

VI. SHAREHOLDERS AND THE GENERAL MEETING OF SHAREHOLDERS

Article 12. Rights of shareholders

1. Ordinary shareholders have the following rights:

a. Attend and speak at the General Meeting of Shareholders and exercise the right to vote directly or through an authorized representative or other forms prescribed by the company's Charter and law. Each ordinary share has one voting vote;

b. Receive dividends at the rate decided by the General Meeting of Shareholders;

c/ To give priority to the purchase of new shares corresponding to the proportion of ordinary shares owned by each shareholder in the Company;

d/ To freely transfer their shares to other persons, except for the cases specified in Clause 3, Article 120, Clause 1, Article 127 of the Law on Enterprises and other relevant provisions of law;

e/ To consider, look up and extract information on names and contact addresses in the list of shareholders with voting rights; request correction of their inaccurate information;

e. Considering, lookup, extracting or copying the company's charter, minutes of the General Meeting of Shareholders and the Resolution of the General Meeting of Shareholders;

g/ When the Company is dissolved or bankrupt, it shall receive a part of the remaining assets corresponding to the percentage of share ownership in the Company;

h. Request the Company to repurchase shares in the cases specified in Article 132 of the Law on Enterprises;

i. To be treated equally. Each share of the same type gives shareholders equal rights, obligations and benefits. In case the Company has preference shares, the rights and obligations associated with the preference shares must be approved by the General Meeting of Shareholders and fully announced to shareholders;

k. To have full access to periodic and irregular information published by the Company in accordance with law;

l/ To be protected of their lawful rights and interests; propose to suspend or cancel resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in accordance with the Law on Enterprises;

m/ Other rights as prescribed by law and this Charter.

2. Shareholders or groups of shareholders owning 05% or more of the total ordinary shares have the following rights:

a. Request the Board of Directors to convene the General Meeting of Shareholders in accordance with the provisions of Clause 3, Article 115 and Article 140 of the Law on Enterprises;

b. Consider, look up and extract the minutes and resolutions and decisions of the Board of Directors, semi-annual and annual financial statements, reports of the Control Board, contracts and transactions must be approved by the Board of Directors and other documents, except for documents related to trade secrets, the Company's business secrets;

c/ Request the Control Board to examine each specific issue related to the management and administration of the Company's operations when deeming it necessary. The request must be in writing and must include the following contents: full name, contact address, nationality, number of legal papers of the individual for individual shareholders; name, enterprise identification number or number of legal papers of the organization, address of the head office for shareholders being organizations; the number of shares and the time of share registration of each shareholder, the total number of shares of the whole group of shareholders and the percentage of ownership in the total number of shares of the Company; issues to be inspected, purpose of inspection;

d. Propose issues to be included in the agenda of the General Meeting of Shareholders. The proposal must be in writing and sent to the Company at least 03 working days before the opening date. The proposal must clearly state the name of the shareholder, the number of each type of shares of the shareholder, the issue of the proposal to be included in the meeting agenda;

e/ Other rights as prescribed by law and this Charter.

3. Shareholders or groups of shareholders owning 10% or more of the total ordinary shares may nominate persons to the Board of Directors or the Control Board, the nomination of persons to the Board of Directors and the Control Board shall be carried out as follows:

a. Ordinary shareholders who form groups to nominate persons to the Board of Directors and the Control Board must notify the group meeting to the shareholders attending the meeting before the opening of the General Meeting of Shareholders;

b. Based on the number of members of the Board of Directors and the Control Board, shareholders or groups of shareholders specified in this Clause may nominate one or several persons under the decision of the General Meeting of Shareholders to be candidates for the Board of Directors and the Control Board. In case the number of candidates nominated by shareholders or groups of shareholders is lower than the number of candidates they are entitled to nominate under the decision of the General Meeting of Shareholders, the remaining number of candidates shall be nominated by the Board of Directors, the Control Board and other shareholders.

Article 13. Obligations of shareholders

Ordinary shareholders have the following obligations:

1. To pay in full and on time the number of shares committed to purchase.

2. Not to withdraw capital contributed by ordinary shares from the Company in any form, except for the case of repurchase of shares by the Company or other persons. In case a shareholder withdraws part or all of the contributed share capital contrary to the provisions of this Clause, such shareholder and a person with related interests in the Company must be jointly responsible for the Company's debts and other property obligations within the value of the withdrawn shares and the damages incurred.

3. Comply with the company's Charter and the Company's internal management regulations.

4. To abide by resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.

5. Confidentiality of information provided by the Company in accordance with the Company's Charter and law; only use the information provided to exercise and protect their legitimate rights and interests; it is strictly forbidden to disseminate or copy or send information provided by the Company to other organizations and individuals.

6. Attend meetings of the General Meeting of Shareholders and exercise the right to vote through the following forms:

a. Attend and vote directly at the meeting;

b/ To authorize other individuals and organizations to attend and vote at meetings;

c. Attend and vote through online conferences, electronic voting or other electronic forms;

d/ To send ballot papers to the meeting by mail, fax or e-mail;

e/ To send the ballot papers by other means as prescribed in the company's charter.

7. Taking personal responsibility when committing one of the following acts in the name of the Company in any form:

a. Violating the law;

b. conducting business and other transactions for self-interest or serving the interests of other organizations and individuals;

c. Payment of undue debts in advance of financial risks to the Company.

8. To fulfill other obligations as prescribed by current law.

Article 14. General Meeting of Shareholders

1. The General Meeting of Shareholders consists of all shareholders with voting rights and is the highest decision-making body of the Company. The General Meeting of Shareholders shall meet annually once a year and within four (04) months from the end of the fiscal year. The Board of Directors shall decide to extend the Annual General Meeting of Shareholders in case of necessity, but not exceeding 06 months from the end of the fiscal year. In addition to the annual meeting, the General Meeting of Shareholders may hold extraordinary meetings. The venue of the General Meeting of Shareholders is determined to be the place where the chairman attends the meeting and must be in the territory of Vietnam.

2. The Board of Directors shall convene a meeting of the Annual General Meeting of Shareholders and select an appropriate location. The Annual General Meeting of Shareholders decides on matters in accordance with the law and the company's charter, especially through the audited annual financial statements. In case the audit report of the Company's annual financial statements contains material exceptions, conflicting audit opinions or rejection, the Company must invite the representative of the approved auditing organization to audit the Company's financial statements to attend the Annual General Meeting of Shareholders and the representative of the approved auditing organization mentioned above have the responsibility to attend the Annual General Meeting of Shareholders of the Company.

3. The Board of Directors must convene an extraordinary General Meeting of Shareholders in the following cases:

a. The Board of Directors deems it necessary for the benefit of the Company;

b. The number of remaining members of the Board of Directors and the Control Board is less than the minimum number of members as prescribed by law;

c/ At the request of shareholders or groups of shareholders specified in Clause 2, Article 115 of the Law on Enterprises; the request for convening a meeting of the General Meeting of Shareholders must be expressed in writing, clearly stating the reason and purpose of the meeting, with the signatures of the relevant shareholders or the written request to be made in many copies and collect the signatures of the relevant shareholders;

d/ At the request of the Control Board;

e/ Other cases as prescribed by law and this Charter.

4. Convening an extraordinary General Meeting of Shareholders

a. The Board of Directors must convene a meeting of the General Meeting of Shareholders within 30 days from the date on which the number of remaining members of the Board of Directors, independent members of the Board of Directors or members of the Control Board as prescribed at Point b, Clause 3 of this Article or receive the request specified at Points c and d, Clause 3 of this Article;

b. In case the Board of Directors fails to convene a meeting of the General Meeting of Shareholders as prescribed at Point a, Clause 4 of this Article, within the next 30 days, the Supervisory Board shall replace the Board of Directors to convene a meeting of the General Meeting of Shareholders as prescribed in Clause 3, Article 140 of the Law on Enterprises;

c/ In case the Control Board fails to convene a meeting of the General Meeting of Shareholders as prescribed at Point b, Clause 4 of this Article, the shareholders or groups of shareholders specified at Point c, Clause 3 of this Article may request the Company's representative to convene a meeting of the General Meeting of Shareholders in accordance with the Law on Enterprises;

In this case, the shareholder or group of shareholders convening a meeting of the General Meeting of Shareholders may request the Business Registration Authority to supervise the order and procedures for convening, conducting meetings and making decisions of the General Meeting of Shareholders. All expenses for convening and conducting the General Meeting of Shareholders shall be refunded by the Company. This expense does not include expenses incurred by shareholders when attending the General Meeting of Shareholders, including accommodation and travel expenses.

d/ Procedures for organizing the General Meeting of Shareholders shall comply with the provisions of Clause 5, Article 140 of the Law on Enterprises.

Article 15. Rights and obligations of the General Meeting of Shareholders

1. The General Meeting of Shareholders has the following rights and obligations:

a. Adopting the Company's development orientation;

b. To decide on the type of shares and the total number of shares of each type entitled to be offered for sale; decide on the annual dividend level of each type of shares;

c/ To elect, dismiss or dismiss members of the Board of Directors or members of the Control Board;

d/ The decision on investment or sale of assets valued at 35% or more of the total value of assets stated in the Company's latest financial statements.

e/ To decide on amendments and supplements to the company's charter;

e. To approve the annual financial statements;

g. Decision to repurchase more than 10% of the total sold shares of each type;

h. Consider and handle violations committed by members of the Board of Directors, members of the Control Board causing damage to the Company and the Company's shareholders;

i. To decide on the reorganization or dissolution of the Company;

k. To decide on the budget or the total level of remuneration, bonuses and other benefits for the Board of Directors and the Control Board;

l. Approving the Internal Governance Regulation; Regulation on operation of the Board of Directors and the Control Board;

m. Approving the list of approved auditing firms; decide on the approved auditing firm to inspect the Company's operation, dismiss the approved auditor when considering the necessary teacher;

n. Other rights and obligations as prescribed by law.

2. The General Meeting of Shareholders shall discuss and approve the following issues:

a. Annual business plan of the Company;

b. Audited annual financial statements;

c/ The report of the Board of Directors on the administration and results of operation of the Board of Directors and each member of the Board of Directors;

d/ The report of the Control Board on the Company's business results, the operation results of the Board of Directors and the General Director;

dd/ Reports on self-assessment of operation results of the Control Board and members of the Control Board;

e. The dividend level for each share of each type;

g. Number of members of the Board of Directors, Control Board;

h. Elect, dismiss and dismiss members of the Board of Directors and members of the Control Board;

i/ To decide on the budget or the total level of remuneration, bonuses and other benefits for the Board of Directors and the Control Board;

k. Approve the list of approved auditing firms; to decide on the auditing firm to be approved to inspect the company's activities when it deems it necessary;

l. Supplementing and amending the company's charter;

m. Types of shares and the number of newly issued shares for each type of shares and the transfer of shares of the founding members within the first 03 years from the date of establishment;

n. Division, separation, consolidation, merger or transformation of the Company;

o. Reorganization and dissolution, liquidation of the Company and appointment of liquidators;

p. Decision on investment or sale of assets valued at 35% or more of the total value of assets recorded in the Company's latest financial statements;

q. Decision to repurchase more than 10% of the total sold shares of each type;

r. The Company signs contracts and transactions with the entities specified in Clause 1, Article 167 of the Law on Enterprises with a value equal to or greater than 35% of the total value of the Company's assets stated in the latest financial statements;

s. Approving transactions specified in Clause 4, Article 293 of the Government's Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities;

t. Approving the Internal Regulation on corporate governance, the Regulation on the operation of the Board of Directors, the Regulation on the operation of the Supervisory Board;

u. Other matters as prescribed by law and this Charter.

3. All resolutions and issues that have been included in the agenda must be discussed and voted on at the General Meeting of Shareholders.

Article 16. Authorization to attend the General Meeting of Shareholders

1. Shareholders and authorized representatives of shareholders being organizations may directly attend meetings or authorize one or several other individuals or organizations to attend meetings or attend meetings through one of the forms specified in Clause 3, Article 144 of the Law on Enterprises.

2. The authorization of an individual or representative organization to attend the General Meeting of Shareholders as prescribed in Clause 1 of this Article must be made in writing. The authorization document shall be made in accordance with the provisions of civil law and must clearly state the name of the authorized shareholder, the name of the authorized individual or organization, the number of authorized shares, the contents of the authorization, the scope of authorization, the duration of the authorization, and the signatures of the authorizing party and the authorized party.

The person authorized to attend the General Meeting of Shareholders must submit a written authorization when registering to attend the meeting. In case of re-authorization, the meeting attendee must additionally present the original authorization document of the shareholder, the authorized representative of the shareholder being an organization (if not previously registered with the Company).

3. Voting papers of persons authorized to attend meetings within the scope of authorization shall remain valid when one of the following cases occurs, except for the following cases:

a. The authorizer has died, has limited civil act capacity or has lost civil act capacity;

b. The authorizer has canceled the appointment of the authorization;

c. The authorizer has revoked the authority of the person performing the authorization.

This clause does not apply in case the Company receives notice of one of the above events before the opening time of the General Meeting of Shareholders or before the meeting is reconvened.

Article 17. Change permissions

1. The change or cancellation of special rights associated with a type of preference shares takes effect when it is approved by shareholders representing 65% or more of the total number of votes of all shareholders attending the meeting. The Resolution of the General Meeting of Shareholders on the contents that adversely change the rights and obligations of shareholders owning preference shares may only be approved if it is approved by the number of preference shareholders of the same type attending the meeting owning 75% or more of the total preference shares of that type or 75% of the total shares owned by preference shareholders of the same type the preferential portion of that type or more shall be approved in case of approval of the resolution in the form of written consultation.

2. The organization of a meeting of shareholders holding a type of preference shares to approve the change of the above-mentioned rights is only valid when there are at least 02 shareholders (or their authorized representatives) and hold at least 1/3 of the par value of such issued shares. In case there are not enough delegates as mentioned above, the meeting shall be reconvened within the next 30 days and the holders of shares of that type (regardless of the number of people and number of shares) who are present in person or through authorized representatives shall be considered as having the required number of delegates. At the meetings of shareholders holding the above-mentioned preferential shares, holders of shares of that type who are present in person or through their representatives may request a secret ballot. Each share of the same type has equal voting rights at the above-mentioned meetings.

3. Procedures for conducting such separate meetings shall be carried out similarly to the provisions in Articles 19, 20 and 21 of this Charter.

4. Unless otherwise provided for in the terms of the issuance of shares, the special rights attached to the types of shares have preferential rights in respect of some or all matters relating to the distribution of profits or assets of the Company shall not be changed when the Company issues additional shares of the same type.

Article 18. Convening meetings, meeting agendas and notice of invitation to the General Meeting of Shareholders

1. The Board of Directors shall convene the Annual and Extraordinary General Meeting of Shareholders. The Board of Directors shall convene an extraordinary General Meeting of Shareholders in the cases specified in Clause 3, Article 14 of this Charter.

2. The convener of the General Meeting of Shareholders must perform the following tasks:

a. Prepare a list of shareholders eligible to participate and vote at the General Meeting of Shareholders. The list of shareholders entitled to attend the General Meeting of Shareholders shall be made no later than 10 days before the date of sending the notice of invitation to the General Meeting of Shareholders. The company must disclose information on the compilation of the list of shareholders entitled to attend the General Meeting of Shareholders at least 20 days before the last registration date;

b. Prepare the program and content of the congress;

c. Prepare documents for the congress;

d/ Draft resolutions of the General Meeting of Shareholders according to the expected contents of the meeting;

e/ To determine the time and place of the congress;

e. Notify and send notices of the General Meeting of Shareholders to all shareholders entitled to attend the meeting;

g. Other tasks for the congress.

3. The notice of invitation to the General Meeting of Shareholders shall be sent to all shareholders by the method of ensuring that the contact address of the shareholders is reached, and at the same time published on the website of the Company, the State Securities Commission and the Stock Exchange where the Company's shares are listed or registered for trading. The convener of the General Meeting of Shareholders must send a notice of invitation to the meeting to all shareholders on the List of shareholders entitled to attend the meeting at least 21 days before the opening date of the meeting (counting from the date on which the notice is duly sent or transmitted). The agenda of the General Meeting of Shareholders, documents related to issues to be voted on at the general meeting shall be sent to shareholders or/and posted on the Company's website. In case the documents are not enclosed with the notice of the General Meeting of Shareholders, the notice of invitation to the meeting must clearly state the path to all meeting documents so that shareholders can access them.

a. Meeting agenda, documents used in the meeting;

b. List and detailed information of candidates in case of election of members of the Board of Directors and members of the Control Board (if any);

c/ Voting slips;

d. Draft resolutions for each issue in the meeting agenda

4. Shareholders or groups of shareholders specified in Clause 2, Article 12 of this Charter have the right to propose issues to be included in the agenda of the General Meeting of Shareholders. The proposal must be in writing and must be sent to the Company at least 03 working days before the opening date of the meeting. The petition must clearly state the name of the shareholder, the number of each type of share of the shareholder, and the issue of the proposal to be included in the meeting agenda.

5. The convener of the General Meeting of Shareholders may reject the petition specified in Clause 4 of this Article if it falls into one of the following cases:

a. The petition is sent in contravention of the provisions of Clause 4 of this Article;

b. At the time of petition, the shareholder or group of shareholders does not hold 5% or more of ordinary shares as prescribed in Clause 2, Article 12 of this Charter;

c/ Proposals not falling within the decision-making competence of the General Meeting of Shareholders;

d/ Other cases as prescribed by law and this Charter.

6. The convener of the General Meeting of Shareholders must accept and include the proposals specified in Clause 4 of this Article in the tentative agenda and contents of the meeting, except for the case specified in Clause 5 of this Article; the proposal shall be officially added to the agenda and content of the meeting if approved by the General Meeting of Shareholders.

Article 19. Conditions for conducting the General Meeting of Shareholders

1. A meeting of the General Meeting of Shareholders shall be conducted when the number of shareholders attending the meeting represents more than 50% of the total number of votes.

2. In case the first meeting fails to meet the conditions specified in Clause 1 of this Article, the notice of invitation to the second meeting shall be sent within 30 days from the date on which the first meeting is scheduled. The second General Meeting of Shareholders shall be conducted when the number of shareholders attending the meeting represents 33% or more of the total number of votes.

3. In case the second meeting fails to meet the conditions specified in Clause 2 of this Article, the notice of invitation to the third meeting must be sent within 20 days from the date on which the second meeting is planned. The Third General Meeting of Shareholders is conducted regardless of the total number of votes of shareholders attending the meeting.

Article 20. Format of conducting the meeting and voting at the General Meeting of Shareholders

1. Before the opening of the meeting, the Company must carry out the procedures for registration of shareholders and must carry out the registration until the shareholders who have the right to attend the meeting have registered in the following order.

a. When conducting shareholder registration, the Company shall grant each shareholder or authorized representative the right to vote on a ballot card, on which the registration number, full name of the shareholder, the full name of the authorized representative and the number of voting votes of such shareholder. The General Meeting of Shareholders discusses and votes on each issue in the program. The vote shall be conducted by voting in favor, disapproval and no opinion. At the Congress, the number of votes in favor of the resolution is collected first, the number of votes against the resolution is collected later, and finally the total number of votes in favor or disapproval is counted for decision. The results of the vote count were announced just before the closing of the meeting. The congress shall elect persons responsible for counting votes or supervising the counting at the request of the Chairman. The number of members of the vote counting committee shall be decided by the General Meeting of Shareholders at the request of the Chairman of the meeting.

b. Shareholders, authorized representatives of shareholders who are organizations or authorized persons who come after the meeting has opened have the right to register immediately and then have the right to participate and vote at the general meeting immediately after registration. The Chairman is not responsible for stopping the general meeting so that shareholders are late to register and the validity of the previously voted contents remains unchanged.

2. The election of the chairman, secretary and vote counting committee is prescribed as follows:

a. The Chairman of the Board of Directors shall preside over or authorize other members of the Board of Directors to preside over the meeting of the General Meeting of Shareholders convened by the Board of Directors. In case the Chairperson is absent or temporarily unable to work, the remaining members of the Managing Board shall elect one of them to chair the meeting on the principle of majority. In case the chairman cannot be elected, the Head of the Executive Control Board shall let the General Meeting of Shareholders elect the chairman of the meeting among the participants and the person with the highest votes to preside over the meeting.

b. Except for the case specified at Point a of this Clause, the signatory shall convene a meeting of the General Meeting of Shareholders for the General Meeting of Shareholders to elect the chairman of the meeting and the person with the highest number of votes shall preside over the meeting.

c/ The chairperson shall appoint one or several persons to act as the secretary of the meeting;

d. The General Meeting of Shareholders shall elect one or several persons to the vote counting committee at the request of the chairman of the meeting.

3. The agenda and contents of the meeting must be approved by the General Meeting of Shareholders during the opening session. The program must clearly define and detail the time for each issue in the content of the meeting agenda.

4. The Chairman of the General Meeting has the right to take necessary and reasonable measures to administer the General Meeting of Shareholders in an orderly manner, in accordance with the approved program and reflecting the wishes of the majority of the participants.

a. Arrange seats at the meeting place of the General Meeting of Shareholders;

b. Ensure the safety of everyone present at meeting places;

c. Creating conditions for shareholders to attend (or continue to attend) the general meeting. The convener of the General Meeting of Shareholders has the full right to change the above-mentioned measures and apply all necessary measures. The applicable measures can be the issuance of an entry permit or the use of other forms of choice.

5. The General Meeting of Shareholders discusses and votes on each issue in the program. The vote shall be conducted by voting in favor, disapproval and no opinion. The results of the vote count were announced by the chairman just before the closing of the meeting.

6. Shareholders or persons authorized to attend meetings after the meeting has been opened may still be registered and have the right to vote immediately after registration; In this case, the validity of the previously voted contents does not change.

7. The convener or chairperson of the meeting of the General Meeting of Shareholders has the following rights:

a. Request all participants to be subject to inspection or other lawful and reasonable security measures;

b. Request the competent authority to maintain the order of the meeting; expelling those who do not comply with the chairman's executive authority, deliberately disrupt the order, obstruct the normal progress of the meeting, or fail to comply with the requirements for security checks out of the General Meeting of Shareholders.

8. The Chairperson has the right to postpone the meeting of the General Meeting of Shareholders for a maximum of 03 working days from the date on which the meeting is scheduled to open and may only postpone the meeting or change the meeting venue in the following cases:

a. The meeting venue does not have enough convenient seats for all participants;

b. The information media at the meeting venue does not ensure that shareholders attending the meeting participate, discuss and vote;

c. There are people attending the meeting who obstruct or disturb the order, which may cause the meeting to not be conducted in a fair and lawful manner.

9. In case the chairperson postpones or suspends the meeting of the General Meeting of Shareholders contrary to the provisions of Clause 8 of this Article, the General Meeting of Shareholders shall elect another person from among the participants to replace the chairperson who runs the meeting until the end of the meeting; All resolutions adopted at that meeting are effective.

10. In case the Company applies modern technology to organize the General Meeting of Shareholders through online meetings, the Company is responsible for ensuring that shareholders can attend and vote in the form of electronic voting or other electronic forms as prescribed in Article 144 of the Law on Enterprises and Clause 3, Article 273 of Decree No. 155/2020/ND-CP

dated December 31, 2020 2020 of the Government detailing the implementation of a number of articles of the Law on Securities.

Article 21. Conditions for the Resolution of the General Meeting of Shareholders to be approved

1. A resolution on the following contents shall be approved if approved by the number of shareholders representing 65% or more of the total number of votes of all shareholders attending the meeting, except for the cases specified in Clauses 3, 4 and 6, Article 148 of the Law on Enterprises:

a. Types of shares and the total number of shares of each type;

b. Change of business lines, trades and fields;

c. Changing the organizational structure of the Company's management;

d/ Projects on investment or sale of assets valued at 35% or more of the total value of assets stated in the Company's latest financial statements;

dd. Reorganization and dissolution of the Company.

2. Resolutions shall be passed when they are approved by the number of shareholders owning more than 50% of the total number of votes of all shareholders attending the meeting, except for the cases specified in Clause 1 of this Article and Clauses 3, 4 and 6, Article 148 of the Law on Enterprises.

3. Resolutions of the General Meeting of Shareholders passed equal to 100% of the total number of shares with voting rights are legal and effective even if the order and procedures for convening meetings and passing such resolutions violate the provisions of the Law on Enterprises and the company's charter.

Article 22. Competence and procedures for collecting shareholders' opinions in writing to approve the Resolution of the General Meeting of Shareholders

The competence and method of collecting shareholders' opinions in writing to approve decisions of the General Meeting of Shareholders shall comply with the following provisions:

1. The Board of Directors has the right to collect shareholders' opinions in writing to approve the resolution of the General Meeting of Shareholders when deeming it necessary for the benefit of the Company, including the following cases:

a) Amending and supplementing the contents of the company's charter;

b) Orientations for development of the company;

c) Type of shares and total number of shares of each type;

d) Elect, dismiss or dismiss members of the Board of Directors and the Control Board;

dd) Decision on investment or sale of assets valued at 35% or more of the total value of assets stated in the company's latest financial statements;

e) To approve the annual financial statements;

g) Reorganization or dissolution of the company.

2. The Board of Directors must prepare the opinion poll, the draft resolution of the General Meeting of Shareholders, documents explaining the draft resolution and send it to all shareholders with voting rights at least 10 days before the deadline for returning the opinion poll. The request and method of sending the opinion poll and enclosed documents shall comply with the provisions of Clause 3, Article 18 of this Charter;

3. The opinion poll must contain the following principal contents:

a. Name, address of the head office, enterprise code;

b. Purpose of collecting opinions;

c/ Full name, contact address, nationality and number of legal papers of the individual, for individual shareholders; name, enterprise identification number or number of legal documents of the organization, address of the head office for shareholders being organizations or full name, contact address, nationality and number of legal papers of individuals for representatives of shareholders being organizations; the number of shares of each type and the number of voting votes of shareholders;

d) Issues that need to be consulted for approval;

e/ The voting plan includes approval, disapproval and no opinion on each issue for which opinions are collected;

e. The deadline for sending to the company the feedback form has been answered;

g. Full name and signature of the Chairman of the Board of Directors;

4. Shareholders may send the reply form to the Company by mail, fax or e-mail according to the following provisions:

a. In case of sending a letter or opinion poll that has been answered, it must be signed by the shareholder being an individual, of the authorized representative or the legal representative of the shareholder being an organization. The opinion form sent to the Company must be contained in a sealed envelope and no one is allowed to open it before counting the votes;

b. In case of sending fax or e-mail, the opinion form sent to the Company must be kept confidential until the time of vote counting.

c. Opinion polls sent to the Company after the time limit specified in the contents of the opinion poll or have been opened in case of sending letters and disclosed in case of sending faxes or e-mails are invalid. Votes that are not sent back shall be considered as votes not to vote;

5. The Board of Directors counts votes and makes a record of vote counting under the witness of the Control Board or shareholders who do not hold management positions of the Company. The vote counting record must contain the following principal contents:

a. Name, address of the head office, enterprise code;

b. Purposes and issues that need to be consulted to pass the resolution;

c) The number of shareholders with the total number of voting votes that have participated in voting, distinguishing the number of valid and invalid votes and the method of sending the voting papers, enclosed with an appendix to the list of shareholders participating in voting;

d) The total number of votes in favor, disapproval and no opinion on each issue;

dd) The approved issues and the corresponding approval rate;

e. Full names and signatures of the Chairman of the Board of Directors, the vote counting person and the vote counting supervisor.

Members of the Board of Directors, vote counting persons and vote counting supervisors must be jointly and severally responsible for the truthfulness and accuracy of the vote counting minutes; jointly and severally responsible for damages arising from the decisions passed due to untruthful and inaccurate vote counting.

6. Minutes of vote counting and resolutions must be sent to shareholders within 15 days after the end of vote counting. The sending of the vote counting minutes and resolutions may be replaced by posting them on the Company's website within 24 hours from the end of the vote count;

7. The reply to the opinion poll, the vote counting record, the approved resolution and relevant documents enclosed with the opinion poll must be kept at the company's head office;

8. A resolution shall be adopted in the form of a written solicitation of shareholders' opinions if it is approved by more than 50% of the total number of votes of all shareholders with the right to vote in favor and is valid as the resolution passed at the General Meeting of Shareholders.

Article 23. Resolutions and Minutes of the General Meeting of Shareholders

1. Meetings of the General Meeting of Shareholders must be recorded in minutes and may be recorded in audio or other electronic forms. The minutes must be made in Vietnamese, may be additionally made in foreign languages and contain the following principal contents:

a. Name, address of the head office, enterprise code;

b. Time and place of the General Meeting of Shareholders;

c. Meeting agenda and meeting contents;

d/ Full names of the chairman and secretary;

dd. Summarize the progress of the meeting and comments at the meeting of the General Meeting of Shareholders on each issue on the agenda;

e. The number of shareholders and the total number of votes of shareholders attending the meeting, the appendix to the list of registered shareholders and representatives of shareholders attending the meeting with the corresponding number of shares and votes;

g. The total number of votes for each voting issue, clearly stating the voting method, the total number of valid votes, invalid, in favor, against and without opinions; the corresponding ratio to the total number of votes of shareholders attending the meeting;

h. The issues that have been passed and the percentage of votes passed respectively;

i. Full names and signatures of the chairman and secretary. In case the chairperson or secretary refuses to sign the minutes of the meeting, this minutes shall take effect if they are signed by all other members of the Board of Directors attending the meeting and have all the contents as prescribed in this Clause. The minutes of the meeting clearly state that the chairman and secretary refused to sign the minutes of the meeting.

2. The minutes of the meeting of the General Meeting of Shareholders must be made and approved before the end of the meeting. The chairperson and secretary of the meeting or other persons who sign the minutes of the meeting must be jointly and severally responsible for the truthfulness and accuracy of the contents of the minutes.

3. Minutes made in Vietnamese and foreign languages shall have the same legal effect. In case there is a difference in the contents of the minutes in Vietnamese and in a foreign language, the contents of the minutes in Vietnamese shall apply.

4. The resolution, the minutes of the General Meeting of Shareholders, the appendix to the list of shareholders registered to attend the meeting with the signatures of the shareholders, the written authorization to attend the meeting, all documents attached to the minutes (if any) and relevant documents enclosed with the notice of invitation to the meeting must be kept at the company's head office. Minutes and resolutions of the General Meeting of Shareholders and documents attached to the minutes and resolutions must be disclosed in accordance with the law on information disclosure on the securities market.

Article 24. Request to annul the Resolution of the General Meeting of Shareholders

Within 90 days from the date of receipt of the resolution or minutes of the meeting of the General Meeting of Shareholders or the minutes of the vote counting results for consultation of the General Meeting of Shareholders, shareholders or groups of shareholders specified in Clause 2, Article 115 of the Law on Enterprises may request the Court or Arbitration to consider annul the resolution or part of the resolution of the General Meeting of Shareholders in the following cases:

1. The order and procedures for convening meetings and issuing decisions of the General Meeting of Shareholders seriously violate the provisions of the Law on Enterprises and the company's charter, except for the case specified in Clause 3, Article 21 of this Charter.

2. Contents of resolutions that violate law or this Charter.

VII. BOARD OF DIRECTORS

Article 25. Candidacy and nomination of members of the Board of Directors

1. In case the candidates for the Board of Directors have been identified, the Company must publish information related to the candidates at least 10 days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can learn about these candidates before voting. Candidates for the Board of Directors must make a written commitment to the truthfulness and accuracy of the personal information disclosed and must commit to performing their duties honestly, prudently and in the best interests of the Company if elected as a member of the Board of Directors. Information related to the candidates for the Board of Directors announced includes:

a. Full name, date of birth;

b. Professional qualifications;

c/ Work history;

d. Other managerial titles (including the title of the Board of Directors of other companies);

dd. Interests related to the Company and its related parties;

e. Other information (if any) as prescribed in the company's charter;

g. The public company must disclose information about the companies in which the candidate is holding the position of member of the Board of Directors, other managerial positions and interests related to the company of the candidate for the Board of Directors (if any).

2. Shareholders or groups of shareholders holding from 10% to less than 20% of the total number of voting shares may nominate one (01) candidate; from 20% to less than 30% shall be nominated a maximum of two (02) candidates; from 30% to less than 35% may nominate a maximum of three (03) candidates; from 35% to less than 40% may nominate a maximum of four (04) candidates; 40% or more will be nominated for a full number of candidates.

3. In case the number of candidates for the Board of Directors through nomination and candidacy is still insufficient as prescribed in Clause 5, Article 115 of the Law on Enterprises, the incumbent Board of Directors shall introduce additional candidates or nominating organizations as prescribed in the company's charter. Internal regulations on corporate governance and operation regulations of the Board of Directors. The introduction of additional candidates by the incumbent Board of Directors must be clearly announced before the General Meeting of Shareholders votes to elect members of the Board of Directors in accordance with law.

4. Members of the Board of Directors must meet the criteria and conditions specified in Clauses 1 and 2, Article 155 of the Law on Enterprises and the company's charter.

Article 26. Composition and term of office of members of the Board of Directors

1. The number of members of the Board of Directors shall be at least five (5) and at most eleven (11) persons.

2. The term of office of a member of the Board of Directors shall not exceed 05 years and may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of a company for no more than 02 consecutive terms. In case all members of the Board of Directors end their term at the same time, such members shall continue to be members of the Board of Directors until a new member is elected to replace them and take over their duties.

3. The structure of the Board of Directors of a public company must ensure that at least 1/3 of the total number of members of the Board of Directors are non-executive members. The Company minimizes members of the Board of Directors who concurrently hold executive positions of the Company to ensure the independence of the Board of Directors.

The total number of independent members of the Board of Directors must ensure the following provisions:

a. There is at least 01 independent member in case the company has the number of members of the Board of Directors from 03 to 05 members;

b. There are at least 02 independent members in case the company has the number of members of the Board of Directors from 06 to 08 members;

c. There are at least 03 independent members in case the company has the number of members of the Board of Directors from 09 to 11 members.

4. A member of the Board of Directors is no longer a member of the Board of Directors in case of dismissal, dismissal or replacement by the General Meeting of Shareholders as prescribed in Article 160 of the Law on Enterprises.

5. The appointment of members of the Board of Directors must be disclosed in accordance with the provisions of the law on securities and securities market.

6. Members of the Board of Directors are not necessarily shareholders of the Company.

Article 27. Powers and duties of the Board of Directors

1. The Company's business activities and affairs shall be subject to the supervision and direction of the Board of Directors. The Board of Directors is the Company's management agency, which has the full right to decide and exercise the company's rights and obligations on behalf of the Company, except for the rights and obligations under the jurisdiction of the General Meeting of Shareholders.

2. The rights and obligations of the Board of Directors shall be prescribed by law, the company's Charter and the General Meeting of Shareholders. Specifically, the Board of Directors has the following powers and obligations:

a. To decide on the Company's strategy, medium-term development plan and annual business plan;

b. Propose the type of shares and the total number of shares entitled to be offered for sale of each type;

c/ To decide on the sale of unsold shares within the number of shares entitled to be offered for sale of each type; decide to mobilize additional capital in other forms;

d/ To decide on the selling price of shares and bonds of the Company;

dd) Decision on share repurchase as prescribed in Clauses 1 and 2, Article 133 of the Law on Enterprises;

e. To decide on investment plans and investment projects within their competence and limits as prescribed by law;

g. Decide on solutions for market development, marketing and technology;

h. Through contracts for purchase, sale, borrowing, lending and other contracts and transactions with a value of 35% or more of the total value of assets stated in the Company's latest financial statements, except for contracts and transactions under the decision-making competence of the General Meeting of Shareholders as prescribed at Point d, Clause 2, Article 138, Clauses 1 and 3, Article 167 of the Law on Enterprises;

i/ Elect, dismiss or dismiss the Chairman of the Board of Directors; appoint, dismiss, sign contracts, terminate contracts for the General Director and other important managers prescribed by the company's charter; decide on salaries, remuneration, bonuses and other benefits of such managers; appoint authorized representatives to participate in the Members' Council or the General Meeting of Shareholders of other companies, decide on the remuneration levels and other benefits of such persons;

k. Supervise and direct the General Director and other managers in the daily business of the Company;

l/ To decide on the organizational structure, internal management regulations of the Company, to decide on the establishment of subsidiaries, branches, representative offices and the capital contribution and purchase of shares of other enterprises;

m/ To approve programs and contents of documents in service of the General Meeting of Shareholders, convene the General Meeting of Shareholders or collect opinions for the General Meeting of Shareholders to approve the resolution;

n. Submit audited annual financial statements to the General Meeting of Shareholders;

o. Propose the level of dividends to be paid; decide on the deadline and procedures for dividend payment or handling losses incurred in the course of business;

p. Propose the reorganization and dissolution of the Company; request for bankruptcy of the Company;

q. Decision on promulgation of the Regulation on operation of the Board of Directors, internal regulations on corporate governance and other regulations in accordance with law after being approved by the General Meeting of Shareholders; decision to promulgate the Regulation on operation of the Audit Committee under the Board of Directors, the Regulation on information disclosure of the company and other regulations as prescribed by law;

s. Granting loans or guarantees to relevant organizations of members of the Board of Directors, members of the Control Board, the Board of General Directors, other managers of which the public company and such organization are companies in the same group or companies operating in groups of companies, including parent companies - subsidiaries;

t. Other rights and obligations as prescribed by the Law on Enterprises, the Law on Securities, other provisions of law and the company's charter.

3. The Board of Directors must report to the General Meeting of Shareholders on the results of the operation of the Board of Directors in accordance with Article 280 of the Government's Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities.

Article 28. Remuneration, bonuses and other benefits of members of the Board of Directors

1. The company has the right to pay remuneration and bonuses to members of the Board of Directors according to business results and efficiency.

2. Members of the Board of Directors shall be entitled to remuneration and bonuses. The remuneration for work is calculated according to the number of working days necessary to complete the tasks of the members of the Board of Directors and the remuneration level per day. The Board of Directors estimates the remuneration for each member on a unanimous basis. The total remuneration and bonus of the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting.

3. The remuneration of each member of the Board of Directors shall be included in the Company's business expenses in accordance with the law on corporate income tax, expressed in separate sections in the Company's annual financial statements and must be reported to the General Meeting of Shareholders at the annual meeting.

4. Members of the Board of Directors who hold executive positions or members of the Board of Directors who work in sub-committees of the Board of Directors or perform other tasks outside the scope of ordinary tasks of a member of the Board of Directors may be paid additional remuneration in the form of a lump-sum remuneration from time to time. salaries, commissions, profit percentages or in other forms as decided by the Board of Directors.

5. Members of the Board of Directors shall have the right to pay all expenses for travel, meals, accommodation and other reasonable expenses that they have to pay when performing their responsibilities as members of the Board of Directors, including expenses incurred in attending meetings of the General Meeting of Shareholders. The Board of Directors or subcommittees of the Board of Directors.

6. Members of the Board of Directors may be insured by the Company after obtaining the approval of the General Meeting of Shareholders. This insurance does not cover the responsibilities of members of the Board of Directors in relation to violations of laws and the company's charter.

Article 29. Chairman of the Board of Directors

1. The Chairman of the Board of Directors shall be elected, dismissed or dismissed from office by the Board of Directors among the members of the Board of Directors.

2. The Chairman of the Board of Directors must not concurrently serve as the General Director.

3. The Chairman of the Board of Directors has the following rights and obligations:

a. To formulate programs and plans for the operation of the Board of Directors;

b. Prepare programs, contents and documents for the meeting; convene, preside over and chair meetings of the Board of Directors;

c/ To organize the adoption of resolutions and decisions of the Board of Directors;

d/ To supervise the process of organizing the implementation of resolutions and decisions of the Board of Directors;

dd. Chairperson of the meeting of the General Meeting of Shareholders;

e. Other rights and obligations as prescribed by the Law on Enterprises and the company's charter.

g. The Chairman of the Board of Directors is responsible for convening and presiding over the General Meeting of Shareholders.

4. In case the Chairman of the Board of Directors resigns or is dismissed or dismissed, the Board of Directors must elect a replacement within 10 days from the date of receipt of the letter of resignation or dismissal or dismissal.

5. In case the Chairman of the Board of Directors is absent or unable to perform his/her tasks, he/she must authorize in writing another member to perform the rights and perform the rights and obligations of the Chairman of the Board of Directors. In case no authorized person or Chairman of the Board of Directors dies, goes missing, is temporarily detained, is serving a prison sentence, is serving administrative-handling measures at a compulsory detoxification establishment, compulsory education institution, escapes from his/her place of residence, is restricted or loses his/her civil act capacity, if there are difficulties in cognition, control of behavior, are banned from holding certain positions, practicing certain professions or doing certain jobs by the Court, the remaining members shall elect one of the members holding the position of Chairman of the Board of Directors on the principle that the majority of the remaining members approve until a new decision of the Board of Directors is issued.

Article 30. Board Meeting

1. The Chairman of the Board of Directors shall be elected at the first meeting of the Board of Directors within 07 working days from the end of the election of such Board of Directors. This meeting shall be convened and chaired by the member with the highest number of votes or the highest percentage of votes. In case there is more than one member with the highest number of votes or the same percentage of votes, the members shall vote on the principle of majority to elect 01 person from them to convene a meeting of the Board of Directors.

2. The Board of Directors must meet at least once a quarter and may hold an extraordinary meeting.

3. The Chairman of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:

a. At the request of the Supervisory Board or an independent member of the Board of Directors;

b. At the request of the General Director or at least 05 other managers;

c) At the request of at least 02 members of the Board of Directors;

4. The proposals specified in Clause 3 of this Article must be made in writing, clearly stating the purposes and issues to be discussed and decisions falling under the competence of the Board of Directors.

5. The Chairman of the Board of Directors must convene a meeting of the Board of Directors within 07 working days from the date of receipt of the request specified in Clause 3 of this Article. In case of failure to convene a meeting of the Board of Directors as requested, the Chairman of the Board of Directors shall be responsible for the damage caused to the Company; the proposer has the right to replace the Chairman of the Board of Directors to convene a meeting of the Board of Directors.

6. The Chairman of the Board of Directors or the convener of the meeting of the Board of Directors must send a notice of invitation to the meeting at least 03 working days before the date of the meeting. The notice of invitation to the meeting must specify the time and place of the meeting, the agenda, the issues to be discussed and decided. The notice of invitation to the meeting must be enclosed with the documents used at the meeting and the members' votes.

The notice of invitation to the meeting of the Board of Directors may be sent by invitation, telephone, fax, electronic means or other methods prescribed by the company's charter and ensure that the contact address of each member of the Board of Directors registered at the company is reached.

7. The Chairman of the Board of Directors or the convener shall send the notice of invitation to the meeting and enclosed documents to the members of the Control Board as for members of the Board of Directors.

Members of the Supervisory Board have the right to attend meetings of the Board of Directors; have the right to discuss but not vote.

8. A meeting of the Board of Directors shall be conducted when 3/4 or more of the total number of members attend the meeting. In case the meeting convened under the provisions of this Clause does not have enough members to attend the meeting as prescribed, it shall be convened for the second time within 03 days from the date of the planned first meeting. In this case, the meeting shall be conducted if more than half of the members of the Board of Directors attend the meeting.

9. Members of the Board of Directors shall be deemed to attend and vote at the meeting in the following cases:

a. Attend and vote directly at the meeting;

b/ To authorize other persons to attend the meeting and vote as prescribed in Clause 11 of this Article;

c. Attend and vote through online conferences, electronic voting or other electronic forms;

d/ To send ballot papers to the meeting by mail, fax or e-mail;

e/ To send the ballot papers by other means as prescribed in the company's charter.

10. In case of sending the ballot papers to the meeting by mail, the ballot papers must be enclosed in sealed envelopes and must be delivered to the Chairman of the Board of Directors at least 01 hour before the opening of the meeting. Ballots are only opened in the presence of all attendees.

11. Members must fully attend meetings of the Board of Directors. Members may authorize others to attend meetings and vote if approved by a majority of the members of the Board of Directors.

12. Resolutions and decisions of the Board of Directors shall be adopted if they are approved by the majority of members attending the meeting; in case the number of votes is equal, the final decision shall belong to the party with the opinion of the Chairman of the Board of Directors.

Article 31. Subcommittees of the Board of Directors

1. The Board of Directors may set up subordinate subcommittees to be in charge of development policies, personnel, salaries and bonuses, internal audit, and risk management. The number of members of the subcommittee decided by the Board of Directors shall be at least 02 people, including members of the Board of Directors and external members. Independent members of the Board of Directors/non-executive members of the Board of Directors should constitute a majority in the sub-committee and one of these members shall be appointed as the Head of the sub-committee at the decision of the Board of Directors. The activities of the sub-committee must comply with the regulations of the Board of Directors. The resolution of the subcommittee takes effect only when a majority of members attend and vote for approval at the meeting of the subcommittee.

2. The implementation of decisions of the Board of Directors or subcommittees under the Board of Directors must comply with current laws and the provisions of the company's Charter and internal regulations on corporate governance.

Article 32. Person in charge of corporate governance

1. The Board of Directors of the Company must appoint at least 01 person in charge of corporate governance to support the corporate governance at the enterprise. The person in charge of corporate administration may concurrently serve as the company secretary as prescribed in Clause 5, Article 156 of the Law on Enterprises.

2. The person in charge of corporate administration must not concurrently work for an approved auditing organization that is auditing the Company's financial statements.

3. The person in charge of company administration has the following rights and obligations:

a. Advising the Board of Directors on organizing the General Meeting of Shareholders in accordance with regulations and related affairs between the Company and shareholders;

b. Prepare meetings of the Board of Directors, the Supervisory Board and the General Meeting of Shareholders at the request of the Board of Directors or the Supervisory Board;

c. Advising on the procedures of meetings;

d. Attend meetings;

e/ To advise on procedures for making resolutions of the Board of Directors in accordance with the provisions of law;

e. Provide financial information, copies of the minutes of the meeting of the Board of Directors and other information to members of the Board of Directors and members of the Control Board;

g. Supervise and report to the Board of Directors on the Company's information disclosure activities;

h. To act as a point of contact with relevant interested parties;

i. Confidentiality of information in accordance with the provisions of law and the company's charter;

k. Other rights and obligations as prescribed by law and the company's charter.

VIII. GENERAL DIRECTORS AND OTHER EXECUTIVES

Article 33. Organization of the management apparatus

The Company's management system must ensure that the management apparatus is responsible to the Board of Directors and subject to the supervision and direction of the Board of Directors in the Company's daily business. The company has a General Director, Deputy General Directors, Chief Accountant and other managerial positions appointed by the Board of Directors. The appointment, dismissal and dismissal of the above-mentioned titles must be approved by resolutions and decisions of the Board of Directors.

Article 34. Company Executives

1. The Company's executives include the General Director, Deputy General Director, Chief Accountant and other executives in accordance with the company's Charter.

2. At the request of the General Director and approved by the Board of Directors, the Company may recruit other executives with the number and standards in accordance with the Company's management structure and regulations prescribed by the Board of Directors. The business operator must be responsible for supporting the Company to achieve the goals set out in its operations and organization.

3. The General Director shall be paid salaries and bonuses. The salary and bonus of the General Director shall be decided by the Board of Directors.

4. Executives' salaries shall be included in the Company's business expenses in accordance with the law on corporate income tax, which shall be expressed in separate sections in the Company's annual financial statements and must be reported to the General Meeting of Shareholders at the annual meeting.

Article 35. Appointment, dismissal, duties and powers of the General Director

1. The Board of Directors shall appoint 01 member of the Board of Directors or hire another person to be the General Director.

2. The General Director is the person who runs the day-to-day business of the Company; under the supervision of the Board of Directors; take responsibility before the Board of Directors and law for the performance of assigned rights and obligations.

3. The term of office of the General Director shall not exceed 05 years and may be re-appointed for an unlimited number of terms. The General Director must meet the standards and conditions prescribed by law and the company's charter.

4. The General Director has the following rights and obligations:

a. To decide on matters related to the Company's day-to-day business that are not under the authority of the Board of Directors;

b. Organize the implementation of resolutions and decisions of the Board of Directors;

c/ To organize the implementation of the Company's business plans and investment plans;

d/ To propose the plan on organizational structure and internal management regulations of the Company;

dd. Appoint, dismiss and dismiss managerial positions in the Company, except for titles under the competence of the Board of Directors;

e. To decide on salaries and other benefits for employees in the Company, including managers under the appointing competence of the General Director.;

g. Labor recruitment;

h. Propose a plan to pay dividends or handle losses in business;

i. Other rights and obligations as prescribed by law, the company's charter and resolutions and decisions of the Board of Directors.

5. The Board of Directors may dismiss the General Director when a majority of the members of the Board of Directors have the right to vote at the meeting to approve and appoint a new General Director to replace him.

IX. CONTROL BOARD

Article 36. Candidacy and nomination of members of the Supervisory Board (Controller)

1. The candidacy and nomination of members of the Control Board shall be carried out in the same manner as those specified in Clauses 1 and 2, Article 25 of this Charter.

2. In case the number of candidates for the Supervisory Board through nomination and candidacy is not sufficient for the necessary number, the incumbent Supervisory Board may nominate additional candidates or nominating organizations as prescribed in the company's Charter, the Internal Regulation on corporate governance and the Regulation on operation of the Supervisory Board. The introduction of additional candidates by the incumbent Supervisory Board must be clearly announced before the General Meeting of Shareholders votes to elect members of the Supervisory Board in accordance with law.

Article 37. Composition of the Supervisory Board

1. The number of members of the Control Board of the Company is 03 people. The term of office of a member of the Supervisory Board shall not exceed 05 years and may be re-elected for an unlimited number of terms.

2. Members of the Control Board must meet the criteria and conditions specified in Article 169 of the Law on Enterprises and do not fall into the following cases:

a. Working in the accounting and finance department of the Company;

b. Being a member or employee of an independent auditing firm that audits the company's financial statements in the previous 03 consecutive years.

3. A member of the Control Board shall be dismissed from office in the following cases:

a. No longer meeting the criteria and conditions for being a member of the Control Board as prescribed in Clause 2 of this Article;

b. Have a letter of resignation and be approved;

4. A member of the Control Board shall be dismissed in the following cases:

a. Failing to complete assigned tasks and jobs;

b. Failing to exercise his/her rights and obligations for 06 consecutive months, except for force majeure cases;

c) Repeatedly violating or seriously violating the obligations of members of the Control Board in accordance with the Law on Enterprises and the company's charter;

d) Other cases according to the resolution of the General **Meeting of Shareholders.**

Article 38. Head of the Supervisory Board

1. The Head of the Control Board shall be elected by the Control Board from among the members of the Control Board; the election, dismissal and dismissal of office according to the principle of majority. The Supervisory Board must have more than half of its members permanently residing in Vietnam. The Head of the Control Board must have a university diploma or higher in one of the majors of economics, finance, accounting, auditing, law, business administration or majors related to the business activities of the enterprise.

2. Rights and obligations of the Head of the Control Board:

a. Convene a meeting of the Supervisory Board;

b. Request the Board of Directors, the General Director and other executives to provide relevant information to report to the Supervisory Board;

c/ To make and sign the report of the Control Board after consulting the Board of Directors for submission to the General Meeting of Shareholders.

Article 39. Rights and obligations of the Supervisory Board

The Control Board has the rights and obligations specified in Article 170 of the Law on Enterprises and the following rights and obligations:

1. To propose and propose the General Meeting of Shareholders to approve the list of auditing organizations approved to audit the Company's financial statements; decide on the approved audit organization to inspect the Company's operation, dismiss the approved auditor when deeming it necessary.

2. To take responsibility before shareholders for their supervisory activities.

3. To supervise the financial situation of the Company, the observance of law in the operation of members of the Board of Directors, the General Director and other managers.

4. Ensure coordination with the Board of Directors, General Director and shareholders.

5. In case of detecting violations of law or the company's Charter by members of the Board of Directors, the General Director and other executives of the enterprise, the Control Board must notify in writing to the Board of Directors within 48 hours, requesting the violators to terminate the violations and take remedial measures.

6. To formulate the Regulation on operation of the Control Board and submit it to the General Meeting of Shareholders for approval.

7. Report at the General Meeting of Shareholders as prescribed in Article 290 of the Government's Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities.

8. Having the right to access the Company's dossiers and documents kept at its head office, branches and other locations; have the right to go to the working place of the Company's managers and employees during working hours.

9. To request the Board of Directors, members of the Board of Directors, the General Director and other managers to provide adequate, accurate and timely information and documents on the management, administration and business activities of the Company.

10. Other rights and obligations as prescribed by law and this Charter.

Article 40. Supervisory Board Meeting

1. The Control Board must meet at least 02 times in a year, and the number of members attending the meeting is at least 2/3 of the members of the Control Board. The minutes of the meeting of the Supervisory Board are made in detail and clearly. The person recording the minutes and the members of the Control Board attending the meeting must sign the minutes of the meeting. The minutes of meetings of the Control Board must be kept in order to determine the responsibilities of each member of the Control Board.

2. The Control Board has the right to request members of the Board of Directors, the General Director and representatives of the approved auditing organization to attend and answer issues that need to be clarified.

Article 41. Salaries, remuneration, bonuses and other benefits of members of the Supervisory Board

Salaries, remunerations, bonuses and other benefits of members of the Control Board shall comply with the following provisions:

1. Members of the Control Board shall be paid salaries, remuneration, bonuses and other benefits under decisions of the General Meeting of Shareholders. The General Meeting of Shareholders shall decide on the total salary, remuneration, bonuses, other benefits and annual operating budget of the Supervisory Board.

2. Members of the Control Board shall be paid expenses for meals, accommodation, travel, and expenses for use of independent consultancy services at reasonable levels. The total remuneration and expenses shall not exceed the total annual operating budget of the Supervisory Board approved by the General Meeting of Shareholders, unless otherwise decided by the General Meeting of Shareholders.

3. The salaries and operating expenses of the Control Board shall be included in the Company's business expenses in accordance with the law on corporate income tax and other relevant provisions of law and must be made into separate sections in the Company's annual financial statements.

X. RESPONSIBILITIES OF MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE CONTROL BOARD, GENERAL DIRECTORS AND OTHER EXECUTIVES

Members of the Board of Directors, Members of the Supervisory Board, General Directors and other executives are responsible for performing their duties, including those as members of sub-committees of the Board of Directors, in an honest and prudent manner for the benefit of the Company.

Article 42. Honest responsibility and avoidance of conflicts of interest

1. Members of the Board of Directors, members of the Control Board, General Directors and other managers must publicize relevant interests in accordance with the Law on Enterprises and relevant legal documents.

2. Members of the Board of Directors, members of the Control Board, General Directors, other managers and related persons of these members may only use the information obtained from their positions to serve the interests of the Company.

3. Members of the Board of Directors, members of the Control Board, the General Director and other managers are obliged to notify in writing to the Board of Directors and the Control Board of transactions between companies, subsidiaries and other companies under the control of more than 50% of charter capital with such entities or persons with of such subjects in accordance with law. For the above-mentioned transactions approved by the General Meeting of Shareholders or the Board of Directors, the Company must disclose information about these resolutions in accordance with the provisions of the securities law on information disclosure.

4. Members of the Board of Directors are not allowed to vote on transactions that benefit such member or related persons of such members in accordance with the Law on Enterprises and the company's charter.

5. Members of the Board of Directors, members of the Control Board, the General Director, other managers and related persons of these subjects are not allowed to use or disclose to others inside information to carry out relevant transactions.

6. Transactions between the Company and one or more members of the Board of Directors, members of the Control Board, the General Director, other executives and individuals and organizations related to these entities shall not be invalid in the following cases:

a/ For transactions with a value of less than 35% of the total value of assets stated in the latest financial statements, important contents of contracts or transactions as well as relationships and interests of members of the Board of Directors and members of the Control Board, The General Director and other executives have been reported to the Board of Directors and approved by the Board of Directors by a majority of votes of members of the Board of Directors who have no related interests;

b/ For transactions with a value of 35% or more or transactions resulting in the transaction value arising within 12 months from the date of the first transaction with a value of 35% or more of the total asset value recorded in the latest financial statements, important contents of this transaction as well as the relationship and interests of members of the Board of Directors, members of the Supervisory Board, General Directors and other executives have been announced to shareholders and approved by the General Meeting of Shareholders by the votes of shareholders who have no related interests.

Article 43. Liability for damages and compensation

1. Members of the Board of Directors, members of the Control Board, the General Director and other executives who breach their obligations and responsibilities honestly and prudently and fail to fulfill their obligations shall be responsible for the damages caused by their acts of violation.

2. The Company shall compensate persons who have been, are or may become a party involved in complaints, lawsuits or lawsuits (including civil, administrative and non-litigation cases initiated by the Company) if such persons have been or are members of the Board of Directors, members of the Supervisory Board, General Directors, other executives, employees or representatives authorized by the Company who have or are performing duties authorized by the Company, act honestly and prudently for the benefit of the Company on the basis of compliance with the law and have no evidence confirming that such person has breached his or her responsibilities.

3. Compensation expenses include expenses for judgments, fines and payables incurred in practice (including fees for hiring lawyers) when settling these cases within the framework permitted by law. The company can purchase insurance for these people to avoid the above compensation liabilities.

XI. THE RIGHT TO SEARCH THE COMPANY'S BOOKS AND RECORDS

Article 44. The right to look up books and records

1. Ordinary shareholders have the right to look up books and dossiers, specifically as follows:

a. Ordinary shareholders have the right to consider, look up and extract information about names and contact addresses in the list of shareholders with voting rights; request correction of their inaccurate information; consider, look up, extract or copy the company's charter, minutes of the General Meeting of Shareholders and resolutions of the General Meeting of Shareholders.

b. Shareholders or groups of shareholders owning 05% or more of the total number of ordinary shares have the right to consider, look up and extract the minutes and resolutions and decisions of the Board of Directors, mid-year and annual financial statements, reports of the Control Board, contracts, etc transactions must be made through the Board of Directors and other documents, except for documents related to trade secrets and business secrets of the Company.

2. In case the authorized representative of a shareholder or a group of shareholders requests to search the books and dossiers, it must be enclosed with the power of attorney of the shareholder or group of shareholders represented by such person or a certified copy of this power of attorney.

3. Members of the Board of Directors, members of the Control Board, the General Director and other executives have the right to look up the Company's shareholder register, shareholder list, books and other records of the Company for purposes related to their positions provided that such information must be kept confidential.

4. The company must keep this Charter and amendments and supplements to the Charter, the Enterprise Registration Certificate, regulations, documents proving the ownership of assets, resolutions of the General Meeting of Shareholders and the Board of Directors, minutes of meetings of the General Meeting of Shareholders and the Board of Directors, reports of the Board of Directors, reports of the Control Board, annual financial statements, accounting books and other documents as prescribed by law at the head office or another place provided that the shareholders and the Business Registration Authority are notified of the place where these documents are stored.

5. The company's charter must be published on the company's website.

XII. EMPLOYEES AND TRADE UNIONS

Article 45. Employees and trade unions

1. The General Director shall make a plan for the Board of Directors to approve matters related to the recruitment, dismissal of employees, salaries, social insurance, welfare, commendation and discipline for employees and executives of enterprises.

2. The General Director shall make a plan for the Board of Directors to approve matters related to the Company's relations with trade union organizations in accordance with the best management standards, practices and policies, the practices and policies specified in this Charter, the Company's regulations and current legal regulations.

XIII. DISTRIBUTION OF PROFITS

Article 46. Profit Distribution

1. The General Meeting of Shareholders shall decide on the dividend payment level and the form of annual dividend payment from the retained profits of the Company.

2. The company does not pay interest on dividend payments or payments related to a class of shares.

3. The Board of Directors may propose the General Meeting of Shareholders to approve the payment of dividends in whole or in part by shares and the Board of Directors shall be the executing agency of this decision.

4. In case dividends or other amounts related to a type of stock are paid in cash, the Company must pay in Vietnam dong. Payments can be made directly or through banks on the basis of bank account details provided by shareholders. In case the Company has transferred the money in accordance with the bank details provided by the shareholder but the shareholder does not receive the money, the Company is not responsible for the amount of money the Company has transferred to this shareholder. The payment of dividends for shares listed/registered for trading at the Stock Exchange can be conducted through a securities company or the Vietnam Securities Depository and Clearing Corporation.

5. Pursuant to the Law on Enterprises and the Law on Securities, the Board of Directors shall adopt a resolution or decision to determine a specific date for finalizing the list of shareholders. Pursuant to that date, persons who register as shareholders or holders of other securities are entitled to receive dividends in cash or shares, receive notices or other documents.

6. Other matters related to profit distribution shall comply with law.

XIV. BANK ACCOUNTS, FISCAL YEARS AND ACCOUNTING REGIMES

Article 47. Bank Account

1. The company opens accounts at Vietnamese banks or branches of foreign banks licensed to operate in Vietnam.

2. Subject to the prior approval of the competent authority, in case of necessity, the Company may open an overseas bank account in accordance with the provisions of law.

3. The Company conducts all payments and accounting transactions through Vietnamese currency or foreign currency accounts at the banks where the Company opens accounts.

Article 48. Fiscal Year

The Company's current financial year begins on the first day of April (4) of each year and ends on the 31st day of March of the following year.

The first fiscal year starts from the date of issuance of the Enterprise Registration Certificate and ends on the 31st day of December immediately following the date of issuance of the Enterprise Registration Certificate.

From April 1, 2016, the Company has changed the financial year and maintained it until now.

Article 49. Accounting regime

1. The accounting regime used by the company is the enterprise accounting regime or a specific accounting regime promulgated and approved by a competent agency.

2. The company shall make accounting books in Vietnamese and keep accounting records in accordance with the law on accounting and relevant laws. These records must be accurate, up-to-date, systematic and must be sufficient to prove and account for the Company's transactions.

3. The company shall use the currency in accounting in Vietnam dong. In case the company has economic operations arising mainly in a foreign currency, it may choose such foreign currency as the currency unit in accounting, take responsibility for such choice before law and notify it to the direct tax administration agency.

XV. FINANCIAL STATEMENTS, ANNUAL REPORTS AND RESPONSIBILITIES FOR INFORMATION DISCLOSURE

Article 50. Yearly, semi-annual and quarterly financial statements

1. The company must make annual financial statements and annual financial statements must be audited in accordance with law. The company announces its audited annual financial statements in accordance with the law on information disclosure on the securities market and submits it to the competent state agency.

2. The annual financial statement must include all reports, appendices and explanations in accordance with the law on enterprise accounting. The annual financial statements must honestly and objectively reflect the Company's operation.

3. The company must make and publish the reviewed semi-annual financial statements and quarterly financial statements in accordance with the law on information disclosure on the securities market and submit them to competent state agencies.

Article 51. Annual Report

The company must make and publish the Annual Report in accordance with the provisions of the law on securities and securities market.

XVI. CORPORATE AUDIT

Article 52. Audit

1. The General Meeting of Shareholders shall appoint an independent auditing firm or approve the list of independent auditing firms and authorize the Board of Directors to decide to select one of these units to audit the Company's financial statements for the next fiscal year based on the terms and conditions agreed with the Association co-administrators.

2. The audit report shall be attached to the annual financial statement of the Company.

3. Independent auditors who audit the Company's financial statements may attend meetings of the General Meeting of Shareholders and are entitled to receive notices and other information

related to the meetings of the General Meeting of Shareholders and may express their opinions at the general meeting on matters related to the audit of financial statements of the Company.

XVII. SEAL OF ENTERPRISE

Article 53. Seal of the enterprise

1. Seals include seals made at seal engraving establishments or seals in the form of digital signatures in accordance with the law on electronic transactions.

2. The Board of Directors shall decide on the type, quantity, form and contents of the seal of the Company, its branches and representative offices (if any).

3. The Board of Directors and the General Director shall use and manage the seal in accordance with current law.

XVIII. DISSOLUTION OF THE COMPANY

Article 54. Dissolution of the company

1. The company may be dissolved in the following cases:

a. Ending the operation term stated in the company's charter without an extension decision;

b. According to resolutions and decisions of the General Meeting of Shareholders;

c/ The enterprise registration certificate is revoked, unless otherwise provided for by the Law on Tax Administration;

d/ Other cases as prescribed by law.

2. The dissolution of the company ahead of time (including the extended duration) shall be decided by the General Meeting of Shareholders and the Board of Directors. This dissolution decision must be notified or approved by a competent authority (if mandatory) as prescribed.

Article 55. Extension of operation

1. The Board of Directors shall convene a meeting of the General Meeting of Shareholders at least 7 months before the end of the operation term so that shareholders can vote on the extension of the Company's operation at the request of the Board of Directors.

2. The operation duration shall be extended when the number of shareholders representing 65% or more of the total number of votes of all shareholders attending the General Meeting of Shareholders approves.

Article 56. Liquidation

1. At least 06 months before the end of the Company's operation term or after the decision on dissolution of the Company is issued, the Board of Directors must establish a Liquidation Committee consisting of 03 members, of which 02 members are appointed by the General Meeting of Shareholders and 01 member is appointed by the Board of Directors from 01 independent auditing firm. The liquidation board prepares its operation regulations. Members of the Liquidation Board can be selected from among the Company's employees or independent specialists. All costs related to liquidation are prioritized by the Company in advance of the Company's other debts.

2. The liquidation board shall report to the business registration authority on the date of establishment and commencement of operation. From that time onwards, the Liquidation Board represents the Company in all matters related to the liquidation of the Company before the Court and administrative agencies.

3. Proceeds from liquidation shall be paid in the following order:

a) Liquidation expenses;

b) Salary arrears, severance allowances, social insurance and other benefits of employees under the signed collective labor agreements and labor contracts;

c) Tax debts;

d) Other debts of the Company;

dd) The remaining amount after payment of all debts from items (a) to (d) above shall be divided among shareholders. Preferred shares are prioritized for payment in advance.

XIX. SETTLEMENT OF INTERNAL DISPUTES

Article 57. Internal dispute resolution

1. In case of disputes or complaints arising related to the Company's operation, the rights and obligations of shareholders as prescribed in the Law on Enterprises, the Company's Charter, other legal provisions or the agreement between:

a. Shareholders with the Company;

b. Shareholders with the Board of Directors, the Supervisory Board, the General Director or other executives,

The parties involved try to resolve that dispute through negotiation and mediation. Except for disputes related to the Board of Directors or the Chairman of the Board of Directors, the Chairman of the Board of Directors shall assume the prime responsibility for settling the dispute and request each party to present information related to the dispute within 30 working days from the date the dispute arises. In case of a dispute involving the Board of Directors or the Chairman of the Board of Directors, either party may request the General Meeting of Shareholders to appoint an independent expert to mediate the dispute settlement process.

2. In case a conciliation decision cannot be reached within (06) weeks from the start of the conciliation process or if the decision of the mediator is not accepted by the parties, one party may bring such dispute to arbitration or court.

3. The parties shall bear their own expenses related to the negotiation and conciliation procedures. The payment of the Court's expenses shall be made in accordance with the Court's ruling.

XX. SUPPLEMENTING AND AMENDING THE CHARTER

Article 58. Company Charter

1. The amendment and supplementation of this Charter must be considered and decided by the General Meeting of Shareholders.

2. In case there are provisions related to the Company's operation which have not been mentioned in this Charter or in case there are new legal provisions different from the provisions in this Charter, such provisions shall be applied to regulate the Company's operation.

XXI. EFFECTIVE DATE

Article 59. Effective Date

1. This charter, consisting of 21 chapters and 59 articles, was issued by the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company on September 10, 2026 under the authorization of the Shareholders' Meeting Resolution No. 01/2026/NQ-DHDCD dated July 24, 2026. This charter takes effect from September 10, 2026.

2. A charter shall be made in ten (10) copies, of equal validity, in which:

a. One (01) copy to be submitted at the local State Notary Office

b. Five (05) copies of registration at the administrative agencies according to the regulations of the People's Committees of the provinces and cities;

c. Four (04) copies kept at the Company's Head Office.

3. These Terms and Conditions are the sole and official of the Company.

4. Copies or extracts of the company's charter are valid when signed by the Chairman of the Board of Directors or at least one-half (1/2) of the total number of members of the Board of Directors.

Full name and signature of the legal representative of the Company./.

GENERAL DIRECTOR

SĐKKD: 0200117929-C.T.C.P
CÔNG TY
CỔ PHẦN
ĐẦU TƯ DỊCH VỤ
TÀI CHÍNH
HOÀNG HUY
Q. LÊ CHÂN - T.P. HẢI PHÒNG

Hoang Thi Huyen

APPENDIX 01

LIST OF FOUNDING SHAREHOLDERS

(attached to the Company's Charter)

TT	Founding Shareholders	Place of permanent residence registration for individuals or head office address for organizations	Number of shares (*)	Ownership/charter capital ratio (%)
1	Do Huu Ha	183 Ba Trieu Street, Hai Ba Trung, Hanoi	302.749.739	30,17%
2	Nguyễn Thị Hà	183 Ba Trieu Street, Hai Ba Trung, Hanoi	49.044.882	4,89%
3	Do Huu Hung	No. 116 Nguyen Duc Canh, Le Chan, Hai Phong	3.801.684	0,38%

(*) On the date of adoption of this Charter.