

**CÔNG TY CỔ PHẦN TẬP ĐOÀN
MASAN
MASAN GROUP CORPORATION**

**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Số: 166./2022

No. 166/2022

TP. HCM, ngày 28 tháng 04 năm 2022
Ho Chi Minh City, 28 April 2022

**CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE**

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh /
Sở Giao dịch Chứng khoán Hà Nội
To: State Securities Commission of Vietnam
Hochiminh Stock Exchange / Hanoi Stock Exchange

1. Tên tổ chức/Name of organization: Công ty Cổ phần Tập đoàn Masan / Masan Group Corporation

- Mã chứng khoán/Mã thành viên/ Stock code/ Broker code: MSN

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2. Nội dung thông tin công bố: Thông cáo báo chí Masan hợp tác với Trusting Social, tăng tốc thiết lập nền tảng Tiêu dùng - Công nghệ

Contents of disclosure: Press release Masan Partners with Trusting Social to Accelerate Consumer-Tech Vision

(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 28./04/2022 tại đường dẫn https://masangroup.com/msnew/investor-center/?lang_ui=vn.

This information was disclosed in the folder Corporate Announcements of section Investor Center on the Company's website on 28./04/2022 at https://masangroup.com/msnew/investor-center/?lang_ui=en

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 liên quan đến nội dung thông tin công bố như nêu tại mục 2/Documents related to disclosed information at mentioned in paragraph 2.

ĐẠI DIỆN TỔ CHỨC
ORGANIZATION REPRESENTATIVE
Người được ủy quyền công bố thông tin
Authorized representative for information disclosure
LUẬT SƯ TRƯỞNG / GENERAL COUNSEL



TRẦN PHƯƠNG BẮC



FOR IMMEDIATE RELEASE

Masan Partners with Trusting Social to Accelerate Consumer-Tech Vision

Ho Chi Minh City, 28 April 2022 – Masan Group Corporation (**HOSE: MSN**, “Masan”) today announced the closing of its USD65 million investment for 25% of Trusting Social Company JSC, the Vietnam subsidiary of Singapore based Trust IQ Pte. Ltd. (“Trusting Social”). The partnership with Trusting Social will accelerate Masan’s off-to-online (“O²”) vision to provide Retail and Consumer AI and fintech solutions to power its consumer-tech ecosystem.

Trusting Social delivers artificial intelligence (“AI”) and machine learning (“ML”) -led products to leading banks and finance companies, enabling them to provide consumption financing products to under-served consumers at scale. Today, Trusting Social’s credit insights cover more than a billion consumers and are used by more than 170 financial institutions across Vietnam, Indonesia, India and the Philippines. Trusting Social is backed by Sequoia Capital, Beenext, Tanglin Ventures, 500 Startups, and Genesis Alternative Ventures. Through its partnership with Masan, Trusting Social aims to leverage its AI and ML platform to personalize offerings from essential, financial to discretionary needs for Masan’s consumers.

Since establishing The CrownX in December 2019, Masan has been adding pieces to its “Point of Life” puzzle by expanding its portfolio of products and services to address consumers’ diversifying unmet needs and piloting its “mini mall” concept for greater convenience and accessibility. The partnership with Trusting Social further expands Masan’s consumer capabilities with AI and ML consumer solutions to accelerate Masan’s O² transformation to meet consumer’s need for personalization, convenience, and accessibility.

Masan Group CEO, Danny Le said, “Walmart has invested heavily to develop an AI and ML platform and has leveraged it to become the leading offline and online daily, consumer life platform. The Trusting Social partnership provides Masan a similar cutting edge AI and ML platform but tailored for 100 million Vietnamese consumers. Our job together now is to develop it from a pure credit scoring use case to a holistic Consumer engine.”

In the short term, this partnership will drive cost efficiencies and business value across Masan’s core business activities including retail store selection, demand & supply planning, product assortment, commercial sales & marketing and product development. Over the long-term, an AI and ML platform will enable Masan to deliver financial solutions to the unbanked consumers, a personalized loyalty offering, and convenient access to goods via off and online grocery and smart supply chain.

Founder and CEO Nguyen Nguyen, PhD. said, “I am proud that a Vietnamese platform has been able to create a credit scoring AI and ML platform that financial institutions across Asia are utilizing to serve their consumers better. The partnership with Masan is exciting as we broaden our platform from credit access to a total consumer life solution. We believe Masan and Trusting Social have the same belief that Vietnam can create transformation and disruption on par with global peers.”

MASAN GROUP CORPORATION

Masan Group Corporation (“Masan” or the “Company”) believes in doing well by doing good. The Company’s mission is to provide better products and services to the 100 million people of Vietnam, so that they can pay less for their daily essentials. Masan aims to achieve this by driving productivity with technological innovations, trusted brands, and focusing on fewer but bigger opportunities that impact the most lives.

Masan Group’s member companies and associates are industry leaders in branded fast moving consumer goods, branded meat, modern retail, F&B retail, financial services, telecommunications, and value-add chemical processing, altogether representing segments of Vietnam’s economy that are experiencing the most transformational growth.

TRUSTING SOCIAL

TS is an AI TechFin company aspiring to democratize financial services through AI-based consumer insights and embedded finance. TS drives financial inclusion by providing credit insights covering over a billion consumers to over 170 financial institutions across Vietnam, Indonesia, India, and the Philippines. TS has reinvented co-lending into a profitable, win-win model, partnering with pioneering banks and consumer brands to deliver disruptive financial products to underserved consumers wherever they shop. Trusting Social is backed by Sequoia Capital, BEENEXT, Tanglin Ventures, 500 Startups, Kima Ventures and Genesis Alternative Ventures, amongst others.

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This press release contains forward-looking statements regarding Masan’s expectations, intentions or strategies that may involve risks and uncertainties. These forward-looking statements, including Masan’s expectations, involve known and unknown risks, uncertainties, and other factors, some of which are beyond Masan’s control, which may cause Masan’s actual results of operations, financial condition, performance, or achievements to be materially different from those expressed or implied by the forward-looking statements. You should not rely upon forward-looking statements as predictions, future events or promises of future performance.