

DECISION
On getting a loan at a credit institution

CHAIRMAN OF THE BOARD OF DIRECTORS
VNDIRECT SECURITIES CORPORATION

Pursuant to:

- *Law of Enterprises No. 59/2020/QH14 on June 17, 2020 and the legal documents guiding the implementation;*
- *Charter of VNDIRECT Securities Corporation (“the Company”);*
- *Resolution No. 328/2022/NQ-HDQT on May 16, 2022 of the Board of Directors of the Company;*

DECIDES

Article 1. Agree to the use of loan capital, guarantee at Joint Stock Commercial Bank for Foreign Trade of Vietnam (“Vietcombank”) as follows:

Total expected credit limit: VND 10,000,000,000,000 (in words: Ten thousand billion dong)

The purpose of using the loan capital: supplementing working capital for business activities of the Company.

Article 2. Agree to approve the use of highly liquid assets owned by the Company (term deposits, demand deposits, certificates of deposit, bonds and other highly liquid assets as prescribed by Vietcombank from time to time) and other assets owned by the Company approved by Vietcombank and in accordance with the laws and regulations of Vietcombank to mortgage/pledge and other forms of security to secure the Company's obligations at Vietcombank.

Article 3. Other contents is agreed to comply with the regulations on credit granting of Vietcombank and according to the provisions of law.

Article 4. This Decision takes effect from the date of signing. The Divisions/Departments/Boards/Units and related individuals of the Company are responsible for the implementation of this Decision.

VNDIRECT SECURITIES CORPORATION

Chairman Of The Board Of Directors

(signed)

Nguyen Vu Long