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NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM
VIETNAM INTERNATIONAL BANK

Số: 354631.26
No.: 354631.26

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

TP. Hồ Chí Minh, ngày 19 tháng 11 năm 2026
Ho Chi Minh City, 19 November 2026

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

Kính gửi/*To*: Ủy ban Chứng khoán Nhà nước/*State Securities Commission*
Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Exchange*
Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh/*Hochiminh Stock Exchange*
Sở giao dịch Chứng khoán Thành phố Hà Nội/*Hanoi Stock Exchange*

Tên tổ chức/*Name of organization*: NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM (VIB)
VIETNAM INTERNATIONAL BANK (VIB)

Mã chứng khoán/*Stock code:* VIB

Địa chỉ trụ sở chính/*Address*: Tầng 1 (tầng trệt) và tầng 2 tòa nhà Sailing Tower, số 111A Pasteur, phường Sài Gòn, thành phố Hồ Chí Minh
1st floor (ground floor) and 2nd floor of Sailing Tower building, 111A Pasteur, Saigon ward, Ho Chi Minh city

Điện thoại/*Tel.*: (028) 62999039 Fax: (028) 62999040
Email: congbothongtin@vib.com.vn

1. Nội dung thông tin công bố/ *Contents of disclosure*:
Ngày 19.11.2026, VIB gửi Cổ đông Thông báo về quyền ứng cử, đề cử của các cổ đông/nhóm cổ đông; tiêu chuẩn, điều kiện và thủ tục ứng cử, đề cử nhân sự dự kiến bầu thành viên Hội đồng Quản trị, thành viên Ban Kiểm soát nhiệm kỳ X (2027 - 2032).
On 19 November 2026, VIB sent Shareholders the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032).

2. Thông tin trên được công bố trên trang thông tin điện tử của VIB vào ngày 19.11.2026 tại đường dẫn https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin

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This information was published on the VIB's website on 19 November 2026, at the link https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin

VIB cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức/*Organization representative*

Người được ủy quyền CBTT

Person authorized to disclose information

M.S.D.N: 0100233488 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Minh Huệ

Nguyen Minh Hue

VIB
Ngân hàng Quốc Tế

Ho Chi Minh City, November 18, 2026

No.: 354622.26

NOTICE

On the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term IX (2027 – 2032)

To: Valued Shareholders of VIB

Vietnam International Commercial Joint Stock Bank (VIB)
Address: Floor 1 (ground floor) and Floor 2, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.
Establishment License No. 2300/GP-UB dated February 8, 1996.
License for Establishment and Operation No. 09/GP-NHNN dated February 13, 2026, amended by Decision No. 2344/QD-NHNN dated October 21, 2026.

The Term IX (2023 – 2027) of the Board of Directors ("BOD") and the Board of Supervisors ("BOS") of Vietnam International Commercial Joint Stock Bank ("VIB") will end at the 2027 Annual General Meeting of Shareholders ("AGM"), and VIB will elect the members of the BOD and the members of the BOS for the Term X (2027 – 2032) in the number decided by the AGM and in accordance with the VIB Charter.

In order to carry out the preparatory steps for the election in accordance with the law and the VIB Charter, the BOD hereby notifies shareholders of the rights to nominate and propose candidates of shareholders/groups of shareholders; the criteria and conditions for candidates nominated/proposed for election as BOD members and BOS members of VIB for the Term X (2027 – 2032); and the procedures for nomination/proposal, with the specific information set out below.

1.0 Election of BOD members

1.1 Number: a total of 06 members is expected, including at least 02 independent members.

1.2 Term of office: 05 years, from 2027 to 2032.

1.3 The criteria and conditions for election as a BOD member are set out in detail in Appendix 01 attached to this Notice.

2.0 Election of BOS members

2.1 Number: a total of 05 members is expected.

2.2 Term of office: 05 years, from 2027 to 2032.

2.3 The criteria and conditions for election as a BOS member is set out in detail in Appendix 01 attached to this Notice.

3.0 Right to nominate/propose candidates for election as BOD members and BOS members

A shareholder or group of shareholders holding 5% or more of the total common shares of VIB has the right to propose and nominate candidates to the BOD and the BOS in accordance with the VIB Charter and the law, specifically as follows:

Percentage of common shares owned by the shareholder/group of shareholders	Corresponding number of candidates that may be nominated/proposed for election as BOD members	Corresponding number of candidates that may be nominated/proposed for election as BOS members
From 5% to under 15%	Up to 01 candidate	Up to 01 candidate
From 15% to under 25%	Up to 02 candidates	Up to 02 candidates
From 25% to under 35%	Up to 03 candidates	Up to 03 candidates
From 35% to under 45%	Up to 04 candidates	Up to 04 candidates
From 45% to under 55%	Up to 05 candidates	Up to 05 candidates
From 55% to under 65%	Up to 06 candidates	Up to 06 candidates
From 65% to under 75%	Up to 07 candidates	Up to 07 candidates
From 75% to 100%	Up to 08 candidates	Up to 08 candidates

4.0 Procedures and dossiers for nominating/proposing candidates for election as BOD members and BOS members

4.1 Pursuant to the Law on Credit Institutions 2024 and the amending and supplementing documents, and Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the State Bank of Vietnam ("V") guiding the dossiers and procedures for approval of the list of prospective personnel of commercial banks, foreign bank branches and non-bank credit institutions, as amended and supplemented by Circular No. 11/2026/TT-NHNN dated May 19, 2026 ("Circular 20"), the list of prospective personnel for election as BOD members and BOS members of a commercial bank must be reviewed and approved by the SBV before the election is held at the AGM. Accordingly, individuals who self-nominate, or are nominated/proposed, for the positions of BOD member and BOS member of VIB for the Term X must submit their personal dossiers to the BOD Secretariat before 17:00 (Vietnam time) on December 18, 2026 (the "Dossier Submission Deadline") so that the BOD can compile them and submit them to the SBV for review and approval.

4.2 The nomination/proposal dossier comprises the following types of documents, each of which must be provided in 03 copies:

- Application for nomination/proposal of personnel for election as BOD member or BOS member (Appendix 02 attached to this Notice);
- Personal résumé of the candidate (Appendix 03 attached to this Notice)[1];
- List of related persons (Appendix 04 attached to this Notice)[2];
- Declaration of related interests (Appendix 05 attached to this Notice);
- Personal data processing notice (Appendix 07 attached to this Notice);
- Judicial record certificate or an equivalent document, issued by a competent authority before the time VIB submits the dossier (expected in December 2026) requesting the SBV to approve the list of prospective personnel, not more than 06 months earlier.[3]

  Applicable to candidates who do not hold Vietnamese nationality: a judicial record certificate or an equivalent document (containing full information on criminal record; information on disqualification from holding positions and from establishing and managing enterprises and

[1]Clause 3, Article 7 of Circular 20
[2]Clause 5, Article 7 of Circular 20
[3]Clause 4, Article 7 of Circular 20

cooperatives) issued by a competent foreign authority. Where the judicial record certificate or equivalent document issued by the competent foreign authority does not contain information on disqualification from holding positions and from establishing and managing enterprises and cooperatives, the shareholder/group of shareholders nominating the prospective personnel must provide a written explanation of why the competent authority of the issuing country does not provide this information in the judicial record certificate or equivalent document, together with a written undertaking to bear responsibility before the law that the prospective personnel do not fall within the cases of being disqualified from holding positions under the Law on Credit Institutions[4].

- Copies of diplomas and certificates proving the professional qualifications of the prospective personnel to be elected or appointed, in which diplomas of Vietnamese citizens issued by foreign educational institutions must be recognized by the Ministry of Education and Training in accordance with the relevant laws;[5]
- Documents proving that the candidate meets the criteria and conditions for the position of BOD member as stipulated at point d, clause 1, Article 41 of the Law on Credit Institutions[6]:
  - For the condition "at least 03 years as a manager or executive of a credit institution":

    A document of the competent representative of the credit institution where the prospective personnel have worked or are working, certifying the position and the tenure in that position (including a statement that the prospective personnel are a manager or executive), or a copy of a document proving the position and tenure of the prospective personnel at that credit institution[7].
  - For the condition "at least 05 years as a manager of an enterprise operating in the finance, accounting or auditing sector, or of another enterprise with owner's equity at least equal to the legal capital applicable to the corresponding type of credit institution"[8]:
    (i) A copy of the enterprise registration certificate; the provisions of the enterprise's Charter on managers, or the enterprise's internal regulations where the Charter does not provide for managers;

    (ii) For another enterprise with owner's equity at least equal to the legal capital applicable to the corresponding type of credit institution: a copy of the financial statements audited by an independent audit firm of the enterprise where the prospective personnel have worked or are working as a manager. Where the enterprise is not required to have its annual financial statements audited, the financial statements submitted to the tax authority in accordance with the law must be provided.

    (iii) A document of the competent representative of the entity where the prospective personnel have worked or are working, certifying the position (including a statement that the prospective personnel are a manager) and the tenure of the prospective personnel in that position, or a copy of a document proving the position and tenure at that entity;
  - For the condition "at least 05 years of direct work in a professional division of a credit institution or foreign bank branch":[9]

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[4]Clause 4, Article 7 of Circular 20
[5]Clause 6, Article 7 of Circular 20
[6]Clause 7, Article 7 of Circular 20
[7]Point a, Clause 7, Article 7 of Circular 20
[8]Point b, Clause 7, Article 7 of Circular 20
[9]Article 7.7.c of Circular 20

A document of the competent representative of the credit institution or foreign bank branch where the prospective personnel have worked or are working, certifying that the prospective personnel have worked directly in a professional division of the credit institution or foreign bank branch and the time the prospective personnel have worked in this professional division, or copies of documents proving the working division and the tenure of duties of the prospective personnel in this division.

- For the condition "at least 05 years of direct work in a professional division in finance, banking, accounting or auditing":[10]

  A document of the competent representative of the entity where the prospective personnel have worked or are working, certifying that the prospective personnel have worked directly in a professional division in finance, banking, accounting or auditing and the time the prospective personnel have worked in these divisions, or copies of documents proving the working division and the tenure of duties of the prospective personnel in this division.

– Documents proving that the criterion and condition of "at least 03 years of direct work in the field of finance, banking, accounting or auditing" is met, for candidates holding the position of BOS member as stipulated at point c, clause 3, Article 41 of the Law on Credit Institutions: a document of the competent representative of the entity where the prospective personnel have worked or are working, certifying that the prospective personnel have worked directly in the field of finance, banking, accounting or auditing and the time the prospective personnel have worked in this field, or copies of documents proving the working field and the tenure of duties of the prospective personnel in this field.[11]

– Documents proving "professional ethics":[12]

  - The assessment and undertaking of the prospective personnel to be elected or appointed on meeting "professional ethics", in the prescribed form (Appendix 03 attached to this Notice).
  - The assessment document of the credit institution or foreign bank branch where the prospective personnel have previously worked (Appendix 06 attached to this Notice).

4.3 The nomination/proposal dossier forms are posted on the VIB website at the following link: https://www.vib.com.vn/vn/nha-dau-tu/thong-tin-co-dong

4.4 Principles for preparing the nomination/proposal dossier[13]

– Documents in the dossier must be prepared in Vietnamese. Where a document is issued by a foreign competent authority or organization, notarization or certification must be consularly legalized in accordance with Vietnamese law (except where exempt from consular legalization under the law on consular legalization) and translated into Vietnamese;

– Translations from a foreign language into Vietnamese must have the translator's signature authenticated in accordance with the law;

– Copies of the dossiers and documents of the prospective personnel to be elected or appointed must be copies from the original register or copies certified from the originals in accordance with the law;

– Documents self-prepared by the prospective personnel to be elected or appointed must have their signatures authenticated in accordance with the law.

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[10]Article 7.7.d of Circular 20
[11]Clause 9, Article 7 of Circular 20
[12]Article 7.11 of Circular 20
[13]Clause 1, Article 3 of Circular 20

Notes:

- After the Dossier Submission Deadline, the VIB BOD will not receive or resolve any complaints from shareholders regarding participation in the nomination or proposal of personnel for election as BOD members and BOS members of VIB for the Term X (2027 – 2032). The time of receipt of the dossier is determined by the time the BOD Secretariat of VIB directly receives the dossier from the shareholder or the Representative of the group of shareholders, or by the time the BOD Secretariat of VIB receives the dossier sent by post.
- The dossiers of candidates nominated/proposed for election as BOD members and BOS members of VIB must conform to the contents of this Notice and to the relevant provisions of law and the VIB Charter. Valid dossiers and candidates who meet all criteria and conditions will be submitted by VIB to the Governor of the SBV for review and approval in accordance with regulations.
- Place of receipt of nomination/proposal dossiers: BOD Secretariat, Floor 2, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.
  - Telephone: (+84) 28 6299 9039
  - Ms. Truong Le Ngoc Tram: extension 8179, email: tram.tln1@vib.com.vn

Respectfully notified.

FOR THE BOARD OF DIRECTORS
Chairman

(Signed & sealed)

Dang Khac Vy

Recipients:
- As above;
- Filed: BOD Secretariat, Administration.

Appendix 01. Criteria and conditions for candidates/nominees to be included in the list for election as members of the Board of Directors ("BOD") and members of the Board of Supervisors ("BOS") for the Term X (2027 – 2032)

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

CRITERIA AND CONDITIONS FOR CANDIDATES/NOMINEES TO BE INCLUDED IN THE LIST FOR ELECTION AS MEMBERS OF THE BOARD OF DIRECTORS ("BOD") AND MEMBERS OF THE BOARD OF SUPERVISORS ("BOS") FOR THE TERM X (2027 – 2032)

1.0 **Criteria and conditions for candidates for the position of VIB BOD member**[1]

1.1 A candidate for the position of BOD member must meet all the following criteria and conditions:

1.1.1 Does not fall within the cases set out in Section 3.0 of this Appendix;

1.1.2 Has professional ethics as stipulated by the Governor of the State Bank of Vietnam[2]:

1.1.2.1 The following persons are assessed as not ensuring professional ethics:

- A person who bears responsibility under inspection or examination conclusions that led to a credit institution or foreign bank branch being subject to an administrative penalty in the monetary and banking sector at the highest fine bracket for violations of regulations on licensing, governance, management, shares, stocks, capital contribution, share purchase, credit granting, corporate bond purchase, and safety ratios under the law on handling of administrative violations in the monetary and banking sector;
- A person who bears responsibility under inspection or examination conclusions that led to a credit institution or foreign bank branch being subject to an administrative penalty in the monetary and banking sector, within 06 months from the date of completing the execution of the decision on administrative penalty;
- A person who is subject to an administrative penalty for acts of violation in the monetary and banking sector within 01 year from the date of completing the execution of the decision on administrative penalty;
- A person who bears personal responsibility for violations of regulations on licensing, governance, management, shares, stocks, capital contribution, share purchase, credit granting, corporate bond purchase, safety ratios, asset classification, off-balance-sheet commitments, and the establishment and use of provisions to handle risks under the law, as stated in conclusions of inspections, examinations or audits of competent State authorities, where the recommendations relating to those violations have not been assessed by the competent State authority as having been remedied and corrected.

1.1.2.2 For persons not falling under Item 1.1.2.1 of this Point, during their work at VIB, they must comply with the rules and professional ethics standards issued by VIB in accordance with the SBV's regulations on the internal control system.

1.1.2.3 For persons who have worked at foreign credit institutions, they must comply with the rules and professional ethics standards issued by such foreign credit institution itself (if any).

1.1.3 Holds a bachelor's degree or higher;

1.1.4 Meets one of the following conditions: at least 03 years as a manager or executive of a credit institution; at least 05 years as a manager of an enterprise operating in the finance, accounting or auditing sector, or of another enterprise with owner's equity at least equal to the legal capital applicable to the corresponding type of credit institution; at least 05 years of direct work in a professional division of a

[1]Clauses 1, 2, Article 41 of the Law on Credit Institutions

[2]Article 6 of Circular 20

credit institution or foreign bank branch; at least 05 years of direct work in a professional division in finance, banking, accounting or auditing.

1.2 A candidate for the position of independent BOD member must meet the following criteria and conditions:

1.2.1 Meets all criteria and conditions in Clause 1.1, Article 1.0 of this Appendix

1.2.2 Is not currently working for VIB or a subsidiary of VIB, and has not worked for VIB or a subsidiary of VIB in the immediately preceding 03 years;

1.2.3 Is not a person who receives a salary or regular remuneration from VIB, other than the remuneration of a BOD member;

1.2.4 Does not have a spouse, biological or adoptive father or mother, child, sibling, or the spouse of such persons, who is a major shareholder of VIB, a manager or controller, or a BOS member of VIB or of a subsidiary of VIB;

1.2.5 Is not a representative of share ownership of VIB; does not, together with related persons[3], directly or indirectly own from 01% of the charter capital or voting shares of VIB;

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[3]Article 4.24 of the Law on Credit Institutions 2024, as amended and supplemented, and Article 4.46 of the Law on Securities 2019, as amended and supplemented:

"Article 4.24 of the Law on Credit Institutions 2024, as amended and supplemented: A related person is an organization or individual having a direct or indirect relationship with another organization or individual in any of the following cases:

a) A parent company with its subsidiary and vice versa; a parent company with a subsidiary of its subsidiary and vice versa; a credit institution with a subsidiary of the credit institution and vice versa; a credit institution with a subsidiary of its subsidiary and vice versa; subsidiaries of the same parent company or of the same credit institution with each other; subsidiaries of subsidiaries of the same parent company or of the same credit institution with each other; managers, controllers, members of the Board of Supervisors of a parent company or credit institution, or the individuals or organizations having the authority to appoint these persons, with the subsidiaries and vice versa;

b) A company or credit institution with its managers, controllers, members of the Board of Supervisors, or the company or organization having the authority to appoint these persons, and vice versa;

c) A company or credit institution with an organization or individual holding from 05% of charter capital or voting shares in that company or credit institution and vice versa;

d) An individual with his/her spouse, biological father, biological mother, adoptive father, adoptive mother, stepfather, stepmother, father-in-law, mother-in-law; biological child, adoptive child, stepchild, child-in-law, son-in-law, daughter-in-law; siblings (brother, sister, younger brother, younger sister, and the spouses of such persons); paternal and maternal grandparents; paternal and maternal grandchildren; paternal and maternal uncles and aunts, and nephews and nieces;

đ) A company or credit institution with an individual having a relationship under point d of this clause with a manager, controller, member of the Board of Supervisors, or contributing member or shareholder holding from 05% of charter capital or voting shares of that company or credit institution and vice versa;

e) An individual authorized to represent the capital contribution of an organization or individual with the authorizing organization or individual; individuals authorized to represent capital contributions of the same organization with each other;

g) An individual or other legal entity having a latent risk relationship affecting the operations of a credit institution or foreign bank branch, identified under the internal regulations of the credit institution or foreign bank branch or at the written request of the State Bank of Vietnam through inspection and supervision activities;

h) For a people's credit fund, related persons also include the cases in points b, c, d and g of this clause; customers with spouses, fathers, mothers, children, siblings of those customers."

Article 4.46 of the Law on Securities 2019, as amended and supplemented: A related person is an individual or organization having a relationship with another in any of the following cases:

a) An enterprise and its internal persons; a public fund, public securities investment company, and the internal persons of that public fund or public securities investment company;

b) An enterprise and an organization or individual holding more than 10% of the voting shares or contributed capital of that enterprise;

c) An organization or individual who directly or indirectly controls, or is controlled by, another organization or individual, or that individual or organization jointly with others is under common control;

d) An individual and his/her biological father, adoptive father, biological mother, adoptive mother, spouse, biological child, adoptive child, son-in-law, daughter-in-law, biological sibling, sibling-in-law, and siblings' spouses;

đ) A fund management company and the securities investment funds or securities investment companies managed by that company;

e) A partner in a contract in which one party is an agent for the other;

g) Other organizations or individuals that are related persons under the Law on Enterprises.

Article 4.23 of the Law on Enterprises 2020, as amended and supplemented: A related person is an individual or organization having a direct or indirect relationship with an enterprise in any of the following cases:

1.2.6 Has not been a manager or BOS member of VIB at any time in the immediately preceding 05 years.

1.3 Other conditions as stipulated by law.

2.0 **Criteria and conditions for candidates for the position of VIB BOS member**[4]

2.1 Does not fall within the cases set out in Section 3.0 of this Appendix;

2.2 Has professional ethics as stipulated by the Governor of the State Bank of Vietnam;

2.3 Holds a bachelor's degree or higher in one of the fields of finance, banking, economics, business administration, law, accounting or auditing;

2.4 Has at least 03 years of direct work in the field of finance, banking, accounting or auditing;

2.5 Is not a related person of VIB managers;

2.6 A candidate for the position of Head of the BOS must reside in Vietnam during the term of office if elected;

2.7 Other conditions as stipulated by law.

3.0 **Cases in which a person may not stand/be nominated for the position of VIB BOD member or BOS member**[5]

3.1 A minor; a person with difficulties in cognition or in controlling behavior; a person with restricted or lost civil act capacity.

3.2 A person under criminal prosecution; serving a prison sentence; subject to an administrative measure of sending to a compulsory rehabilitation establishment or compulsory education establishment; or banned by a Court from holding positions, practicing a profession or doing certain work.

3.3 A person convicted of a serious crime or more severe.

3.4 A person convicted of a crime of infringing upon ownership whose criminal record has not been expunged.

3.5 A cadre, civil servant, public employee, or manager at department level or above in an enterprise in which the State holds 50% or more of charter capital, except persons assigned to represent the State's capital contribution or that of an enterprise in which the State holds 50% or more of charter capital at VIB, or assigned, appointed to participate in the management, operation or control of VIB as required by their duties.

3.6 An officer, non-commissioned officer, professional serviceman, defense worker or public employee in agencies or units of the Vietnam People's Army; an officer, non-commissioned officer, professional serviceman, police worker in agencies or units of the Vietnam People's Public Security, except persons assigned to represent the capital contribution of the State or of an enterprise in which the State holds 50% or more of charter capital at VIB.

3.7 A person who is prohibited from participating in the management and operation of enterprises and cooperatives under the law on cadres, civil servants and public employees and the law on anti-corruption.

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a) The parent company, the managers and legal representatives of the parent company, and persons with authority to appoint the managers of the parent company;

b) The subsidiary, and its managers and legal representatives;

c) An individual, group of individuals, or organization with the ability to control the operation of that enterprise through ownership, share acquisition, capital contribution, or through decision-making processes of the company;

d) Enterprise managers, legal representatives, the Controller;

đ) The spouse, biological father, adoptive father, biological mother, adoptive mother, father-in-law, mother-in-law, biological child, adoptive child, son-in-law, daughter-in-law, biological sibling, sibling-in-law, and siblings' spouses of the individual who is an enterprise manager, legal representative, Controller, or member or shareholder holding capital contribution or voting shares;

e) An individual who is an authorized representative of the company or of an organization specified in points a, b and c of this clause;

g) An enterprise in which the individuals, companies or organizations specified in points a, b, c, d, đ and e of this clause hold ownership to the extent of controlling decision-making of the company.

[4]Clause 3, Article 40 of the Law on Credit Institutions

[5]Article 42 of the Law on Credit Institutions

3.8 A person who was formerly the owner of a sole proprietorship, a general partner of a partnership, the General Director (Director), a BOD member, a member of the Members' Council, a controller, or an BOS member of an enterprise, or a BOD member and General Director (Director) of a cooperative, at the time that enterprise or cooperative was declared bankrupt, except where assigned, appointed to participate in the management, operation or control of an enterprise or cooperative that is a credit institution declared bankrupt as required by their duties.

3.9 A person who was dismissed from the position of Chairman of the BOD, BOD member, Chairman of the Members' Council, member of the Members' Council, Head of the BOS, BOS member, or General Director (Director) of a credit institution under Article 47 of the Law on Credit Institutions; or who was determined by a competent authority to have violated in connection with a credit institution having its License revoked.

3.10 A related person of a BOD member, member of the Members' Council, or General Director (Director) of VIB, except as provided in clause 3, Article 69, point b, clause 1, Article 73 and point a, clause 2, Article 77 of the Law on Credit Institutions.

3.11 A person who bears responsibility under inspection conclusions that led to a credit institution or foreign bank branch being subject to an administrative penalty at the highest fine bracket in the monetary and banking sector for violations of regulations on licensing, governance, management, shares, stocks, capital contribution, share purchase, credit granting, corporate bond purchase, and safety ratios under the law on handling of administrative violations in the monetary and banking sector.

3.12 The spouse, father, mother, child, or sibling of a candidate/nominee for the position of VIB BOD member, and the spouses of such persons, must not be the Chief Accountant or the person in charge of finance of VIB.

3.13 Other cases as stipulated by law and the VIB Charter.

4.0 **Obligations to be complied with when elected as a VIB BOD member or BOS member**

4.1 Must not concurrently hold the following specific positions:[6]

4.1.1 The Chairman of the VIB BOD must not concurrently be an executive, BOS member of VIB or of another credit institution, or a manager of an enterprise.

4.1.2 A BOD member who is not an independent member of VIB must not concurrently hold any of the following positions:

- An executive of VIB, except for the General Director (Director) of VIB;
- A manager or executive of another credit institution, or a manager of another enterprise, except where he/she is a manager, or an executive of a subsidiary of VIB or of its parent company, or where an approved compulsory transfer plan is implemented;
- A controller or BOS member of another credit institution or enterprise.

4.1.3 An independent BOD member of VIB must not concurrently hold any of the following positions:

- An executive of VIB;
- A manager or executive of another credit institution; a manager of more than 02 other enterprises;
- A controller or BOS member of another credit institution or enterprise.

4.1.4 A BOS member of VIB must not concurrently hold any of the following positions, except where he/she is a manager, executive or employee of a credit institution receiving compulsory transfer under an approved compulsory transfer plan:

- A manager or executive of VIB, another credit institution or another enterprise; an employee of VIB or of a subsidiary of VIB;
- An employee of an enterprise in which a VIB BOD member is a BOD member, executive or major shareholder.

4.2 Other obligations:

[6]Article 43 of the Law on Credit Institutions

- Exercise the rights and duties assigned in accordance with the law, the VIB Charter, and the resolutions of the General Meeting of Shareholders.
- Fully perform the obligations of reporting, disclosing related interests and publishing information as required by law and by VIB.
- Exercise the assigned rights and duties honestly, prudently, and in the best interests of VIB;
- Be loyal to the interests of VIB; not use VIB's information, secrets or business opportunities, nor abuse position, powers or VIB's assets, to gain personal benefits or to serve the interests of other organizations or individuals, or to cause harm to the interests of VIB;
- Promptly, fully and accurately notify VIB of any interests that may conflict with those they hold in other economic organizations, transactions or with other individuals, and use those opportunities only when the BOD has considered and approved them.
- Must not unlawfully compete with VIB or create conditions for third parties to harm the interests of VIB;
- Must not create conditions for themselves or their related persons to borrow capital from VIB on terms more preferential or favorable than those provided by the general provisions of law and of VIB;
- Must not increase salary, remuneration or pay bonuses when VIB incurs losses;
- Other obligations as stipulated by law and by VIB.

Appendix 02. Application for nomination/proposal of prospective personnel for election as members of the Board of Directors ("BOD") and members of the Board of Supervisors ("BOS") for the Term X (2027 – 2032)
(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

APPLICATION FOR NOMINATION/PROPOSAL OF PROSPECTIVE PERSONNEL FOR ELECTION AS MEMBERS OF THE BOARD OF DIRECTORS ("BOD") AND MEMBERS OF THE BOARD OF SUPERVISORS ("BOS") FOR THE TERM X (2027 – 2032)

To: The Board of Directors of Vietnam International Commercial Joint Stock Bank (VIB)

List of shareholders/groups of shareholders holding 5% or more of the total common shares of VIB making the nomination/proposal:

No.	Name of shareholder/group of shareholders	ID/Citizen ID/Passport No.	Number of common shares owned	Ownership ratio
1				
2				
3				
4				
5				
…				
	Total			

After studying the criteria and conditions for candidates/nominees to be included in the list for election as BOD members and BOS members for the Term X (2027 – 2032), we unanimously nominate/propose the following personnel:

A. Candidates nominated/proposed for election as BOD members (Please tick (✓) or mark (x) one of the following 2 options):

1. Mr./Ms.: _____ is a candidate for election as:
   ☐ BOD member ☐ Independent BOD member
2. Mr./Ms.: _____ is a candidate for election as:
   ☐ BOD member ☐ Independent BOD member
3. Mr./Ms.: _____ is a candidate for election as:
   ☐ BOD member ☐ Independent BOD member

…

B. Candidates nominated/proposed for election as BOS members:

1. Mr./Ms.: _____
2. Mr./Ms.: _____
3. Mr./Ms.: _____

…

Enclosed: Dossiers of the nominated/proposed persons[1]

_____,_____2026

Signature of the nominating/proposing shareholder/group of shareholders[2]

[1]*List the names, types and quantities of enclosed documents; for example: Document of the shareholder/group of shareholders nominating/proposing personnel for election as BOD member, BOS member: 03 originals*

[2]*For a group of shareholders, please write the full name and signature of each shareholder in the group (as already specified in the Table on Page 1). For an individual shareholder, please write the full name; for an institutional shareholder, please write the full name and title of the Legal Representative and affix the seal*

Appendix 03. Personal resume

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

PERSONAL RESUME[1]

Color photo (4x6 cm)

1. About the individual

- Full name as stated on birth certificate:
- Name commonly used:
- Alias:
- Date of birth:
- Personal identification number or citizen ID number, and current residence (if different from the permanent/temporary residence registration place) for individuals of Vietnamese nationality, or personal identification number for persons of Vietnamese origin whose nationality has not been determined, living in Vietnam and eligible for issuance of a Citizen Identity Card under the law on citizen identification:
- Passport number or equivalent valid document, date of issue, place of issue, nationality/nationalities (if any), and current residence for individuals not holding Vietnamese nationality:
- Name and address of the legal entity represented, and the capital contribution ratio represented[2]:

2. Educational level

- General education:
- Academic title, degree:

School name	School address	Major	Study period	Degree[3]

3. Work history:

[1] *The declarant must fully declare the information as required and is legally responsible before the law and Vietnam International Commercial Joint Stock Bank (VIB) for the completeness, accuracy and truthfulness of the dossier; where not applicable, clearly state "None".*

[2] *In case of being the representative of a shareholder's capital contribution.*

[3] *List all degrees.*

- Occupations, workplaces and positions held from age 18 to date[4]

No.	Period (from month/year to month/year)[5]	Workplace	Position[6]	Field of activity of the enterprise and assigned duties	Notes[7]

- Commendations, disciplinary actions, and responsibility under inspection conclusions that led to a credit institution or foreign bank branch being subject to an administrative penalty[8]:

4. Civil act capacity[9]:

5. Information on disqualification from holding positions, establishing and managing enterprises and cooperatives (applicable where the judicial record certificate or equivalent document issued by a competent foreign authority does not contain this information).

6. Undertaking before the law:

I undertake that:

- I meet the criteria and conditions to hold the position of_____ at VIB as stipulated in the Law on Credit Institutions and the relevant guiding documents. In particular, I undertake to comply with professional ethics as stipulated in Article 6 of Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank of Vietnam guiding the dossiers and procedures for approval of the list of prospective personnel of commercial banks, foreign bank branches and non-bank credit institutions during my work at credit institutions and foreign bank branches (if any), and to comply with the rules and professional ethics standards of the foreign credit institutions (if any) where I have previously worked.
- I have not violated the provisions of law in the monetary and banking sector.
- I will notify VIB of any change to the contents of this declaration arising while the State Bank of Vietnam is considering VIB's request.
- The personal information I provide to VIB for submission to the State Bank of Vietnam for review and approval of prospective personnel is true. I take responsibility before the law for the completeness, truthfulness and accuracy of the above declared information./.

_____, _____ 2026

Declarant

Signature and full name of the declarant[10]

(Besides the above basic content, the declarant may add other content if deemed necessary)

---

[4]*The declarant must fully declare all jobs, workplaces, and positions held and currently held*

[5]*Chronological continuity must be ensured*

[6]*State clearly if the candidate is a manager or executive under the law and the Charter or internal regulations of the credit institution or enterprise, and also state the tax code/enterprise code of the enterprise where the candidate is a manager*

[7]*Note if the workplace falls under the following cases:*

a) A subsidiary of a credit institution;

b) An enterprise in which the State holds 50% or more of charter capital;

c) An entity as stipulated at point e, clause 2, Article 42 of the Law on Credit Institutions;

d) An entity as stipulated at point c, clause 1, Article 42 of the Law on Credit Institutions (specify the name of the entity and the time of declaration of bankruptcy, and the position and tenure of the candidate);

[8]*Specify if the candidate falls within the cases at points d, g, clause 1, Article 42 of the Law on Credit Institutions*

[9]*Specify: full/limited/lost civil act capacity*

[10]*Signature must be authenticated in accordance with the law*

Appendix 04. List of related persons

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

LIST OF RELATED PERSONS[1]

To: The State Bank of Vietnam

No.	Declarant and "related persons" of the declarant	Relationship with the declarant[2]	Citizen ID number/personal identification number (for individuals of Vietnamese nationality) or personal identification number (for persons of Vietnamese origin whose nationality has not been determined, living in Vietnam and eligible for issuance of a Citizen Identity Card under the law on citizen identification) or passport number or equivalent valid document, date of issue (for individuals not holding Vietnamese nationality) or Business Registration Certificate/Tax code or equivalent	Position at VIB	Position at VIB's subsidiaries	Percentage of shares owned or percentage of capital represented at VIB (%)

[1] *Related persons as stipulated in Clause 24, Article 4 of the Law on Credit Institutions – Consolidated Text 2026*

[2] *Relationship basis: based on the actual relationship, the related person in column (2) falls within the cases stipulated in clause 24, Article 4 and clause 3, Article 69 of the Law on Credit Institutions, to be filled in this column. The declarant must fully declare the information as required and is legally responsible before the law and the commercial bank, non-bank credit institution, foreign bank branch for the completeness, accuracy and truthfulness of the dossier; where not applicable, clearly state "None"; where the related person is deceased, clearly state "deceased".*
(Besides the minimum content above, the declarant may add other content if deemed necessary)

			certificate (for related persons that are organizations, state the enterprise code)			
1	2	3	4	5	6	7

I undertake that the information provided above is true. I take responsibility before the law for the completeness, truthfulness and accuracy of the above declared information./.

_____, _____2026

Declarant[3]

[3]*Signature and full name of the declarant must be authenticated in accordance with the law*
(Besides the above basic content, the declarant may add other content if deemed necessary)

Appendix 05. Disclosure of related interests

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

DISCLOSURE OF RELATED INTERESTS

To ensure proper compliance with Article 49 of the Law on Credit Institutions and its amendments and supplements, and clause 11, Article 44 of the VIB Charter on reporting and declaring related interests, I hereby disclose my related interests as follows:

1.0 List of enterprises and economic organizations (the "Enterprises") in which I and my related persons hold, in our own names, contributed capital or shares from 05% of charter capital or more, including contributed capital and shares held by proxy or entrusted to other organizations or individuals standing in their names

No.	Name of enterprise/ economic organization ("enterprise")	Enterprise code	Head office	Business lines	Number, date and place of issue of Business Registration Certificate/Establishment License	Place of business registration of the Enterprise	Number of shares/capital contribution	Ratio/Charter capital of Enterprise (%)
1								
2								
…								

2.0 List of Enterprises in which I and my related persons are currently a member of the Board of Directors, member of the Members' Council, Controller, member of the Board of Supervisors, or General Director (Director)

No.	Name of Enterprise	Enterprise code	Head office	Business lines	Number, date and place of issue of Business Registration Certificate/Establishment License	Place of business registration of the Enterprise	Position currently held at the Enterprise
1							
2							
…							

I hereby affirm that the above information is entirely complete, accurate and truthful. If it is untrue, I will bear all responsibility before the VIB General Meeting of Shareholders and before the law.

_____, _____ 2026

Declarant[1]

[1] *Signature and full name of the declarant must be authenticated in accordance with the law*

Appendix 06. Assessment document on compliance with professional ethics standards for prospective personnel for election as members of the Board of Directors ("BOD") and members of the Board of Supervisors ("BOS") for the Term X (2027 – 2032)

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

Name of credit institution/foreign bank branch (Abbreviation – if any) ----------	Socialist Republic of Viet Nam Independence – Freedom – Happiness ----------
No.:	_____, _____2026

ASSESSMENT DOCUMENT ON COMPLIANCE WITH PROFESSIONAL ETHICS STANDARDS FOR PERSONNEL UNDER THE MANAGEMENT OF A CREDIT INSTITUTION OR FOREIGN BANK BRANCH

- Pursuant to Law on Credit Institutions No. 32/2024/QH15 and its amendments and supplements;
- Pursuant to Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank of Vietnam guiding the dossiers and procedures for approval of the list of prospective personnel of commercial banks, foreign bank branches and non-bank credit institutions and its amendments and supplements;
- Pursuant to Circular No. 83/2025/TT-NHNN dated December 31, 2025 of the Governor of the State Bank of Vietnam providing for the internal control system;

(Name of credit institution/foreign bank branch) provides information on compliance with professional ethics standards during the work of Mr./Ms. _____ at the credit institution or foreign bank branch as follows:

1. Information on the personnel

- Full name of the personnel:
- Date of birth:
- Period of work: from month/year to month/year.
- Position and assigned duties: period from month/year to month/year (specify if a manager or executive)

…

2. Information on compliance with professional ethics standards

- Detailed information as stipulated in clause 1, Article 6 of Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the Governor of the State Bank of Vietnam guiding the dossiers and procedures for approval of the list of prospective personnel of commercial banks, foreign bank branches and non-bank credit institutions.
- The personnel meet/do not meet professional ethics standards.
  In case of non-compliance, state the act, time and handling measures.

3. The credit institution/foreign bank undertakes to bear responsibility before the law for the accuracy and truthfulness of the information provided in this document./.

_____ 2026

Legal representative of the credit institution/foreign bank branch[1]

Note:

This document is reused when preparing dossiers requesting the State Bank of Vietnam to approve the list of prospective personnel at other commercial banks, non-bank credit institutions and foreign bank branches

[1]*Please state the full name and title of the Legal Representative and affix the seal*

Appendix 07. Personal data processing notice for prospective personnel for election as members of the Board of Directors, members of the Board of Supervisors for the Term X (2027 – 2032)

(issued together with the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032))

PERSONAL DATA PROCESSING NOTICE

To: Vietnam International Commercial Joint Stock Bank (VIB)

I am: _____ holding Citizen ID/Passport No.: _____ issued on: _____ at: _____ and am a candidate/nominee for the election of members of the Board of Directors ("BOD") and members of the Board of Supervisors ("BOS") for the Term X (2027 – 2032) (the "Personnel").

By this document, I confirm that I fully understand the contents of this Personal Data Processing Notice (the "Notice") and voluntarily consent to Vietnam International Commercial Joint Stock Bank (VIB) processing my personal data and the personal data of other parties that I provide to VIB ("Related Parties"), including (i) data that I share and provide to VIB, being the personal data stated in the forms attached to the Notice on the rights to nominate and propose candidates of shareholders/groups of shareholders; criteria, conditions and procedures for nominating and proposing candidates for election as members of the Board of Directors and members of the Board of Supervisors for the Term X (2027 – 2032), and other basic personal data and sensitive personal data as stipulated in Article 3 and Article 4 of Decree No. 356/2025/NĐ-CP detailing a number of articles and measures for implementing the Law on Personal Data Protection issued by the Government on December 31, 2025 ("Personal Data"); and (ii) Personal Data that VIB may collect from third parties (from employers/enterprises/organizations/places where I have worked, references/former colleagues, recruitment screening agencies, recruiters, social networks, websites) as provided below.

1. General provisions

- The terms used in this Notice are understood and applied in accordance with Law on Personal Data Protection No. 91/2025/QH15 issued by the National Assembly on June 26, 2025, effective from January 1, 2026, and Decree No. 356/2025/NĐ-CP detailing a number of articles and measures for implementing the Law on Personal Data Protection issued by the Government on December 31, 2025, effective from January 1, 2026, and amending, supplementing and replacing documents (if any).
- By providing the personal data of the Related Parties to VIB, the Personnel ensure and are responsible that the Personnel have obtained the lawful consent of the Related Parties and are fully responsible for the Processing of the Related Parties' Personal Data for the purposes stated in this Notice
- In each specific situation, VIB may be (i) a Personal Data Controller; or (ii) a Personal Data Processor; or (iii) a Personal Data Controller and Processor. VIB is responsible for complying with the corresponding principles and regulations on Personal Data Processing as stipulated by law.
- This Notice applies to Personal Data, and to the Processing of Personal Data, that has been (i) provided after the Personnel confirm their consent to the Notice; (ii) provided before, during and after the Personnel are elected as BOD members, SB members for the Term X (2027 – 2032).

2. Personal Data Processing

- Personal Data provided by the Personnel is Processed by VIB or by Organizations or individuals that Process Personal Data (listed below) by carrying out one or more activities such as collection, analysis,

synthesis, encryption, decryption, editing, deletion, destruction, de-identification, provision, disclosure, and transfer of Personal Data, and other activities affecting Personal Data.

- VIB has the right to transfer and provide Personal Data to Organizations and individuals that Process Personal Data:
  - VIB includes the employees of VIB and its subsidiaries/affiliates;
  - Companies and/or organizations that are sellers, suppliers, partners, agents, advisors to/of VIB and/or selected by VIB, including but not limited to:
    (a) Companies providing services for data processing, information technology, data entry, verification, records management, technology support, information security, data centers, consulting and/or other services related to, or supporting, the operation and activities of VIB;
    (b) Auditing firms; law firms;
    (c) Insurance companies or insurance brokers;
    (d) Securities depository organizations/members;
    (e) Rating organizations.
  - Any individual, competent authority or regulatory body, or third party to which VIB is permitted or compelled to disclose under the law, or under any contract or undertaking between that third party and VIB;
  - Any individual or organization involved in implementing or maintaining any rights of VIB under agreements between the Personnel, individuals, organizations and VIB;
  - Any party that VIB deems necessary for the purposes of Processing Personal Data.

3. Processing of Personal Data without the consent of the Data Subject

- To protect the life, health, honor, dignity, lawful rights and interests of the data subject or others in emergencies; to protect one's own, others' or the State's legitimate rights or interests, or those of agencies and organizations, as necessary before acts infringing upon those interests. The personal data controller, personal data processor, personal data controller and processor, and third party are responsible for proving such cases.
- To handle emergency situations; threats to national security that have not yet reached the level of declaring a state of emergency; to prevent and combat riots, terrorism, crime and violations of law.
- To serve the operations of State agencies and State management activities in accordance with the law.
- To perform agreements of the data subject with relevant agencies, organizations and individuals in accordance with the law.
- Other cases as stipulated by law.

4. Purposes of Personal Data Processing

The Personnel tick (X) or (✓) the Agree column – if they agree to the purposes of Personal Data Processing under this Notice, or the Disagree column – if they do not agree to the purposes of Personal Data Processing under this Notice.

Purpose of Personal Data Processing	**Agree**	**Disagree**
Carrying out procedures related to the nomination, candidacy and election of BOD members and SB members for the Term X (2027 – 2032);		

Verifying the accuracy and completeness of information provided by the Personnel, including checking and cross-referencing with relevant data sources; identifying or authenticating the identity and profile of the Personnel; making public disclosures and announcements as required by law and/or VIB;		
Storing for purposes such as assessing/managing the Personnel, complying with the law, fulfilling the purposes stated in Section 4 of this Notice and other purposes to protect and/or enforce the lawful rights and interests of VIB and the Personnel;		
Upon the request of the Personnel;		
Contacting/providing/sending messages, letters, mail or other notices to the Personnel or other relevant parties;		
Preparing financial statements, personnel reports, and other reports that require the Personal Data of the Personnel and/or Related Parties, or other relevant reports as required by VIB and the law;		
Conducting market research, surveys and analysis of data related to the Personnel;		
Protecting the lawful rights and interests of VIB; handling/implementing/resolving disputes, lawsuits and complaints;		
Implementing and complying with VIB's internal regulations, rules, procedures, guidelines, notices and policies and/or legal regulations;		
Assessments and proposals relating to the rights and obligations of Personnel toward VIB;		
Providing to Third Parties, including (i) VIB's service providers/partners to implement the regimes, rights and obligations for the Personnel and/or VIB; (ii) organizations and individuals Processing Personal Data as stipulated in Section 3 of this Notice so that third parties Process Personal Data in accordance with the purposes/regulations of VIB and/or to carry out the purposes stated in Section 5 of this Notice;		
Implementing and complying with agreements and contracts between VIB and other parties;		
Ensuring security, order, information confidentiality and information safety for VIB;		
Detecting/preventing/deterring/mitigating/investigating/handling/resolving acts violating VIB's regulations, the law and/or other acts that may affect the lawful rights and interests of VIB;		
Serving other purposes related to VIB's operations that VIB considers appropriate from time to time;		

5. Methods and means of collecting, storing and protecting Personal Data, and the Personal Data Processing period

5.1. VIB collects Personal Data from the following sources:

- From VIB's websites: VIB may collect Personal Data when the Personnel access any VIB website or use any features and resources available on or through the website.
- From VIB's applications and software for mobile devices and computers: VIB may collect Personal Data when the Personnel download or use VIB's applications and software for mobile devices and computers.
- During contact, work, exchanges and communications via email, telephone, electronic means or any other lawful means that provide information.
- From automatic interactions or data collection technologies: VIB may collect information including IP addresses, referral URLs, operating systems, web browsers and any other information automatically recorded from the connection:
  - Cookies, flash cookies, pixel tags, web beacons, or other tracking technologies.
  - Cookies, plug-ins or social network connections of Third Parties.
  - Any technology capable of tracking personal activity on electronic devices or websites.
  - Location information or other metadata provided by a device.
  - Other means: VIB may collect Personal Data when the Personnel interact with VIB through any other means.
- From competent State agencies.
- From suppliers, service providers, partners, affiliates and organizations and individuals related to VIB's operations;
- From Third Party sources that have obtained authorization/consent from the Personnel or Related Parties, or sources where collection is required or permitted by law;
- From organizations and individuals related/connected to the Personnel;
- From other sources that the Personnel and/or Related Parties agree to share/provide Personal Data.

5.2. Collection methods

VIB may collect Personal Data of the Personnel and Related Parties by the following methods: recording, audio recording, video recording of verbal instructions or information communicated directly, by telephone, email, text message or any other electronic means; extracting only the information directly entered by the Personnel in the system or on electronic media; video recording; and other collection methods that VIB deploys from time to time.

5.3. Storage and Protection of Personal Data

Personal Data stored by VIB will be kept confidential. VIB effectively and concurrently implements institutional, technical and human measures and solutions appropriate to protect Personal Data in accordance with current laws.

5.4. Personal Data Processing period

- VIB will begin Processing the Personal Data of the Personnel and Related Parties from the time the Personal Data is collected by VIB and for the period necessary and appropriate for the purposes of Personal Data Processing stated in this Notice, except where a longer Personal Data Processing period is required or permitted by regulations.
- The Personal Data Processing ends when VIB no longer stores any Personal Data of the Personnel/Related Parties in accordance with VIB's regulations and the law.

6. Rights and obligations of the Personnel relating to Personal Data provided to VIB

6.1 Rights of the Personnel

Unless otherwise provided by law, the Personnel, as the data subject, have the following rights:

- To be informed about the Processing of their personal data;
- To consent or not consent, or request withdrawal of consent to the Processing of their personal data;
- To view, edit or request edits to their personal data;
- To request the provision, deletion or restriction of the Processing of their personal data; to send a request to object to the Processing of their personal data;
- To complain, report, sue, and request compensation for damages in accordance with the law;
- To request competent authorities or agencies, organizations and individuals involved in Processing personal data to implement measures and solutions to protect their personal data in accordance with the law.

6.2 Obligations of the Personnel

The Personnel have the following obligations:

- To protect their own personal data;
- To respect and protect the personal data of others;
- To fully and accurately provide their personal data in accordance with the law, under contract or when consenting to the Processing of their personal data;
- To comply with the law on personal data protection and participate in preventing and combating violations of personal data.

6.3 Principles for exercising rights and obligations

When exercising rights and obligations related to personal data, the Personnel are responsible for complying with the following principles:

- Comply with the law and the data subject's obligations under contract. The exercise of rights and obligations must aim to protect the lawful rights and interests of the Personnel themselves;
- Not obstructing the exercise of legal rights and obligations of the personal data controller, the personal data controller and processor, or the personal data processor;
- Not infringe upon the lawful rights and interests of the State, agencies, organizations and other individuals.

7. Undesirable consequences and damage that may occur

Personal Data Processing will always carry latent risks due to system errors, hardware, software, viruses, cyber-attacks, force majeure events, human factors, etc., causing Personal Data to be disclosed or leaked. Therefore, during the Processing of Personal Data, VIB commits to making efforts to protect, secure, and ensure safety, comply with the law, and minimize the possibility of undesirable consequences and damage.

8. Other agreements

- When the Personnel wish to access their Personal Data held by VIB, or when the Personnel believe that the Personal Data held by VIB is inaccurate, incomplete, misunderstood or not updated, the Personnel may send a written request for access, correction or update via the BOD Secretariat of VIB and/or post on VIB's information page at https://www.vib.com.vn/ and/or via other channels that VIB may establish and notify to the Personnel from time to time. Within no more than 07 (seven) days, or earlier as required by regulations/VIB's requirements, from the date of any change in Personal Data, the Personnel must provide such new information to VIB.

- VIB, with reasonable efforts, will comply with the Personnel's request to access or correct Personal Data upon receipt of a complete and valid request from the Personnel.
- Where the Personnel find a violation in the Processing of Personal Data, the Personnel have the right to send a written request to VIB to support handling within the scope of VIB's capabilities, in order to prevent or limit the disclosure of Personal Data, unless otherwise provided by law.
- In order to meet the lawful rights and obligations of the Personnel, and the powers and responsibilities of VIB, the exercise of rights and obligations under this Section is carried out by VIB when there are sufficient grounds to authenticate the Personnel/authorized person of the Personnel, the legality, validity and relevant supporting documents, and to ensure compliance with the legal regulations on data protection and other relevant regulations.
- The Personnel may send a written withdrawal of consent for any or all of the contents stated in this Notice through the BOD Secretariat and/or the VIB intranet system and/or other channels that VIB may establish and notify to the Personnel from time to time. The Personnel should understand that the right to withdraw consent does not apply where the law does not permit withdrawal of consent and/or in accordance with legal regulations VIB does not agree to the Personnel's withdrawal of consent. If the Personnel withdraw their consent to the processing of data under this Notice, the Personnel accept all possible consequences and damage.
- The Personnel agree and acknowledge that any withdrawal of consent by the Personnel to the processing of data under this Notice will not affect the Processing of Personal Data of the Personnel and Related Parties before the withdrawal of consent that the Personnel have given to VIB.
- VIB may record, video record and process personal data collected from recording and video recording at areas with cameras in accordance with VIB's regulations for the purposes of Personal Data Processing.
- All consents of the Personnel in this Notice are based on voluntariness and clear understanding of the type of Personal Data being processed, the purposes of Personal Data Processing, the organizations and individuals Processing Personal Data, and the rights and obligations of the Personnel, as well as other contents in this Notice.

9. Confirmation and consent of the Personnel:

By (i) signing and writing their full name on this Personal Data Processing Notice, the Personnel confirm and agree that:

- The Personnel have read, understood and agreed with each of the terms and conditions stipulated in this Notice.
- The Personnel have understood and are aware that: the Personal Data of the Data Subject being Processed includes sensitive personal data stated at the beginning of this Notice.
- The Personnel confirm and affirm that the Personnel have all the necessary consents to enter into agreement with the terms and conditions of this Notice, including the consent of the Data Subject.

_____, _____2026

Personnel[1]

[1]*Signature and full name must be authenticated*