

**RESOLUTION**

*Re: Approval of Credit Facilities and Authorization of Representative for Transactions with  
BIDV – Lach Tray Branch*

**BOARD OF DIRECTORS OF DAP-VINACHEM JOINT STOCK COMPANY**

*Pursuant to the Enterprise Law No. 59/2020/QH14 dated June 17, 2020;*

*Pursuant to the Company's Charter of Organization and Operation;*

*Pursuant to Business Registration Certificate No. 0200827051 issued by the  
Department of Planning and Investment of Hai Phong City on July 29, 2008, amended for  
the 7th time on May 22, 2026;*

*Pursuant to the working capital borrowing needs of DAP-Vinachem Joint Stock  
Company for production and business activities;*

*Considering the Proposal No. 609/TTr-DAP dated June 10, 2026, from the General  
Director of the Company regarding the credit limit and authorization of a representative  
to conduct transactions at the Vietnam Investment and Development Bank (BIDV) – Lach  
Tray Branch;*

*Pursuant to the results of the consultation with the members of the Board of Directors  
via Consultation Document No. 39-2026 dated June 10, 2026,*

**RESOLUTION:**

**Article 1. Approval of borrowing, payment guarantees and issuance of letters of credit (L/Cs)**

The Board of Directors approves the Company's borrowing, issuance of payment guarantees and opening of Letters of Credit (L/Cs) with BIDV – Lach Tray Branch under a credit facility arrangement, with the following terms and conditions:

- Credit limit: **VND520,000,000,000** (*In words: Five hundred and twenty billion Vietnamese Dong only*) .

- Credit limit validity period: 12 months from the date of signing the Credit Agreement/Credit Agreement Addendum.

- Purpose: To borrow working capital, issue payment guarantees, and open letters of credit (L/C) to meet the company's production and business operational needs.

- Loan/Guarantee Term: As per each specific Credit Agreement/ As per each specific Letter of Credit Guarantee Agreement.
- Interest rates, fees, and loan conditions: As stipulated by the Bank and as agreed upon in the Credit Agreement signed between the Company and BIDV Bank – Lach Tray Branch.

## **Article 2. Approval of Security Arrangements**

The Company approves the pledge, mortgage and/or cash collateralization of assets owned or legally used by the Company, as well as assets provided by third parties, to secure the Company's obligations arising from the above-mentioned loans, guarantees and L/C facilities.

## **Article 3. Authorization of the Company's Representative to Negotiate and Execute Agreements with BIDV – Lach Tray Branch**

Authorization is granted to Mr. Vu Van Bang, currently serving as a Member of the Board of Directors, General Director, and legal representative of DAP-Vinachem Joint Stock Company, to act on behalf of the company and to make all decisions regarding credit transactions and other transactions with BIDV Bank - Lach Tray Branch; to sign credit agreements, guarantee agreements, promissory notes, and related documents.

Mr. Vu Van Bang may further delegate all or part of the above authority to another person in accordance with applicable laws and regulations. This delegation shall be documented in a separate written agreement.

In the event of a change in the authorized representative, the successor shall fulfill the obligations of DAP-Vinachem Joint Stock Company to BIDV Bank - Lach Tray Branch according to the signed contracts.

**Article 4.** This Resolution shall take effect as of the date of its signing.

**Article 5.** Members of the Board of Directors, the General Director of DAP-Vinachem Joint Stock Company, and relevant units and individuals are responsible for implementing this Resolution.

### ***Recipients:***

- As Article 5;
- BOD, BOS;
- BIDV Bank – Lach Tray Branch;
- Save: Office.

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**

**(Signed)**

**Nguyen Tuan Dung**

