

RESOLUTION

Ref: Ratify the signing of the Support Agreement between SeABank and Post and Telecommunication Finance Company Limited after completing the PTF transfer transaction

**BOARD OF DIRECTORS
SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions 2024 and its guiding documents;
- Pursuant to the Law on Enterprises 2020 and its guiding documents;
- Pursuant to the Charter of Southeast Asia Commercial Joint Stock Bank (“SeABank”);
- Pursuant to the Charter of Post and Telecommunication Finance Company Limited (“PTF”);
- Pursuant to the Capital Transfer Agreement dated October 20, 2023, between SeABank and AEON Financial Service Co., Ltd., and any amendments or supplements thereto;
- Pursuant to the vote counting minutes on written consultation of the Board of Directors’ members for the approval of the Board of Directors’ Resolution dated January 22, 2025;
- Considering the actual circumstances,

DECIDES:

- Article 1.** Approval of the Agreement on Post-Transaction Support between SeABank and Post and Telecommunication Finance Company Limited (“PTF”) (hereinafter referred to as the “Agreement”) after SeABank completes the transfer of its entire capital contribution in PTF to the transferee, AEON Financial Service Co., Ltd. (hereinafter referred to as the “Transaction”). The Agreement includes the following key provisions:
1. Content of the Agreement: SeABank will support and provide consultancy to PTF on the following areas: (i) Information Technology, (ii) Customer Due Diligence, and (iii) Anti-Money Laundering Compliance.
 2. Support and Consultancy Fee: The fee shall not exceed 20% of PTF's charter capital as of December 31, 2024.
 3. Term of the Agreement: 3 years from the completion date of the Transaction. The Agreement may be extended up to 4 times, with each extension not exceeding 6 months.
- Article 2.** The Board of Directors assigns and authorizes the Chairman of the Board of Directors and/or the Standing Vice Chairman of the Board of Directors and/or Vice Chairman of the Board of Directors, Ms. Le Thu Thuy, to (i) Approve/decide the transaction value and related fees of the Agreement, ensuring they do not exceed the fee limits approved by the Board of Directors in Article 1; (ii) Negotiate, approve/decide the content of the Agreement, sign the Agreement, amendments/supplements to the Agreement with PTF, and other related documents.

The Chairman of the Board of Directors, the Standing Vice Chairman of the Board of Directors, or the Vice Chairman of the Board of Directors, Ms. Le Thu Thuy, may delegate authorization to another person to sign one or more of the documents mentioned in this Article. However, the authorized person shall not further delegate the assigned authority to others.

Article 3. The resolution shall take effect from the date of its approval until the aforementioned tasks are completed and/or a subsequent resolution of the Board of Directors replaces it.

Members of the Board of Directors, the Management Board, and relevant individuals and units shall be responsible for implementing this resolution.

Recipients:

- BOD, BOS (for reporting);
- As Article 3 (for implementation);
- Save Office of BOD.

O/B/O. BOARD OF DIRECTORS

CHAIRMAN

(signed)

Le Van Tan