

Hanoi, October 22, 2024

DECISION**THE BOARD OF DIRECTORS****FPT SECURITIES JOINT STOCK COMPANY***(Re.: Borrowings from ACB and security assets for ACB loans)*

- Pursuant to the Law on Enterprises No. 59/2020/QH14 ratified by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and brought into effect on January 1, 2021;
- Pursuant to the Law on Securities No. 54/2019/QH14 ratified by National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and put into force on January 1, 2021;
- Pursuant to the License 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 FPT Securities Joint Stock Company;
- Pursuant to the Governance Regulations of FPT Securities Joint Stock Company issued on March 28, 2023;
- Pursuant to the Resolution of the General Meeting of Shareholders No. 01-2023/NQ/DHDCD/FPTS dated March 28, 2023;
- Pursuant to the Resolution of the Board of Directors No. 03-2023/NQ/HDQT/FPTS dated March 28, 2023.
- Pursuant to capital needs for the company's business.

DECIDES**Article 1: Ratify borrowings at Asia Commercial Joint Stock Bank (ACB) as follows:**

1. Total short-term loan limit: 1,000,000,000,000 VND (In words: One thousand billion Vietnamese dong)

Includes:

- Unsecured loan limit: 500,000,000,000 VND (In words: Five hundred billion Vietnamese dong);
 - Secured loan limit with collateral assets: 1,000,000,000,000 VND (In words: One thousand billion Vietnamese dong);
 - The maximum maturity term of each loan contract is six months. However, for the purpose of supplementing capital for margin lending, the maximum maturity term is three months.
2. Purpose of borrowings: to meet the need for additional working capital to serve the Company's business operations. Specifically:
- Supplement working capital for operational expenses: Pay employee salaries and operational expenses (electricity, water, etc.); purchase government bonds;
 - Refund for purchases/investments in government bonds will be processed within a maximum of 10 working days from the payment date;
 - Purchase bonds issued by credit institutions in accordance with ACB's policies at different times;
 - Additional working capital for margin lending operations (in accordance with ACB's policies).
3. Interest rate: Loan interest rate is determined at the time of disbursement and adjusted according to the ACB's regulations on interest rate and relevant laws.
4. The company's revenue, profit and other revenue sources are used to repay the loans to the Financial Institutions Department.
5. Collateral assets:
- Deposit contracts at ACB
 - Deposit contracts at credit institutions, other than ACB, are accepted as collateral.
 - Securities (certificates of deposit/bonds) issued by ACB
 - Securities (certificates of deposit/bonds) issued by credit institutions other than ACB are accepted as collateral.
 - Government bonds
6. Assign Mr. Nguyen Diep Tung, General Director of FPT Securities Joint Stock Company and Mr. Nguyen Van Dung, Chairman of the Board of Directors cum Deputy General Director of FPT Securities Joint Stock Company to represent the Company to sign Credit Contracts, Accommodation Bills, Collateral Value Agreements, Mortgage Contracts, other agreements or documents related to the credit granting, establishing security measures, documents, proposals, commitments and transactions of the Company with ACB.

Article 2: This decision takes effect from the date of signing and will only expire when the Company sends another document to ACB notifying the termination of this decision.

Article 3: The Board of Management, Chief Accountant and other relevant departments are responsible for implementing this decision.

Recipients:

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

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed and sealed)

NGUYEN VAN DUNG