

DECISION

**CHAIRWOMAN OF THE BOARD OF DIRECTORS
VNDIRECT SECURITIES CORPORATION**

Pursuant to:

- *Law of Enterprises No. 59/2020/QH14 on June 17, 2020 and amendment/supplementation documents, implementation instructions;*
- *Law of Securities No. 54/2019/QH14 on November 26, 2019 and amendment/supplementation documents, implementation instructions;*
- *Organization and Operation Charter of VNDIRECT Securities Corporation;*
- *Duties and powers of the Chairwoman of the Board of Directors of VNDIRECT Securities Corporation.*

DECIDES

Article 1. Decide to implement and disclose information about the Company's syndication term loan in US dollars with a total value of USD 75,000,000 with the option to increase the loan limit up to USD 125,000,000, which means the total loanable limit is up to USD 200,000,000 (the "Total credit limit") arranged by foreign financial institutions. The specific content of borrowing the above Credit is made according to the contents stated in Decision No. 832/2022/QD-VNDS dated October 31, 2022.

Article 2. This Decision takes effect from the date of signing.

Article 3. Board of Executive, related Divisions/Departments/Boards of the Company are responsible for the implementation of this Decision.

Recipients:

- *As above;*
- *Kept at the Company.*

VNDIRECT SECURITIES CORPORATION
CHAIRWOMAN OF THE BOARD OF DIRECTORS

(signed)

PHAM MINH HUONG