

DECISION

**Amending and supplementing the contents of the Establishment and Operation License of
Post and Telecommunication Finance One Member Limited Liability Company**

THE GOVERNOR OF THE STATE BANK OF VIETNAM

- Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;
- Pursuant to the Law on Credit Institutions dated 2024 (as amended and supplemented);
- Pursuant to Decree No. 102/2022/NĐ-CP dated December 12, 2022, of the Government regulating the functions, duties, powers, and organizational structure of the State Bank of Vietnam; Decree No. 146/2024/NĐ-CP dated November 06, 2024, of the Government amending, supplementing, and abolishing a number of articles of Decree No. 102/2022/NĐ-CP dated December 12, 2022, of the Government;
- Pursuant to Circular No. 25/2017/TT-NHNN dated December 19, 2017, of the Governor of the State Bank of Vietnam regulating the profiles, sequences, and procedures for approving changes of non-bank credit institutions (as amended and supplemented);
- Considering the proposal of Post and Telecommunication Finance One Member Limited Liability Company in Document No. 165/2025/CV-PTF dated January 24, 2025, and its enclosed profiles and documents regarding the Proposal for approval to amend and supplement the Operation License of PTF;
- At the proposal of the Chief of the Banking Supervisory Agency.

DECIDES:

Article 1. To amend Article 2 of the Establishment and Operation License No. 96/GP-NHNN dated September 28, 2018, issued by the Governor of the State Bank of Vietnam to Post and Telecommunication Finance One Member Limited Liability Company as follows:

"Article 2. The charter capital of Post and Telecommunication Finance One Member Limited Liability Company is: VND 1,550,000,000,000 (One thousand five hundred fifty billion Vietnamese dong), 100% of which is owned by AEON Financial Service Co., Ltd."

Article 2. Post and Telecommunication Finance One Member Limited Liability Company shall be responsible for implementing the provisions of Clause 4, Article 37 of the Law on Credit Institutions dated 2024 (as amended and supplemented) and other relevant statutory provisions regarding the amendment content specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Establishment and Operation License of Post and Telecommunication Finance One Member Limited Liability Company No. 96/GP-NHNN dated September 28, 2018, issued by the Governor of the State Bank of Vietnam to Post and Telecommunication Finance One Member Limited Liability Company.

Article 4. The Chief of Staff of the State Bank of Vietnam, the Chief of the Banking Supervisory Agency, the Chairman and members of the Board of Members, the Head and members of the Supervisory Board, and the Chief Executive Officer of Post and Telecommunication Finance One Member Limited Liability Company shall be responsible for implementing this Decision./.

Recipients:

- *As per Article 4;*
- *Governor of the SBV (for reporting);*
- *Deputy Governor Pham Quang Dung;*
- *Chief of the Banking Supervisory Agency (BSA);*
- *BSA Department 4 (for coordination);*
- *SBV Hanoi Branch (for coordination);*
- *Archived: Office, BSA Department 2.*
- *NTMHUONG (02b)*

**FOR THE GOVERNOR
DEPUTY GOVERNOR**

(Signed and Sealed)

Pham Quang Dung