

**VIETCREDIT FINANCE
JOINT STOCK COMPANY****SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Number: 237/2025/VietCredit-TT

Hanoi, April 3, 2025

**STATEMENT
ON SELECTING AN INDEPENDENT AUDITING COMPANY TO
AUDIT THE FINANCIAL AND PERFORMANCE STATEMENTS OF
THE COMPANY INTERNAL CONTROL SYSTEM FOR THE 3-YEAR
PERIOD 2026-2028**

Based on:

- Circular 51/2024/TT-NHNN dated November 29, 2024 regulating independent audit of commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches (hereinafter referred to as Circular 51);
- Law on independent audit and implementing documents ;
- Decision No. 2730/QĐ-BTC dated November 15, 2024 of the Ministry of Finance on approving auditing enterprises and practicing auditors to audit public interest entities in 2025 ;
- Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements; documents guiding its implementation ;
- Notice of the State Securities Commission (SSC) on the List of auditing companies and auditors approved for public interest entities in the securities sector ;
- Charter of Viet Credit Joint Stock Company.

The Board of Supervisors (BOS) of Tin Viet Finance Joint Stock Company respectfully submits to the General Meeting of Shareholders (GMS) for approval the selection of an independent auditing company to audit the Financial Statements and operations of the internal control system for the period of 03 years 2026 - 2028 as follows:

1. Regulations for independent auditing companies to audit financial statements and internal control system operations

a. General standards and conditions

Independent auditing companies must fully satisfy (1) the general regulations on independent auditing according to the Law on Independent Auditing and its implementing guidelines; (2) Conditions for independent auditing organizations to conduct audits of non-bank credit institutions; and (3) Standards for practicing auditors and representatives of independent auditing organizations participating in auditing credit institutions are specifically and in detail stipulated in Circular 51.

b. Conditions for auditing Financial statements and internal control system VietCredit

In addition to the standards prescribed in Circular 51 and the Law on Independent Auditing, the organization must meet the following other standards:



- Being an auditing unit and having an auditor on the list of auditing companies and auditors approved by the State Securities Commission to audit public interest entities in the securities sector ;
- Being an auditing unit with a team of honest auditors, upholding professional ethics, having high qualifications and extensive experience to ensure audit quality ;
- Audit costs are reasonable, consistent with audit quality and audit scope ;
- Meet VietCredit's requirements on audit progress .

2. Proposed content to be submitted to the 2025 Annual General Meeting of Shareholders for approval

Selecting a reputable independent auditing company to audit the Financial Statements and the operation of the internal control system demonstrates VietCredit's sense of responsibility in governance; is an indirect tool to promote VietCredit's image and brand and ensure benefits for shareholders and investors. Selecting an independent auditing company to conduct the audit for the 3-year period of 2026-2028 instead of selecting for each year will help optimize costs and improve operational efficiency in coordination and implementation.

Accordingly, the Board of Supervisors (BOS) respectfully submits to the Shareholders' Meeting the following contents:

- a. Approving the list of independent auditing companies to audit the Financial Statements and internal control system operations for the 3-year period 2026-2028 of Tin Viet Finance Joint Stock Company as follows:
 - Deloitte Vietnam Company Limited ;
 - Ernst & Young Vietnam Co., Ltd ;
 - Pricewaterhouse Coopers Vietnam Co., Ltd ;
 - KPMG Vietnam Company Limited.
- b. Assign the Board of Directors to select one of the independent auditing companies by competitive bidding method and assign the General Director to sign/terminate the contract with the selected independent auditing company to perform the audit.

Respectfully submit to the General Meeting of Shareholders for consideration and approval!

**ON BEHALF OF THE BOARD OF
SUPERVISORS**

HEAD OF BOARD OF SUPERVISORS

Recipient :

- Member of Board of Directors, Supervisory Board;
- Clerical Department, Office of the BOD; Internal Audit Department.



Bui Thi Nhat Linh