

No.: 5.02../2026/CV-VNDIRECT

Hanoi, June 3, 2026

**NOTICE ON INTEREST RATE OF BOND CODE VND125032 (VNDL2527001)****To: Bondholders of Bond Code VND125032**

Pursuant to the Offering Circular for the public offering of bond issued by VNDIRECT Securities Corporation on November 4, 2025 ("Bond Code VND125032");

- Pursuant to the 12-month term VND deposit interest rates (payable at maturity) applicable to individual customers, as published on June 3, 2026 on the official websites of BIDV, Vietcombank, VietinBank, and Agribank.

VNDIRECT Securities Corporation, in its capacity as the Issuer of Bond Code VND125032, hereby respectfully announces the interest rate applicable to the second interest period, from (and including) June 12, 2026 to (but excluding) December 12, 2026 (the "2nd Interest Period"), as follows:

Applicable Interest Rate for the Interest Period = Reference Rate + 2.80% per annum

The Reference Rate for each interest period following the first interest period shall be the arithmetic average of the 12-month term Vietnamese Dong (VND) deposit interest rates, applicable to individual customers and payable at maturity, as announced on the Interest Determination Date by: (i) Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), (ii) Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), (iii) Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), and (iv) Vietnam Bank for Agriculture and Rural Development (Agribank). The Reference Rate (if not a whole number) shall be rounded to two (02) decimal places.

The 12-month term VND deposit interest rates (payable at maturity) applicable to individual customers, as published on the Interest Determination Date (June 3, 2026) on the official websites of the above-mentioned banks, are as follows:

Bank	Interest Rate (% p.a.)
BIDV	5.90%
Vietcombank	5.90%
VietinBank	5.90%
Agribank	5.90%
Reference Rate	5.90%

Accordingly, the interest rate applicable to Bond Code VND125032 for 2nd Interest Period, from June 12, 2026 to December 12, 2026, is **8.70% per annum**.



Respectfully,

Distribution:
- Filed at company.

VNDIRECT SECURITIES CORPORATION

(Signature, full name, and company seal)

(Signed and sealed)

NGUYEN THI HIEN

Director of Investment Management Services

