

Name of warrant STB.VND.M.CA.T.2020.01
Company name VNDirect Securities Corporation
Subject Certificate for Initial Offering of Covered Warrant

Content:

The State Securities Commission of Vietnam (SSC) granted Certificate for Offering of Covered Warrant No.195/GCN-UBCK dated September 25,2020 to VNDirect Securities Corporation as follows:

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| 1. Name of warrant: | Warrant STB.VND.M.CA.T.2020.01 |
| 2. Code of underlying security: | STB |
| 3. Issuer of underlying security: | Sai Gon Thuong Tin Commercial Joint Stock Bank |
| 4. Quantity of warrants registered for offering: | 5,000,000 |
| 5. Conversion ratio: | 1:1 |
| 6. Warrant type (call/ put): | Call |
| 7. Warrant style: | European-style |
| 8. Payment method for exercise of warrants: | cash |
| 9. Duration: | 6 months |
| 10. Depository bank of collateral: | Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) - Ha Thanh Branch |