
Hanoi, May 21, 2025

DECISION
THE BOARD OF DIRECTORS
FPT SECURITIES JOINT STOCK COMPANY
(Re.: Borrowings from HDBank)

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and the Law No. 03/2022/QH15 dated January 11, 2022 amending some articles of the Law on Enterprises No. 59/2020/QH14;
- Pursuant to the Decision No. 59/UBCK-GP signed by the State Securities Commission of Vietnam on granting Establishment and Operation Certificate to FPT Securities Joint Stock Company on July 13, 2007 and its amended licenses;
- Pursuant to the Charter of Operation of FPT Securities Joint Stock Company and its amended licenses;
- Pursuant to the Governance Regulations of FPT Securities Joint Stock Company issued on March 28, 2023;
- Pursuant to capital needs for the company's business.

DECIDES

Article 1: Ratify the capital borrowing plan at Ho Chi Minh City Joint Stock Commercial Bank (HDBank) as follows:

1. Total short-term loan limit: 1,000,000,000,000 VND.
2. Purpose of borrowings: **To supplement/replenish capital for investment and trading activities in government bonds.**
3. Loan term: 36 months.
4. Collateral: None
5. Interest rates and fees: The interest rates shall be determined at the time of loan disbursement in accordance with HDBank's announcement on lending rates and specified in each Loan Disbursement Request cum Debt Acknowledgment Contract (or other equivalent documents in accordance with HDBank's regulations).
6. Using revenue, profits and other income sources of the Company to fully and punctually fulfill its obligations of principal and interest repayment to HDBank.
7. Authorizing the Legal Representative, Mr. Nguyen Diep Tung, General Director of FPT Securities Joint Stock Company or Mr. Nguyen Van Dung, Chairman of the Board of Directors cum Deputy General Director FPT Securities Joint Stock Company (or a representative authorized by the Legal Representative according to the Laws) to act on behalf of the Company to sign Credit Contracts, Loan Disbursement Requests cum Debt

Acknowledgment Contract, Pledge/Mortgage/Guarantee Contracts, Agreements or documents related to the loan transactions with HDBank.

Article 2: The Decision takes effect from the date of signing and remain in force until a new Decision/Document issued by the Chairman of the Board of Directors of FPT Securities Joint Stock Company is sent to HDBank announcing the termination of the validity of this Decision.

Article 3: The Board of Management of FPT Securities Joint Stock Company and other relevant departments are responsible for implementing this Decision.

Recipients:

- *As Article 3;*
- *FAD archives.*

**CHAIRMAN
THE BOARD OF DIRECTORS**

(Signed and sealed)

NGUYEN VAN DUNG