HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 07/2025/TT-HDQT

Hai Phong, July 24, 2025

DRAFT

PROPOSAL

(Ref: Approve contracts and transactions with related persons of the Company)

Dear Shareholders, Hoang Huy Investment Financial Services Joint Stock Company (TCH)

Implementing the policies of the approved Resolution of the General Meeting of Shareholders and in order to implement a number of business plans in the coming time, the Board of Directors respectfully reports to shareholders to approve the Company's contracts and transactions with related persons. Specifically, as follows:

1. Approve the policy of maintaining capital transactions with stakeholders

In order to improve the flexibility of the system's capital sources, including TCH and related persons including Hoang Huy Investment Service Joint Stock Company (HHS) – a subsidiary, CRV Real Estate Group Joint Stock Company (CRV) – an indirect subsidiary and related companies including subsidiaries and associated companies of TCH, HHS and CRV, the Board of Directors proposes to continue to implement the capital circulation mechanism as follows:

a. Approve the maintenance of the mechanism of transferring money sources between TCH and related persons mentioned above through the form of borrowing money or lending money; loans or loans guaranteed or guaranteed by assets, or transactions of transfer of deposit contracts (and payments) according to the operation of commercial banks from time to time when the units have a need to serve investment activities at interest rates, costs are appropriate according to the market, but still ensure compliance with legal regulations. For contracts signed and remaining balances as of 31/03/2025 reflected in the Audited Financial Statements (if any), they are allowed to be maintained or extended as needed.

b. Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions permitted to conduct transactions under the Law on Enterprises, the Law on Securities and other relevant legal regulations.

c. The limits and limits of lending, borrowing, guaranteeing and receiving guarantees are not limited to TCH and related persons mentioned above of TCH.

d. Interest rates, borrowing and lending costs are suitable according to the market and are within +/- 4% compared to the 12-month lending interest rate of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) at the time of signing the contract or the time of contract extension (if any). The loan term is according to the actual demand at each policy and can be extended at the end of the maturity periods.

e. Draft Contract: enclosed with this proposal.

The General Meeting of Shareholders unanimously authorizes the General Director to consider and decide on detailed contents related to the transaction, including: transaction limit, interest rate, loan/loan/guarantee term, and other specific terms. At the same time, the General Director is responsible for directing relevant units to organize the signing of contracts, complete dossiers and documents and handle related procedures, as well as decide on the extension of contracts (if any) within the scope of the above transactions. ensuring compliance with the law.

2. Approve the contract for the purchase and sale of goods and services with related parties

In the course of business, the Company coordinates with relevant units to implement business objectives. Accordingly, the Company and its subsidiaries need to carry out transactions to buy or sell products and services for business according to the lines registered with the above-mentioned companies. On that basis, the Board of Directors asked shareholders for approval:

a. Approve the contract for the purchase and sale of goods and services between TCH and its subsidiaries and related companies.

b. Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions permitted to conduct transactions under the Law on Enterprises, the Law on Securities and other relevant legal regulations.

c. Contract value: According to the actual arising and not limited to TCH and related persons mentioned above of TCH.

d. Draft Contract: enclosed with this proposal

The General Meeting of Shareholders authorizes the General Director to carry out all procedures in signing and extending contracts, dossiers and documents related to the above transactions in accordance with regulations.

3. Approve the transaction of buying and selling products of the Company's real estate projects with insiders, related persons of insiders, and employees of the Company

In order to be transparent in the company's governance and disclose information in accordance with regulations when employees and related persons wish to buy houses and products in projects developed by the company, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the purchase and sale of products in the Company's real estate projects with relevant persons and employees of the Company, specifically:

a. Customers: Internal persons, related persons of internal persons, officials and employees of the Company.

b. Products: Housing and products at the Company's real estate projects.

c. Selling price: According to the policies issued from time to time of the Company.

d. Contract value: According to the actual arising and not limited to TCH and internal persons, related persons of internal persons, officers and employees of the Company.

e. Purchase and sale contract: According to the form of the company's purchase and sale contract applicable to the products of each project in each period. Draft Contract: enclosed with this proposal.

The General Meeting of Shareholders assigns the General Director to decide and sign transaction papers with internal persons, related persons of internal persons, and employees of the Company.

The Board of Directors respectfully reports to shareholders for consideration and approval of the above contents.

Respect./.

PRESIDENT

Do Huu Ha