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CÔNG TY CỔ PHẦN QUẢN LÝ QUỸ VINACAPITAL
QUẬN 1 - T.P HỒ CHÍ MINH

Appendix XXVIII

FORM OF NOTIFICATION OF AMENDMENT TO CHARTER/PROSPECTUS

(Issued together with Circular No. 98/2020/TT-BTC dated November 16, 2020 of the Minister of Finance)

VinaCapital Fund Management Joint Stock Company	**SOCIALIST REPUBLIC OF VIETNAM**
VINACAPITAL VN100 ETF	**Independence - Freedom - Happiness**
No. 20260617 /VCFM-ETFVN100-BC	*Ho Chi Minh City, 17 June 2026*

CÔNG TY CỔ PHẦN QUẢN LÝ QUỸ VINACAPITAL
Digitally signed by CÔNG TY CỔ PHẦN QUẢN LÝ QUỸ VINACAPITAL
Date: 2026.07.02 17:07:47 +07'00'

NOTICE

Amendments and supplements to the Prospectus of securities investment funds

To: - **STATE SECURITIES COMMISSION**

- **HOCHIMINH STOCK EXCHANGE**

VinaCapital Fund Management Joint Stock Company ("VinaCapital") hereby reports to the State Securities Commission on the amendment and supplementation of the Prospectus of **VINACAPITAL VN100 ETF** (Securities code: **FUEVN100**) as follows:

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
1.	Chapter II – Definitions and Interpretation / Definition of "Fund Management Company"	means VinaCapital Fund Management Joint Stock Company established under the certificate of establishment and operation No. 31/UBCK-GP first issued by the SSC on April 14, 2008 (and amended and supplemented from time to time), as detailed in Section IV of this Prospectus, or any entity that inherits the rights and obligations of this company.	means VinaCapital Fund Management Joint Stock Company established under the certificate of establishment and operation No. 31/UBCK-GP first issued by the SSC on April 14, 2008 (and amended and supplemented from time to time), **with rights and obligations** as detailed in Section IV of this	Updated and supplemented for clarity in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Prospectus, or any entity that inherits the rights and obligations of this company.	
2.	Chapter II – Definitions and Interpretation / Definition of "Net Asset Value"	means the total value of the assets and investments owned by the Fund minus the Fund's liabilities at the Valuation Date.	means the total value of the assets and investments owned by the Fund minus the Fund's liabilities at the **most recent date prior to** the Valuation Date.	Updated and supplemented for clarity in line with the amended Fund Charter
3.	Chapter II – Definitions and Interpretation / Definition of "Exchange-Traded Date"	means the day on which the Fund management company, acts on behalf of the fund, to create and redeem Creation units from Authorized Participants and investors according to the fund's trading mechanism.	means the day on which the Fund management company, acts on behalf of the fund, to create and redeem Creation units from Authorized Participants and investors according to the fund's **exchange**-trading mechanism.	Updated and supplemented for clarity in line with the amended Fund Charter
4.	Chapter II – Definitions and Interpretation / Definition of "Business Day"	means any day that is not a Saturday, Sunday or public holiday on which the stock exchanges and banks in Vietnam are open for normal business.	means a day that is not a Saturday, Sunday, **a public holiday or Tet holiday as prescribed by prescribed by Vietnamese Law.** ~~on which the stock exchanges and banks in Vietnam are open for normal business.~~	Updated and supplemented for clarity in line with the amended Fund Charter
5.	Chapter II – Definitions and Interpretation / Definition of " ETF" or "ETF fund"	means an ETF fund, formed through the subscription and exchange of a basket of underlying securities for fund units.	means **an exchange-traded fund, being a type of open-ended fund,** ~~an ETF fund,~~ formed through the subscription and exchange of a basket of underlying securities for fund units.	Updated and supplemented for clarity in line with the amended Fund Charter

<table>
<tr><th>STT</th><th>Terms</th><th>Articles and articles of the old Prospectus</th><th>Articles and articles of the new Prospectus</th><th>Reasons for amendment and supplementation</th></tr>
<tr><td>6.</td><td>Chapter II – Definitions and Interpretation / Definition of "Market Maker"</td><td>means an Authorized Participant selected by the Fund management company to sign a contract to provide market making services for the Fund. The Fund management company may designate one or more Authorized Participants to act as Market Makers.</td><td>means a securities company acting as an Authorized Participant selected by the Fund management company to sign a contract to provide market making services for the Fund. The Fund management company may designate one or more Authorized Participants to act as Market Makers.</td><td>Updated and supplemented for clarity in line with the amended Fund Charter</td></tr>
<tr><td>7.</td><td>Chapter III – Investment Opportunity (Sections 3.1, 3.2)</td><td>Update of macroeconomic information and stock market developments for the first 9 months of 2025 and the forecast for 2026.</td><td>Update of macroeconomic information and stock market developments for the full year 2025 and the outlook for 2026.</td><td>Updated macroeconomic information and market developments in line with the actual operation of the Fund</td></tr>
<tr><td>8.</td><td>Chapter IV – Information about the Fund Management Company / Section 4.2 Introduction to the Shareholders of the Fund Management Company</td><td>
<table>
<tr><th>No.</th><th>Shareholder name</th><th>Number of shares</th><th>Holding ratio / total shares (%)</th></tr>
<tr><td>1</td><td>VinaCapital Investment Management Limited (established in the Guernsey Islands)</td><td>1,031,800</td><td>9.38%</td></tr>
<tr><td>2</td><td>Asia Investment & Finance Limited</td><td>5,242,600</td><td>47.66%</td></tr>
<tr><td>3</td><td>VinaCapital Investment Management Limited (established in the BVI)</td><td>4,725,600</td><td>42.96%</td></tr>
<tr><td>Total</td><td></td><td>11,000,000</td><td>100%</td></tr>
</table>
</td><td>
<table>
<tr><th>No.</th><th>Shareholder name</th><th>Number of shares</th><th>Holding ratio / total shares (%)</th></tr>
<tr><td>1</td><td>VinaCapital Investment Management Limited (established in the Cayman Islands, relocated to Guernsey Islands)</td><td>1,031,800</td><td>9.38%</td></tr>
<tr><td>2</td><td>Asia Investment & Finance Limited (established in the British Virgin Islands)</td><td>5,242,600</td><td>47.66%</td></tr>
<tr><td>3</td><td>VinaCapital Investment Management Limited (incorporated in the British Virgin Islands ~~BVI~~)</td><td>4,725,600</td><td>42.96%</td></tr>
</table>
</td><td>Updated the places of establishment of the shareholders</td></tr>
</table>

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Total 11,000,000 100%	
9.	Chapter IV – Information about the Fund Management Company / Section 4.3.1 Board of Directors	Ms. Nguyen Hoai Thu – Chairwoman of the Board of Directors. Ms. Thu is the Deputy CEO cum Head of Investment at VinaCapital Fund Management JSC, responsible for equity and bond investment, managing the investment activities of the open-ended funds and domestic and international investment trust portfolios of VinaCapital Group. Ms. Thu has more than 20 years of experience in Asian capital markets. Mr. Dinh Duc Minh – Member of the Board of Directors. Mr. Minh is the Senior Investment Director of VinaCapital Fund Management Joint Stock Company, manager of public funds and investment-linked insurance products.	Ms. Nguyen Hoai Thu – Chairwoman of the Board of Directors. Ms. Thu is the Deputy CEO cum Head of Investment at VinaCapital Fund Management **Joint Stock Company** ~~JSC,~~, responsible for equity and bond investment. In this role, she oversees the investment activities of the firm's open-ended funds and domestic and international segregated mandates of the VinaCapital Group. Ms. Thu has more than **22** ~~20~~ years of experience in Asian capital markets. Mr. Dinh Duc Minh – Member of the Board of Directors. Mr. Minh is the **Senior Director of the Investment Division** ~~Senior Investment Director~~ of VinaCapital Fund Management Joint Stock Company, manager of public funds and investment-linked insurance products.	Updated personnel information
10.	Chapter IV – Information about the Fund Management Company / Section 4.3.3 Fund Management Board	Mr. Dinh Duc Minh – Fund Manager. Mr. Minh is the Senior Investment Director of VinaCapital Fund Management Joint Stock Company, manager of public funds and investment-linked insurance products.	Mr. Dinh Duc Minh – Fund Manager. Mr. Minh is the **Senior Director of the Investment Division** ~~Senior Investment Director~~ of VinaCapital Fund Management Joint Stock Company, manager of public funds and investment-linked insurance products.	Updated personnel information
11.	Chapter IV – Information about the Fund Management Company / Section 4.3.4.1 Overview of the Operations of the Fund Management Company	VCFM is a pioneer in the field of open-ended funds and investment products for domestic and foreign investors. VCFM is managing the following investment products and services: - VinaCapital Enhanced Fixed Income Fund ("VinaCapital-VFF"); - VinaCapital Equity Opportunity Fund ("VinaCapital-VEOF"); - VinaCapital Equity Special Access Fund ("VinaCapital-VESAF"); - VinaCapital Insights Balanced Fund ("VINACAPITAL-VIBF"); - VinaCapital Liquidity Bond Fund ("VinaCapital-VLBF"); - VinaCapital Modern Economy Equity Fund (VINACAPITAL-VMEEF);	VCFM is a pioneer in the field of open-ended funds and investment products for domestic and foreign investors. VCFM is managing the following investment products and services: - VinaCapital Enhanced Fixed Income Fund ("VinaCapital-VFF"); - VinaCapital **Leading Enterprises Equity** ~~Equity Opportunity~~ Fund ("VinaCapital-VEOF"); - VinaCapital **Strategic Growth Equity** ~~Equity Special Access~~ Fund ("VinaCapital-VESAF");	Updated the fund names approved by the General Meeting of Investors and added the newly

<table>
<tr><th>STT</th><th>Terms</th><th>Articles and articles of the old Prospectus</th><th>Articles and articles of the new Prospectus</th><th>Reasons for amendment and supplementation</th></tr>
<tr><td></td><td></td><td>- VinaCapital Dynamic Dividend Equity Fund (“VINACAPITAL-VDEF”);
- VINACAPITAL VN100 ETF;</td><td>- VinaCapital **Integrated** ~~Insights~~ Balanced-Fund (“VINACAPITAL-VIBF”);
- VinaCapital Liquidity Bond Fund (“VinaCapital-VLBF”);
- VinaCapital Modern Economy Equity Fund (VINACAPITAL-VMEEF);
- VinaCapital **Discovery Equity** ~~Dynamic Dividend~~ Fund (“VINACAPITAL-VDEF”);
- VINACAPITAL VN100 ETF;
- VinaCapital VNMITECH ETF;
- VinaCapital VN50 GROWTH ETF;</td><td>established funds</td></tr>
<tr><td>12.</td><td>Chapter IV – Information about the Fund Management Company / Section 4.3.4.2 Operating Situation of the Fund Management Company in the Most Recent Five (5) Years</td><td><table><tr><th>Year</th><th>Revenue (VND)</th><th>Profit after tax (VND)</th></tr><tr><td>2021</td><td>341,442,141,509</td><td>77,736,398,493</td></tr><tr><td>2022</td><td>284,397,953,007</td><td>(5,989,289,971)</td></tr><tr><td>2023</td><td>268,692,305,261</td><td>1,081,910,567</td></tr><tr><td>2024</td><td>366,526,079,269</td><td>48,759,490,424</td></tr><tr><td>6M2025</td><td>180,657,247,401</td><td>317,012,615</td></tr></table>(*) Figures are based on the reviewed interim financial statements for the six-month period ended 30 June 2025.</td><td><table><tr><th>Year</th><th>Revenue (VND)</th><th>Profit after tax (VND)</th></tr><tr><td>2021</td><td>341,442,141,509</td><td>77,736,398,493</td></tr><tr><td>2022</td><td>284,397,953,007</td><td>(5,989,289,971)</td></tr><tr><td>2023</td><td>268,692,305,261</td><td>1,081,910,567</td></tr><tr><td>2024</td><td>366,526,079,269</td><td>48,759,490,424</td></tr><tr><td>2025</td><td>403,174,866,460</td><td>23,195,316,866</td></tr></table>~~(*) Figures are based on the reviewed interim financial statements for the six-month period ended 30 June 2025.~~</td><td>Updated 2025 figures</td></tr>
<tr><td>13.</td><td>Chapter VI – Auditing Firm</td><td>Annually, the Fund Management Company shall propose at least two (02) reputable and experienced auditing firms on the list of auditing firms approved by the SSC for the Board of Representatives to consider and select under the authorization of the General Meeting of Investors.</td><td>~~Annually,~~ The Fund Management Company shall propose ~~at least two (02)~~ a reputable and experienced auditing company from the list of auditing firms approved by the SSC **and satisfying the conditions stated in Article 51 of the Fund Charter, to be presented to General Meeting of Investors** ~~Board of Representatives~~ for consideration and selection ~~under the authorization of the General Meeting of Investors.~~</td><td>Updated in line with the amended Fund Charter</td></tr>
<tr><td>14.</td><td>Chapter VIII – Fund Distributor</td><td>Information about the Distributors is detailed in Appendix 1 of this Prospectus. The Fund Management Company may select and sign contracts with Distributors to distribute Fund Certificates in accordance</td><td>Information about the Distributors is detailed in Appendix I of this Prospectus. The Fund Management Company may select and sign contracts with Distributors to distribute Fund</td><td>Amended to comply with</td></tr>
</table>

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		with the provisions on Distributors in Chapter 10 of the Fund's Charter. The Authorized Participants are designated as Distributors of the Fund. In the event of a new Distributor, the Fund Management Company will notify Investors and update the information on the Fund Management Company's website. This change will also be updated in the Prospectus at its most recent update.	Certificates in accordance with the provisions on Distributors in Chapter 10 of the Fund's Charter. The Authorized Participants are designated as Distributors of the Fund. **The Fund Management Company must update the Prospectus and publish on its website the list of distributors and the programs, applications and websites (if any) of the distributors, and whenever there is any change to the list of distributors or to the programs, applications or websites (if any) of the distributors.** ~~In the event of a new Distributor, the Fund Management Company will notify Investors and update the information on the Fund Management Company's website. This change will also be updated in the Prospectus at its most recent update.~~	the law and the Charter
15.	Chapter X – Information about the Fund / Section 10.2.2 Investment Strategy, Investment Policy and Asset Allocation	10.2.2.4 The Fund's portfolio includes the Component Securities in the Benchmark Index's portfolio and the following main assets in Vietnam: (a) Fixed-income assets: (i) Deposits at commercial banks in accordance the provisions of the Law on banking; (ii) Money-market instruments including valuable papers and negotiable instruments in accordance with the regulations in the banking sector; (iii) Government debt instruments, government-guaranteed bonds, local government bonds; and (iv) Listed bonds of issuers established and operating in accordance with the Law. (b) Stocks and public fund certificates: (i) Listed stocks and trading-registered stocks, public fund certificates.	10.2.2.4 The Fund's portfolio includes the Component Securities in the Benchmark Index's portfolio and the following main assets in Vietnam: (a) Fixed-income assets: (i) Deposits at commercial banks in accordance the provisions of the Law on banking; (ii) Money-market instruments including valuable papers and negotiable instruments in accordance with the provisions **of the law**~~regulations in the banking sector~~; (iii) Government debt instruments, government-guaranteed bonds, local government bonds; and (iv) Listed bonds **on the Stock Exchange, bonds offered to the public** of issuers established and operating in accordance with the Law. (b) Stocks and public fund certificates:	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		(c) Derivative instruments: The Fund may invest in derivative securities listed and traded on the Stock Exchanges of Vietnam. However, such investment are only for the purpose of risk hedging risk and minimizing the tracking error relative to the Benchmark Index. (d) Other assets arising from the ownership of securities in the Fund's portfolio.	(i) Listed stocks, ~~and~~ trading-registered stocks, public fund certificates, **publicly offered stocks**. (c) Derivative instruments: The Fund may invest in derivative securities listed and traded on the Stock Exchanges of Vietnam. However, such investment are only for the purpose of risk hedging **for the underlying securities held by the Fund** and minimizing the tracking error relative to the Benchmark Index. (d) **Rights arising in connection with the securities held by the Fund.**~~Other assets arising from the ownership of securities in the Fund's portfolio.~~	
16.	Chapter X – Information about the Fund / Section 10.2.3 Investment Restrictions	10.2.3.1 The Fund's investments will be diversified and meet the conditions referred to as in this Charter and the provisions of the Law. The Fund's investment portfolio structure must comply with the following rules: (a) The Fund shall not invest in more than ten percent (10%) of the total value of outstanding securities of an issuer, except for Government debt instruments; (b) The Fund shall not invest in more than twenty percent (20%) of the total value of the Fund's assets in outstanding securities and assets in section 9.6(a)(i) and (ii) of the same issuer, except Government debt instruments; (c) The Fund shall not invest in more than thirty percent (30%) of the Fund's total asset value in the assets referred to as in sections 9.6 (a)(i)(ii) & (iv), 9.6 (b) and 9.6 (c) issued by the companies in the same	10.2.3.1 The Fund's investments will be diversified and meet the conditions referred to as in this Charter and the provisions of the Law. The Fund's investment portfolio structure must comply with the following rules: (a) The Fund shall not invest in **securities of a single issuer** more than ten percent (10%) of the total value of outstanding securities of ~~an~~ **that** issuer, except for Government debt instruments; (b) The Fund shall not invest in more than twenty percent (20%) of the total value of the Fund's assets in outstanding securities and assets in section 10.2.2.4 (a)(i) and (ii) of the same issuer, except Government debt instruments; (c) **Except where they are Component securities included in the Benchmark Index**, t~~T~~he Fund shall not invest in more	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		group of companies that have ownership relationships with each other in the following cases: parent company, subsidiary company; companies own more than 35% of each other's shares/stakes; group of subsidiaries with the same parent company, except where they are Component securities included in the Benchmark Index; (d) The Fund shall not invest in its Fund Certificate; (e) The Fund may invest in in other public fund certificates and shares of other securities investment companies managed by other fund management companies but shall not: - Invest in more than 10% of the total number of outstanding fund certificates of a public fund, or the total outstanding shares of a public securities investment company; - Invest more than 20% of the total value of its assets in fund certificates of a public fund or a public securities investment company; - Invest more than 30% of the total value of its assets in public fund certificates or shares of public securities investment companies. (f) The Fund shall not invest in real estate, unlisted shares, unregistered shares of public companies, capital contributions in limited liability companies, or privately issued bonds, except when these are assets arising from the rights of the assets' owners;	than thirty percent (30%) of the Fund's total asset value in the assets referred to as in sections 10.2.2.4(a)(i)(ii)(iv), 10.2.2.4(b) and 10.2.2.4.(c) issued by the companies in the same group of companies that have ownership relationships with each other in the following cases: parent company, subsidiary company; companies own more than **thirty-five percent (35%)** of each other's shares/stakes; group of subsidiaries with the same parent company.~~, except where they are Component securities included in the Benchmark Index~~; (d) The Fund shall not invest in its Fund Certificate; (e) The Fund may invest in in other public fund certificates and shares of other securities investment companies managed by other fund management companies but shall not: - Invest in more than **ten percent (10%)** of the total number of outstanding fund certificates of a public fund, or the total outstanding shares of a public securities investment company; - Invest more than **twenty percent (20%)** of the total value of its assets in fund certificates of a public fund or a public securities investment company; - Invest more than **thirty percent (30%)** of the total value of its assets in public fund certificates or shares of public securities investment companies.	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		(g) The Fund shall not invest in securities issued by the Fund management company, affiliated persons of the Fund management company, or Authorized Participants, unless they are Component securities in the portfolio of the Benchmark Index; and (h) At all times, the total committed value in derivatives contracts/transactions and outstanding payables of the Fund shall not be more than the Fund's Net Asset Value. 10.2.3.2 The structure of the Fund's investment portfolio referred to as in Articles 10.1(a), (b), (c) and (e) above may be exceed the limits only from the following reasons: (a) Due to fluctuations in market price of assets in the Fund's investment portfolio; (b) Due to the need to make legal payments of the Fund as prescribed by the law; (c) Due to the execution Basket of component securities exchange activities; (d) Due to division, consolidation, and merger of issuers; (e) The Benchmark Index's stock portfolio structure changes; or	(f) The Fund shall not invest in real estate~~, unlisted shares, unregistered shares of public companies, capital contributions in limited liability companies, or privately issued bonds, except when these are assets arising from the rights of the assets' owners~~; (g) The Fund shall not invest in securities issued by the Fund management company, affiliated persons of the Fund management company, or Authorized Participants, unless they are Component securities in the portfolio of the Benchmark Index; and (h) At all times, the total committed value in derivatives contracts/transactions and outstanding payables of the Fund shall not be more than the Fund's Net Asset Value. 10.2.3.2 The structure of the Fund's investment portfolio referred to as in Articles 10.1(a), (b), (c) and (e) above may be exceed the limits only from the following reasons: (a) ~~Due to f~~Fluctuations in market price of assets in the Fund's investment portfolio; (b) ~~Due to t~~The need to make legal payments of the Fund as prescribed by the law, including the execution of Exchange trade orders for Investors;	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		(f) The Fund is in the process of dissolution or the Fund's operating period from the date of issuance of the fund establishment registration certificate has not exceeded three (03) months. ... 10.2.3.6 The Fund management company shall not borrow to finance the Fund's activities, except in the case of short-term loans to cover necessary expenses for the Fund. The total value of the Fund's short-term loans must not exceed five percent (5%) of the Fund's Net Asset Value at any time and the maximum term of a loan is thirty (30) days.	~~(c) Due to the execution Basket of component securities exchange activities~~; ~~(d)~~(c) Due to division, consolidation, and merger of issuers; ~~(e)~~(d) The Benchmark Index's stock portfolio structure changes; or **(e) The Fund has been newly established and its Operating term has not exceeded three (03) months from the date the Fund Establishment Registration Certificate was granted;The Fund is in the process of dissolution or the Fund's operating period from the date of issuance of the fund establishment registration certificate has not exceeded three (03) months.** **(f) The Fund is in the process of dissolution.** ... 10.2.3.6 The Fund management company shall not borrow **for investment purposes**~~to finance the Fund's activities~~, except in the case of short-term loans to cover necessary expenses for the Fund. The total value of the Fund's short-term loans must not exceed five percent (5%) of the Fund's Net Asset Value at any time and the maximum term of a loan is thirty (30) days.	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
17.	Chapter X – Information about the Fund / Section 10.4.3 Characteristics of the Fund	…The Investor has the following rights: (a) To be treated fairly, each fund certificate gives the holder equal rights, obligations, and benefits; (b) To freely transfer fund certificates, except in cases where transfer is restricted as prescribed by the law and the Fund Charter; (c) To fully access to periodic and extraordinary information about the fund's activities; (d) To participate in General Meetings of Investors and exercise voting rights in person or through authorized representatives or conduct remote voting (send mail, fax, email, attend online conferences, vote electronically or in other electronic forms); (e) Other rights as prescribed in Law on Securities and this Charter; …	…The Investor has the following rights: **(a) Rights and obligations as prescribed in Article 101 of the Law on Securities;** ~~(a)~~(b) To be treated fairly, each fund certificate gives the holder equal rights, obligations, and benefits; ~~(b)~~(c) To freely transfer fund certificates, except in cases where transfer is restricted as prescribed by the law and the Fund Charter; ~~(c)~~(d) To fully access to periodic and extraordinary information about the fund's activities; ~~(d)~~(e) To participate in General Meetings of Investors and exercise voting rights in person or through authorized representatives or conduct remote voting (send mail, fax, email, attend online conferences, vote electronically or in other electronic forms); ~~(e)~~(f) Other rights as prescribed in Law on Securities and this Charter; … …	Updated in line with the amended Fund Charter
18.	Chapter X – Information about the Fund / Section	The General Meeting of Investors has the following rights and obligations:	The General Meeting of Investors has the following rights and obligations:	Updated in line with the

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
	10.4.6 General Meeting of Investors	(a) To decide on amendments and supplements to the Fund's Charter and the Fund's profit distribution plan; (b) To approve basic changes in the Fund's investment policy or investment objectives; to change the service fees paid to the Fund management company or Supervisory Bank; to change the Fund management company or Supervisory Bank; (c) To decide on the division, separation, merger, consolidation, and dissolution of the Fund; (d) To decide on suspension of Fund Certificate trading; (d) To decide the total number of Creation units allowed to be offered for sale, the plan to adjust the Fund's charter capital; …	(a) To decide on amendments and supplements to the Fund's Charter ~~and the Fund's profit distribution plan~~; (b) To approve basic changes in the Fund's investment policy or investment objectives; to change the service fees paid to the Fund management company or Supervisory Bank; to change the Fund management company or Supervisory Bank; (c) To decide on the division, separation, merger, consolidation, and dissolution of the Fund, **change the operating term of the Fund;** **(d)**~~To decide on suspension of Fund Certificate trading;~~ **(d)**~~(e)~~ **To decide the Fund's profit distribution plan** ~~To decide the total number of Creation units allowed to be offered for sale, the plan to adjust the Fund's charter capital;~~ …	amended Fund Charter
19.	Chapter X – Information about the Fund / Section 10.4.7 Board of Representatives	… The term of the Board of Representatives is five (5) years, and its members can be reappointed without term limits. The outgoing Fund Representative Board continues to operate until the new Fund Representative Board is elected and takes over.. … The Board of Representatives has the following rights and obligations: … (c) To approve transactions involving assets permitted for investment through negotiated methods (except for trade carried out on the trading system of the Stock Exchange);	… The term of the Board of Representatives ~~is~~**shall not exceed**is **five (5) years**, and its members can be reappointed without term limits. The outgoing Fund Representative Board continues to operate until the new Fund Representative Board is elected and takes over. … The Fund's Representative Board has the following rights and obligations: … (c) **To approve transactions in investable assets conducted by way of negotiation, (except for deposit contracts,**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		(d) To decide on the profit distribution rate according to the profit distribution plan approved by the General Meeting of Investors; the timing, method, and form of profit distribution; (e) In case authorized by the General Meeting of Investors, decide on the issues referred to as in Articles 21.2 to 21.8 herein. In this case, the Fund management company must fulfil its obligation to disclose information about the Decision of the Board of Representatives in accordance with the regulations on information disclosure regarding the Decision of the General Meeting of Investors; (f) To decide on issues that have not been agreed upon between the fund management company and the supervising bank based on legal regulations; (g) To request the Fund management company and Supervisory Bank to promptly provide all documents and information regarding fund management and supervision activities; and (h) To perform other duties as prescribed by the law and the provisions of the Fund Charter. 26.2 Within 24 hours from the date the Board of Representatives decides on the issues referred to as in Articles 21.2 to 21.3 above, the Board of Representatives, via the Fund management company, must send to the SSC and the Supervisory Bank the meeting minutes and resolutions of the Board of Representatives, and simultaneously	**certificates of deposit, and transactions executed through the Stock Exchange trading system excluding privately placed corporate bonds). Prior to execution, the Board of Representatives shall give written approval specifying the expected price range, execution time, transaction counterparty or criteria for selecting the counterparty, and the type of asset** ~~transactions involving assets permitted for investment through negotiated methods (except for trade carried out on the trading system of the Stock Exchange);~~. **For deposit contracts and certificates of deposit, the Board of Representatives' written approval shall specify the expected price rauge, execution period, transaction counterparty or selection criteria, and the type of asset. Such transactions must be executed within three (03) months from the approval date.** **If the actual purchase price is higher than, or the actual selling price is lower than, the reference price or the approved price range, the Fund Management Company shall provide explanations for the Board of Representatives' consideration and decision.** (d) To decide on the profit distribution rate according to the profit distribution plan approved by the General Meeting of Investors; the timing, method, and form of profit distribution;	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		provide information about the decision content to Investors in the manner prescribed herein.	~~(e) In case authorized by the General Meeting of Investors, decide on the issues referred to as in Articles 21.2 to 21.8 herein. In this case, the Fund management company must fulfil its obligation to disclose information about the Decision of the Board of Representatives in accordance with the regulations on information disclosure regarding the Decision of the General Meeting of Investors;~~ ~~(f)~~(e) To decide on issues that have not been agreed upon between the fund management company and the supervising bank based on legal regulations; ~~(g)~~(f) To request the Fund management company and Supervisory Bank to promptly provide all documents and information regarding fund management and supervision activities; and ~~(h)~~(g) To perform other duties as prescribed by the law and the provisions of the Fund Charter. ~~26.2 Within 24 hours from the date the Board of Representatives decides on the issues referred to as in Articles 21.2 to 21.3 above, the Board of Representatives, via the Fund management company, must send to the SSC and the Supervisory Bank the meeting minutes and resolutions of the Board of Representatives, and simultaneously provide information about the decision content to Investors in the manner prescribed herein.~~	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			...	
20.	Chapter XI – Initial Issuance of Fund Certificates / Section 11.1 Legal Basis	... 10. Circular No. 101/2021/TT-BTC dated November 17, 2021 of the Ministry of Finance regulating Service fees in the securities sector applicable at the Stock Exchange and Vietnam Securities Depository and Clearing Corporation; effective from January 01, 2022; 11. Circular No. 102/2021/TT-BTC dated November 17, 2021 of the Ministry of Finance regulating Service fees in the securities sector applicable to securities trading organizations and commercial banks participating in the Vietnamese securities market; 12. Circular No. 197/2015/TT-BTC dated December 03, 2015 of the Ministry of Finance issuing the regulations on securities practice; and...	**3. Law No. 56/2024/QH15 passed by the National Assembly on November 29, 2024, amending and supplementing several articles of the Law on Securities, Law on Accounting, Law on Independent Audit, Law on State Budget, Law on Management and Use of Public Assets, Law on Tax Administration, Law on Personal Income Tax, Law on National Reserves, and Law on Handling of Administrative Violations;** **5. Decree No. 245/2025/NĐ-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/NĐ-CP, effective from September 11, 2025;** **8. Decree No. 306/2025/NĐ-CP dated November 25, 2025, amending and supplementing several articles of Decree No. 156/2020/NĐ-CP dated December 31, 2020, of the Government (as amended and supplemented by Decree No. 128/2021/NĐ-CP) and Decree No. 158/2020/NĐ-CP dated December 31, 2020, of the Government regarding derivative securities and the derivative securities market;** **10. Circular No. 136/2025/TT-BTC dated December 29, 2025, of the Ministry of Finance amending and supplementing Circular No. 98/2020/TT-BTC, effective from February 12, 2026;** **14. Circular No. 68/2024/TT-BTC dated September 18, 2024, amending and supplementing several articles of**	New legal documents updated

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Circulars on securities transactions on the securities trading system, clearing and settlement; activities of securities companies and information disclosure on the securities market; **15. Circular No. 83/2024/TT-BTC dated November 26, 2024, guiding the mechanism and policy on service prices in the securities industry;** **16. Circular No. 135/2025/TT-BTC dated December 26, 2025, of the Ministry of Finance on securities practice regulations;** **...** ~~10. Circular No. 101/2021/TT-BTC dated November 17, 2021 of the Ministry of Finance regulating Service fees in the securities sector applicable at the Stock Exchange and Vietnam Securities Depository and Clearing Corporation; effective from January 01, 2022;~~ ~~11. Circular No. 102/2021/TT-BTC dated November 17, 2021 of the Ministry of Finance regulating Service fees in the securities sector applicable to securities trading organizations and commercial banks participating in the Vietnamese securities market;~~ ~~12. Circular No. 197/2015/TT-BTC dated December 03, 2015 of the Ministry of Finance issuing the regulations on securities practice; and...~~	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
21.	Chapter XII – Exchange Trading Procedure / Section 12.4 CREATION/REDEMPTION TRANSACTION	From 9:30 to 14:40 on the Exchange-Traded Dates. Where the Net Asset Value cut-off date falls on a holiday or public holiday, the trading hours are from 13:30 to 14:40 on the Exchange-Traded Date. This is the period during which Investors submit Exchange Trade Order forms to the Authorized Participant or Distributor.	**The regular exchange trading time is stipulated as follows:** **(a) In the event that the Net Asset Value cut-off date (T-1) falls on a Business day: creation/redemption transactions may be conducted from 9:30 to 14:40 on the Exchange-traded Date (T).** **(b) In the event that the Net Asset Value cut-off date (T-1) falls on a weekend or holiday: creation/redemption transactions may be conducted from 13:30 to 14:40 on the Exchange-traded Date (T).** ~~From 9:30 to 14:40 on the Exchange-Traded Dates. Where the Net Asset Value cut-off date falls on a holiday or public holiday, the trading hours are from 13:30 to 14:40 on the Exchange-Traded Date. This is the period during which Investors submit Exchange Trade Order forms to the Authorized Participant or Distributor.~~	Re-presented for clarity in line with the operation of the Fund
22.	Chapter XII – Exchange Trading Procedure / Section 12.6 TRADING FREQUENCY OF THE FUND	The Exchange-Traded Date is conducted daily on Business Days. In case the Exchange-Traded Date is not a Business Day, the Exchange-Traded Date will be the next Business Day. Any change to the Exchange-Traded Date will be notified in advance to the Order Recipients and announced on the websites of the Fund Management Company and HOSE.	The Exchange-Traded Date is conducted daily **from Monday to Friday** on Business Days. In case the Exchange-Traded Date is not a Business Day, **or is a public holiday or a make-up working day according to a decision of the competent state authority,** the Exchange-Traded Date will be the next Business Day. Any change to the Exchange-Traded Date will be notified in advance to the Order Recipients, **disclosed in the Prospectus** and announced on the websites of the Fund Management Company and HOSE.	Supplemented for clarity to suit the operation of the Fund

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
23.	Chapter XII – Exchange Trading Procedure / Section 12.7 Time for entering Investors' Creation/Redemption Orders into the VSDC system	The time during which VSDC opens its system for the Authorized Participant or Distributor to transfer Exchange Trade Orders is from 9:30 to 14:40 on the Exchange-Traded Date. The deadline for entering trade orders into the VSDC system is 14:40 on the Exchange-Traded Date. This is the last time VSDC may receive trade orders transferred by the Authorized Participant or Distributor into the VSDC system.	**The time for receiving exchange trading orders is stipulated in detail in the VSDC's Exchange Trading Operating Regulations.** ~~The time during which VSDC opens its system for the Authorized Participant or Distributor to transfer Exchange Trade Orders is from 9:30 to 14:40 on the Exchange-Traded Date. The deadline for entering trade orders into the VSDC system is 14:40 on the Exchange-Traded Date. This is the last time VSDC may receive trade orders transferred by the Authorized Participant or Distributor into the VSDC system.~~	Adjusted to comply with the VSDC's Exchange Trading Operating Regulations
24.	Chapter XII – Exchange Trading Procedure / Section 12.10 INVALID EXCHANGE TRANSACTIONS	12.10: TIME FOR CHECKING THE CASH AND THE QUANTITY OF SECURITIES FOR THE EXCHANGE TRANSACTION 12.10.1: Time for checking the cash and the quantity of securities for the exchange transaction, INVALID EXCHANGE TRANSACTIONS. Content: The time at which VSDC checks the cash and the quantity of securities for a valid exchange transaction is 16:00 on the first Business Day from the Exchange-Traded Date (day T+1).	12.10 ~~TIME FOR CHECKING THE CASH AND THE QUANTITY OF SECURITIES FOR THE EXCHANGE TRANSACTION,~~ **INVALID EXCHANGE TRANSACTIONS.** ~~12.10.1: Time for checking the cash and the quantity of securities for the exchange transaction, INVALID EXCHANGE TRANSACTIONS. Content: The time at which VSDC checks the cash and the quantity of securities for a valid exchange transaction is 16:00 on the first Business Day from the Exchange-Traded Date (day T+1).~~	Adjusted to comply with the VSDC's Exchange Trading Operating Regulations
25.	Chapter XII – Exchange Trading Procedure / Section 12.11 PROCESS FOR EXCHANGE TRANSACTIONS OF COMPONENT SECURITIES FOR	12.11.1 On the Exchange-Traded Date (day T) 12.11.1.1 Before trading hours No later than 9:00 — except where the Net Asset Value cut-off date falls on a holiday or public holiday, in which case no later than 13:00 — the Fund Management Company announces and sends by email (a digitally signed PDF or Excel file) the information on the Basket of Component Securities for exchanging one Creation Unit and the	12.11.1 On the Exchange-Traded Date (day T) 12.11.1.1 Before trading hours **Prior to the exchange trading session or at the end of the day immediately preceding the Exchange-Traded Date,** ~~No later than 9:00 — except where the Net Asset Value cut-off date falls on a holiday or public holiday, in which case no later than 13:00 —~~ the Fund Management Company shall	Adjusted to comply with the VSDC's Exchange Trading Operating Regulations

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
	CREATION UNITS OF FUND CERTIFICATES	difference between the value of the Basket of Component Securities for exchange and the net asset value of the Creation Units and the handling plan, the cases eligible for substitute payment in cash (if any) for the Authorized Participant/Distributor and VSDC. This Basket of Component Securities is determined on the basis of the end-of-day price on the trading day immediately preceding the Exchange-Traded Date and includes information on the Component Securities codes, the weighting and the quantity of each Component Securities code in the portfolio.	disclose and send by email (digitally signed PDF or Excel file) to the Authorized Participants/Distributors and VSDC the information on the Basket of component securities required for the exchange of one Creation Unit, including: the difference between the value of the Basket of component securities and the Net Asset Value of the relevant Creation Unit(s) and the method for handling such difference; cases where cash substitution is permitted (if any); **and information on component securities that are restricted from delivery and therefore subject to cash substitution by the Authorized Participant/Investor, together with information on any restricted component securities in respect of which entitlement-related proceeds are payable in cash (if any) in connection with the exchange of ETF Creation Unit(s) for the Basket of component securities.** Such Basket of component securities shall be determined based on the closing prices on the trading day immediately preceding the Exchange-traded Date and shall include, among other things, the ticker symbol, weighting and quantity of each constituent security included in the basket.	
26.	Chapter XII – Exchange Trading Procedure / Section 12.13 HANDLING CASES WHERE AN INVESTOR EXCEEDS OWNERSHIP LIMITS	12.13.1 In the event the Fund receives Creation Units of Fund Certificates from the Authorized Participant/Investor and returns the Basket of component securities to the Investor, and the following cases occur: (a) Ownership ratio of Component securities of Authorized Participant, Investor exceeds the maximum ownership ratio permitted for Authorized Participant, Investor in accordance with the provisions of the Law, calculated at the Exchange-Traded Date:	12.13.1 In the event the Fund receives Creation Units of Fund Certificates from the Authorized Participant/Investor and returns the Basket of component securities to the Investor, and the following cases occur: (a) Ownership ratio of Component securities of Authorized Participant, Investor exceeds the maximum ownership ratio permitted for Authorized Participant, Investor in accordance with the provisions of the Law, calculated **on the date**	Adjusted to comply with the VSDC's Exchange Trading Operating

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		… 12.13.3 … During the period when the Fund Management Company has not yet successfully sold the Component securities exceeding the above ownership ratio, and a record date for dividend entitlement or share purchase rights of such Component securities arises, the Fund Management Company shall proceed as follows: (c) For purchase rights, the Fund Management Company will use the proceeds from selling those securities (if successfully sold beforehand) to exercise the purchase rights, on condition that the exercise price is lower than the market price on the rights registration date; after the shares acquired through the purchase rights arrive in the Fund's account, they will be sold and paid to the Investor and Authorized Participant. 12.13.4 The payments related to entitlement to the dividends or purchase rights above will be made after three Business Days from the date the Fund receives the proceeds from the successful sale of the shares arising from the dividends or from exercising these rights.	**VSDC transfers ownership of the component securities to the Authorized Participant or Investor;** or~~at the Exchange-Traded Date~~; … 12.13.3 … During the period when the Fund Management Company has not yet successfully sold the Component securities exceeding the above ownership ratio, and a record date for dividend entitlement or share purchase rights of such Component securities arises, the Fund Management Company shall proceed as follows: **(c) For purchase rights:** **• The Fund Management Company shall sell the subscription rights before the rights exercise deadline (if permitted).** **• In the event that the share purchase rights cannot be sold, the Fund Management Company shall use the proceeds from selling such Component securities arising from the share purchase rights to exercise the rights, provided that:** **o The exercise price of the right is lower than the closing price of the security from which the right arose on the first trading day during the registration and payment period; and** **o Securities traded on the first trading day during the subscription registration and payment period.** **• After the number of shares exercised through the above share purchase rights are credited to the Fund's account, the Fund Management Company shall sell such shares and remit the proceeds to the Investor or Authorized Participant.**	Regulations and the operation of the Fund

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			•In the event that the Investor or Authorized Participant submits a request to decline the exercise of the rights, the Fund Management Company shall immediately settle based on the actual quantity of securities sold. The portion of purchase rights declined by the Investor or Authorized Participant shall belong to the Fund and be decided by the Fund. **• Within three (03) business days from the date the Fund receives the proceeds from the completion of the sale of the share purchase rights or from the sale of securities arising from the exercise of these rights, the Fund Management Company shall send a settlement notice to the Authorized Participant/Investor. Within three (03) business days from the date of sending the notice, the Fund Management Company shall make payment to the Authorized Participant/Investor.** ~~For purchase rights, the Fund Management Company will use the proceeds from selling those securities (if successfully sold beforehand) to exercise the purchase rights, on condition that the exercise price is lower than the market price on the rights registration date; after the shares acquired through the purchase rights arrive in the Fund's account, they will be sold and paid to the Investor and Authorized Participant.~~ **12.13.4 Payments related to the entitlement to dividends or subscription rights mentioned above shall be made within three (03) business days from the date the Fund sends the settlement notice to the Authorized Participant/Investor. The settlement notice shall be sent to the Authorized Participant/Investor within three (03)**	

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			business days from the date of successful receipt of proceeds from the sale of shares arising from dividends or from the exercise of this right. ~~The payments related to entitlement to the dividends or purchase rights above will be made after three Business Days from the date the Fund receives the proceeds from the successful sale of the shares arising from the dividends or from exercising these rights.~~	
27.	Chapter XII – Exchange Trading Procedure / Section 12.14 SUSPENSION OF RECEIPT AND EXECUTION OF CREATION/REDEMPTION ORDERS	12.14.1 The Fund management company reserves the right to temporarily stop receiving and executing Exchange trade orders for Creation units from Authorized Participants and Investors in the following cases: (a) HOSE changes the structure of Benchmark Index portfolio; (b) Securities issuers accounting for 0.1% of the Fund's investment portfolio are bankrupt or dissolved; or securities accounting for 0.1% of the Fund's investment portfolio are suspended from trading or delisted; ... (h) Other cases are prescribed by the law and the Fund's Charter. ... 12.14.3 The temporary suspension period of Fund Certificate trading cannot exceed thirty (30) days from the most recent Exchange - traded date.	12.14.1 The Fund management company reserves the right to temporarily stop receiving and executing Exchange trade orders for Creation units from Authorized Participants and Investors in the following cases: (a) HOSE changes the structure of Benchmark Index portfolio; (b) Securities issuers **of the securities** ~~accounting for 0.1%~~ of the Fund's investment portfolio are bankrupt or dissolved; or securities ~~accounting for 0.1%~~ of the Fund's investment portfolio are suspended from trading or delisted; ... **(h) The Fund Management Company has the right to temporarily suspend the receipt and execution of Exchange trade orders of Basket of Component Securities for Creation Units from Investors and Authorized Participants when it perceives that the receipt and execution of such Exchange trade orders may result in the investment portfolio of the Fund violating investment restriction regulations as prescribed in Point a, Clause 3,**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Article 45 of Circular 98/2020/TT-BTC and any amending or supplementing regulations (if any) of Circular 98/2020/TT-BTC; ~~(h)~~(i) Other cases are prescribed by the law, and the Fund 's Charter **and as disclosed in the Prospectus, or as the SSC deems necessary.** ... 12.14.3 The temporary suspension period of Fund Certificate trading cannot exceed thirty (30) days **from the date of suspension** ~~most recent Exchange - traded date~~	
28.	Chapter XIII – Listing and Trading of Fund Certificates on HOSE (Secondary Trading) and Delisting	13.2 Investors conduct the purchase/sale of Fund Certificates listed on HOSE in accordance with the securities trading regulations of HOSE, and ensure the following principles ... (d) Authorized Participants may only sell Fund Certificates (sell Component securities) on the HOSE system when they ensure they have sufficient Fund Certificates (Component securities) for sale on the settlement date a as prescribed by VSDC. This number of Fund Certificates (Component securities) includes:	13.2 Investors conduct the purchase/sale of Fund Certificates listed on HOSE in accordance with the securities trading regulations of HOSE, and ensure the following principles : ... (d) Authorized Participants may only sell Fund Certificates (sell Component securities) on the HOSE system when they ensure they have sufficient Fund Certificates (Component securities) for sale **before the settlement time** ~~on the settlement date~~ as prescribed by VSDC. This number of Fund Certificates (Component securities) includes:	Adjusted to comply with the VSDC's Exchange Trading Operating Regulations and the operation of the Fund
29.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.1 Determination of Net Asset Value	14.1.7 Immediately after the verification by the Supervisory Bank, the Net Asset Value of the Fund, the Net Asset Value per Creation Unit and the Net Asset Value per Fund Certificate are disclosed daily on the websites of the Fund Management Company, HOSE, the relevant service-providing organization and the Authorized Participant/Distributor, in accordance with the regulations on information disclosure on the securities market.	14.1.7 Immediately after the verification by the Supervisory Bank, the Net Asset Value of the Fund, the Net Asset Value per Creation Unit and the Net Asset Value per Fund Certificate are disclosed daily on the websites of the Fund Management Company, HOSE, the relevant service-providing organization and the Authorized Participant/Distributor, in accordance with the regulations on	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			information disclosure on the securities market. **The disclosure of Net Asset Value to Investors shall be made no later than the next business day following the valuation date.**	
30.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.2 Valuation Day	The Valuation Day is the day on which the Fund's Net Asset Value is determined, including: (i) all Exchange Trading Days; and (ii) the days on which the Fund's Net Asset Value is determined for reporting purpose (weekly, monthly, quarterly, and annually) as required by Law or other purposes determined by the Fund management company. If the Valuation Day falls on a weekend or public holiday, the Valuation Day shall be the immediately following Business Day.	The Valuation Day is the day on which the Fund's Net Asset Value is determined, including: (i) all Exchange Trading Days; and (ii) the days on which the Fund's Net Asset Value is determined for reporting purpose (weekly, monthly, quarterly, and annually) as required by Law or other purposes determined by the Fund management company. If the Valuation Day falls on a weekend, or public holiday, **or a compensatory working day as determined by a competent State authority on which the Stock Exchange does not conduct securities trading**, the Valuation Day shall be the immediately following Business Day.	Updated in line with the amended Fund Charter
31.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2 Methods for Determining Net Asset Value	Non-interest money market instruments including bills, bonds, valuable papers and other interest-free instruments The listing prices on the trading system of the stock exchange; if market price is not available, the price shall be adopted the discounted cash flow model based on the winning bid interest rate or another interest rate approved by the Board of Representatives and the holding period of such instrument.	Non-interest-bearing instruments include bills, bonds, valuable papers, and other non-interest-bearing instruments **The average listed price on the stock exchange; in case there is no listed price, the price shall be determined using the discounted cash flow model based on the bid-winning interest rate or another interest rate which is approved by the Board of Representatives and the holding period of such instrument.** ~~The listing prices on the trading system of the stock exchange; if market price is not available, the price shall be adopted the discounted cash flow model based on the winning bid interest rate or another interest rate approved by~~	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			~~the Board of Representatives and the holding period of such instrument.~~	
32.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Listed bonds Determined by the average listed price of the ordinary transactions or other terminology in accordance with the regulations of the stock exchange on the latest trading day prior the valuation day plus accrued interest. In the following situations: • There is no transaction recorded for more than 15 days up to the valuation day; or • The transactions on the trading system with price that fluctuate abnormally according to the details mentioned in the Valuation Handbook, the bond price shall be determined according to the details mentioned in the Valuation Handbook approved by the Board of Representatives.	Listed bonds and **privately issued corporate bonds registered for trading on the Stock Exchange** **The weighted average listed price ("clean price") on the stock exchange or other terminology in accordance with the regulations of the respective stock exchange on the most recent trading day preceding the Valuation Day plus accrued interest.** **In circumstance that there is no transaction recorded on the stock exchange for more than fifteen (15) days to the Valuation Day; or where the listed price fluctuates abnormally beyond plus or minus zero point three percent (+/-0.3%) compared to the weighted average purchase price of such bond, the bond price shall be determined as one of the following prices:** **(i) Purchase price plus accrued interest; or** **(ii) Par value plus accrued interest; or** **(iii) Price which is determined by another methodology approved by the Board of Representatives.** ~~The weighted average base price (clean price) on the trading system or other names, depending on the internal regulations of the Stock Exchange on the latest trading day before the Valuation Date plus accumulated interest.~~	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			~~In case there is no transaction for more than fifteen (15) days as of the Valuation Date or the market price fluctuates abnormally in excess of +/- 0.3% of the weighted average purchase price of such bond, the bond price is one of the following prices:~~ ~~(i) Purchase price plus accumulated interest; or~~ ~~(ii) Par value plus accumulated interest; or~~ ~~(iii) The price is determined according to the method approved by the Fund's Representative Board.~~	
33.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Bonds that have been approved for listing but have not yet had their first trading day, applied to listed bonds and privately placed corporate bonds registered for trading on the Stock Exchange** **Bond price shall be determined as below:** **(i) Purchase price plus accrued interest; or** **(ii) Par value plus accrued interest; or** **(iii) Price which is determined by another methodology approved by the Board of Representatives.**	Updated in line with the amended Fund Charter
34.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Bonds that are delisted in accordance with the Stock Exchange's regulations as they are approaching maturity or following full early redemption by the issuers (early redemption), applied to listed bonds and privately placed corporate bonds registered for trading on the Stock Exchange**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Bond price shall be equal to the par value plus accrued interest.	
35.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Bonds that are delisted or deregistered for trading for other reasons, applied to listed bonds and privately placed corporate bonds registered for trading on the Stock Exchange** **The price shall be calculated according to the methodology approved by the Board of Representatives.**	Updated in line with the amended Fund Charter
36.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Un-listed bonds Bond rate is determined according to one of the following methods, with details as specified in the valuation handbook : (i) Listed price (if any) on the quotation systems plus coupon interest rate as of the day before the valuation date; or (ii) Purchase price (clean price) plus accrued interest; or (iii) Par value plus accrued interest; or (iv) Price which is determined using another methodology approved by the Board of Representatives.	Un-listed bonds Bond price is the price determined by one of the following methods, details priority as specified in the Valuation Manual: (i) Listed price (if any) on the quotation systems plus the **accumulated interest** ~~rate of the coupon stubs~~ up to the day before the valuation date; or (ii) Purchase price (clean price) plus accumulated interest; or (iii) Par value plus accrued interest; or (iv) Price which is determined using another methodology approved by the Board of Representatives.	Updated in line with the amended Fund Charter
37.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Shares listed, registered for trading on Stock Exchange, shares of public companies registered for trading on UpCom Market price, which is closing price (or other terminology) subject to the regulations of the respective stock exchange on the most recent trading day prior to the Valuation Day.	**Shares listed on Stock Exchange, Privately offered shares of listed companies, Additional public offering shares of listed companies**~~Shares listed, registered for trading on Stock Exchange, shares of public companies registered for trading on UpCom~~ ~~Determined by the market price, the~~ Closing price or other terminology, depending on the internal regulations of the	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		In case no transaction recorded for more than fifteen (15) days up to the valuation day, stock price is determined by one of the following methods in order of preference are specified in detail in the valuation book: (i) Closing price or other terminology, in accordance with the regulations of the respective stock exchange on the latest transaction date within twelve (12) months prior to the valuation day; or (ii) Book value; or (iii) Purchase price; or (iv) Price which is determined using another methodology approved by the Board of Representatives.	Stock Exchange of the last trading day prior to the Valuation Date. **In case no transaction is recorded for more than fifteen (15) days up to the Valuation Day, the share price shall be determined using one of the following methodology, details as specified in the valuation handbook**~~:In case no transaction recorded for more than fifteen (15) days up to the valuation day, stock price is determined by one of the following methods in order of preference are specified in detail in the valuation book:~~ (i) The closing price or other designation subject to the internal regulations of the Stock Exchange of the date of the most recent transaction within twelve (12) months preceding the Valuation Date, or (ii) Book value; or (iii) Purchase price; or (iv) The price is determined by another method approved by the Board of Representatives.	
38.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Shares of public companies registered for trading on UpCom, Privately offered shares of registered companies, Additional public offering shares of registered companies Closing price or other terminology, subject to the regulations of the respective stock exchange on the most recent trading day prior to the Valuation Day.**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			In case no transaction is recorded for more than fifteen (15) days up to the Valuation Day, the share price shall be determined using one of the following methodology, details as specified in the valuation handbook: **(i) Closing price or other terminology, subject to the regulations of the respective stock exchange on the latest trading day within twelve (12) months prior to the Valuation Day; or** **(ii) Purchase price; or** **(iii) Book value; or** **(iv) Price which is determined using another methodology approved by the Board of Representatives.**	
39.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Other shares or capital contribution** **The market price is the average price based on the quotations (average price of all completed transactions) provided by at least three (03) quotation organizations, that are independent of the Fund Management Company and approved by the Board of Representatives, on the most recent trading day prior to the Valuation Day. In case, there is not sufficient quotations from at least three (03) quotation organizations, the price shall be determined using one of the following prices, with details as specified in the valuation handbook:** **(i) The price of the most recent Valuation Day with details as specified in the valuation handbook; or** **(ii) Purchase price/ value of capital contributed; or**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			(iii) Book value; or **(iv) The price determined using other methodology approved by the Board of Representatives.**	
40.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Shares which have been approved for listing but have not yet had their first trading day** **The price is determined using the same valuation methodology of Other shares or capital contribution.**	Updated in line with the amended Fund Charter
41.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Shares of public companies in the process of changing stock exchanges During the time that the public company is undergoing procedures changing Stock Exchange, its stock price shall be equal to its closing price (or other terminology, subject to the regulations of the respective Stock Exchange) on the latest trading day prior to the Valuation Day.	~~Shares of public companies in the process of changing stock exchanges~~ ~~During the time that the public company is undergoing procedures changing Stock Exchange, its stock price shall be equal to its closing price (or other terminology, subject to the regulations of the respective Stock Exchange) on the latest trading day prior to the Valuation Day.~~	Updated in line with the amended Fund Charter
42.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Shares which are delisted or deregistered for trading due to a change of Stock Exchange** **Closing price or other terminology, subject to the regulations of the respective stock exchange on the most recent trading day prior to the Valuation Day.** **In case no transaction is recorded for more than fifteen (15) days up to the Valuation Day, the share price shall be determined using one of the following methodology, details as specified in the valuation handbook:** **(i) Closing price or other terminology, subject to the regulations of the respective stock exchange on the latest**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			trading day within twelve (12) months prior to the Valuation Day; or **(ii) Book value; or** **(iii) Purchase price; or** **(iv) Price which is determined using another methodology approved by the Board of Representatives**	
43.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Shares which are suspended from trading, delisted or deregistered for trading One of the following methodologies, with details as specified in the valuation handbook: (i) Book value; or (ii) Par value; or (iii) The price determined using other methodology approved by the Board of Representatives.	Shares which are suspended from trading, delisted or deregistered for trading **for reasons other than a change of Stock Exchange** One of the following methodologies: (i) Book value; or (ii) Par value; or (iii) The price determined using other methodology approved by the Board of Representatives.	Updated in line with the amended Fund Charter
44.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Fund certificates** **Listed public fund certificates** **Closing price or other terminology, subject to the regulations of the respective stock exchange on the most recent trading day prior to the Valuation Day.** **In case no transaction is recorded for more than fifteen (15) days up to the Valuation Day, the share price shall be determined using one of the following methodology, details as specified in the valuation handbook:** **(i) NAV per fund unit which is published on websites of the State Securities Commission or the Stock Exchange or**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			the fund management company on the most recent day prior to the Valuation Day; or **(ii) Purchase price; or** **(iii) Price which is determined using another methodology approved by the Board of Representatives.**	
45.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Unlisted public fund certificates** **NAV per fund unit which is published on the most recent day prior to the Valuation Day.**	Updated in line with the amended Fund Charter
46.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Public fund certificates which are delisted due to a change of Stock Exchange** **One of the following prices:** **(i) NAV per fund unit which is published on the most recent day prior to the Valuation Day; or** **(ii) Purchase value; or** **(iii) The price determined using other methodology approved by the Board of Representatives.**	Updated in line with the amended Fund Charter
47.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Listed derivatives Closing price or other definition according to the relevant regulations of the stock exchange on the latest trading day prior to the Valuation Day.	Listed derivatives Closing price or other terminology in accordance with the relevant regulations of the respective stock exchange on the most recent trading day prior to the Valuation Day. **In case there is no closing price from the stock exchange as prescribed above, the price shall be determined based on the settlement price at the end of the day or the final**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			settlement price (in case of maturity) provided by the Vietnam Securities Depository and Clearing Corporation ("VSDC") to derivatives clearing members, and published on VSDC's website on the most recent trading day preceding the Valuation Day.	
48.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Listed derivatives which are not traded in more than 15 days prior to the valuation day The price shall be determined using a methodology approved by the Board of Representatives.	Listed derivatives which are not traded in more than **fifteen** (15) days prior to the valuation day The price shall be determined using a methodology approved by the Board of Representatives.	Updated in line with the amended Fund Charter
49.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2		**Right issue for equities** **Right issue for equities shall be determined by using the positive difference between the market price of such equities on the most recent trading day preceding the Valuation Day and the subscription price, multiplied by the exercise ratio.**	Updated in line with the amended Fund Charter
50.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Other types of permitted investment assets The market price is the average price of successfully traded on the most recent trade date prior to the valuation date provided by quotation organisations. In case where there is no quotation, the price shall be determined using a methodology approved by the Board of Representatives.	Other assets permitted for investment The market price is the average price based on the quotations (average price of all completed transactions) provided **by at least three (03) quotation organizations, that are independent of the Fund Management Company and approved by the Board of Representatives**, on the most recent trading day prior to the Valuation Day. In case, there is not sufficient quotations from at least three (03) quotation organizations, the price shall be determined using a methodology approved by the Board of Representatives.	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
51.	Chapter XIV – Principles for Determining the Trading Price of Fund Certificates / Section 14.3.2	Notes: (i) The valuation methods for each asset class will be applied in order of priority from top to bottom. (ii) Accrued interest is calculated from the latest interest payment to the time preceding the Valuation Day. (iii) The book value of a share is determined based on the most recent audited or reviewed financial statements. (iv) Valuation companies are allowed to use bond quote pricing systems (Bloomberg/Reuters/ VBMA) for reference. (v) The quotation service providers for stocks that are independent securities companies with the Fund Management Company and the Custodian Bank. (vi) Day means a calendar day. ...	Notes: ~~(i) The valuation methods for each asset class will be applied in order of priority from top to bottom..~~ ~~(ii)~~(i) Accrued interest is the interest calculated from the time of the last interest payment to the time before the Valuation Date. ~~(iii)~~(ii) The book value of a stock is determined on the basis of the most recent audited or reviewed financial statements. **(iii) The liquidation value of one (01) share is determined by the value of the issuer's equity divided by the total number of outstanding shares** (iv) Valuation organizations are selected for the bond quotation system (Reuters/Bloomberg/ **Vietnam Bond Market Association** ~~VBMA~~...) for reference. ...	Updated in line with the amended Fund Charter
52.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.2 Creation Fee and Creation Price	The Creation Fee applies when an Authorized Participant or Investor purchases Creation Units in the initial public offering or when conducting an exchange of the Basket of Component Securities for Creation Units. The Creation Fee is calculated as a percentage of the transaction value. The Creation Fee is currently zero percent (0%) of the transaction value, applicable to both Authorized Participants and Investors.	The Creation Fee is applied when an Authorized Participant or Investor purchases Creation Units in the initial offering or when conducting an exchange of the Basket of Component Securities for Creation Units, and is specifically **stipulated in the participation agreement with the Fund.** The Creation Fee is calculated as a percentage of the transaction value. Currently, the Creation Fee is zero	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		… An increase in the Creation Fee may only be implemented when the Creation Fee after the increase does not exceed the level specified in Section 15.2 hereof. The Creation Fee after the increase shall only apply sixty (60) days from the date the Prospectus and the Fund's Charter have been amended and supplemented to provide for the new service prices and the Fund Management Company announces the new Creation Fee on the Fund Management Company's website.	percent (0%) of the transaction value applicable to both Authorized Participants and Investors.. … An increase in the Creation Fee may only be implemented when the Creation Fee after the increase does not exceed the level specified in Section 15.2 hereof. The Creation Fee after the increase shall only apply **thirty (30)** ~~sixty (60)~~ days **from the date the Fund Management Company announces the new service prices on the website of the Fund Management Company and the Distributor**~~from the date the Prospectus and the Fund's Charter have been amended and supplemented to provide for the new service prices and the Fund Management Company announces the new Creation Fee on the Fund Management Company's website~~.	
53.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.3 Redemption Fee and Redemption Price	The Creation Fee applies when an Authorized Participant or Investor purchases Creation Units in the initial public offering or when conducting an exchange of the Basket of Component Securities for Creation Units. The Creation Fee is calculated as a percentage of the transaction value. The Creation Fee is currently zero percent (0%) of the transaction value, applicable to both Authorized Participants and Investors. … An increase in the Creation Fee may only be implemented when the Creation Fee after the increase does not exceed the level specified in Section 15.3 hereof. The Creation Fee after the increase shall only apply sixty (60) days from the date the Prospectus and the Fund's Charter have been amended and supplemented to provide for the new service prices and the Fund Management Company announces the new Creation Fee on the Fund Management Company's website.	The Creation Fee is applied when an Authorized Participant or Investor purchases Creation Units in the initial offering or when conducting an exchange of the Basket of Component Securities for Creation Units, and is specifically **stipulated in the participation agreement with the Fund.** The Creation Fee is calculated as a percentage of the transaction value. Currently, the Creation Fee is zero percent (0%) of the transaction value applicable to both Authorized Participants and Investors.. … An increase in the Creation Fee may only be implemented when the Creation Fee after the increase does not exceed the level specified in Section 15.3 hereof. The Creation Fee after the increase shall only apply **thirty (30)** ~~sixty (60)~~ days **from the date the Fund Management Company announces the new service prices on the website of the Fund**	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
			Management Company and the Distributor~~from the date the Prospectus and the Fund's Charter have been amended and supplemented to provide for the new service prices and the Fund Management Company announces the new Creation Fee on the Fund Management Company's website~~.	
54.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.11 Benchmark Index Management and Operation Fee	The Benchmark Index management and operation fee is 0.02% per year calculated on the total daily NAV of the Fund, with a minimum of fifty million (50,000,000) VND/year. The Benchmark Index management and operation fee is calculated and accrued daily and paid every 6 (six) months to HOSE. The above service fees are exclusive of value added tax.	The Benchmark Index management and operation fee is 0.02% per year calculated on the total daily NAV of the Fund, with a minimum of fifty million (50,000,000) VND/year. The Benchmark Index management and operation fee is calculated and accrued daily ~~and paid every 6 (six) months to HOSE~~. The above service fees are exclusive of value added tax.	Updated in line with the amended Fund Charter
55.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.12 Service Price for Calculating the Indicative NAV (iNAV) Per Fund Certificate	The Indicative Net Asset Value (iNAV) per Fund Certificate calculation fee is 0.02% per year calculated on the total daily NAV of the Fund, with a minimum of fifty million (50,000,000) VND/year. The iNAV calculation fee is calculated and accrued daily and paid every 6 (six) months to the service provider. The above service fees are exclusive of value added tax.	The Indicative Net Asset Value (iNAV) per Fund Certificate calculation fee is 0.02% per year calculated on the total daily NAV of the Fund, with a minimum of fifty million (50,000,000) VND/year. The iNAV calculation fee is calculated and accrued daily ~~and paid every 6 (six) months to the service provider~~. The above service fees are exclusive of value added tax.	Updated in line with the amended Fund Charter
56.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.13 Audit Service Price	Audit service fee depend on the result of the selection and negotiation with the auditing company and is determined annually at the end of the Fund's financial year. The audit service price is within the Fund's operating budget and is approved annually by the General Meeting of Investors.	**Audit service fee is within the Fund's operating budget,** depends on the result of the selection and negotiation with the audit firm and is determined annually at the end of the Fund's financial year. ~~The audit service price is within the Fund's operating budget and is approved annually by the General Meeting of Investors.~~	Updated in line with the amended Fund Charter

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
57.	Chapter XV – Fund Certificate Transaction Service Prices / Section 15.14 Remuneration for the Board of Representatives	Quarterly, based on the minutes of the meeting of the Board of Representatives, the Fund Management Company or the authorized fund administration service provider shall issue a payment order for remuneration to the members of the Board of Representatives after deducting non-regular personal income tax of the members of the Board of Representatives in accordance with relevant laws to remit to the state budget. The Supervisory Bank shall monitor to ensure that the payment is in accordance with the provisions of the Law and the Fund Charter.	~~Quarterly, based on the minutes of the meeting of the Board of Representatives, the Fund Management Company or the authorized fund administration service provider shall issue a payment order for remuneration to the members of the Board of Representatives after deducting non-regular personal income tax of the members of the Board of Representatives in accordance with relevant laws to remit to the state budget. The Supervisory Bank shall monitor to ensure that the payment is in accordance with the provisions of the Law and the Fund Charter.~~	Adjusted to suit the operation of the Fund
58.	Chapter XVI – Profit Distribution and Tax Policy / Section 16.1 Profit Distribution	16.1.9 In the interest of Investors, the Board of Representatives may decide not to distribute the Fund's profit to Investors. The Board of Representatives will be responsible for explaining to the General Meeting of Investors the decision relating to the Fund's profit policy.	~~16.1.9 In the interest of Investors, the Board of Representatives may decide not to distribute the Fund's profit to Investors. The Board of Representatives will be responsible for explaining to the General Meeting of Investors the decision relating to the Fund's profit policy.~~	Updated in line with the amended Fund Charter
59.	Chapter XVI – Profit Distribution and Tax Policy / Section 16.2 Tax Policy	16.2.3 The following summary table outlines the relevant tax matters applicable to Investors based on the Law on Personal Income Tax No. 04/2007/QH12 dated November 21, 2007, Law No. 26/2012/QH13 dated November 22, 2012 amending and supplementing several articles of the Law on Personal Income Tax, and the Law on Corporate Income Tax No. 14/2008/QH12 dated June 03, 2008, Law No. 32/2013/QH13 dated June 19, 2013, the Law amending and supplementing several articles of the tax laws No. 71/2014/QH13 dated November 26, 2014, and other relevant legal provisions, in particular Circular No. 103/2014/TT-BTC dated August 06, 2014, Circular 72/2006/TT-BTC dated August 10, 2006, Circular 100/2004/TT-BTC dated October 20,	16.2.3 The table below outlines the tax implications applicable to Investors based on the Law on Personal Income Tax No. 109/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on December 10, 2025, effective from July 01, 2026, and the Law on Corporate Income Tax No. 67/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on June 14, 2025, effective from October 01, 2025, and other relevant regulations.~~outlines the relevant tax matters applicable to Investors based on the Law on Personal Income Tax No. 04/2007/QH12 dated November 21, 2007, Law No. 26/2012/QH13 dated November 22, 2012 amending the Law on Personal Income Tax, and the Law on Corporate Income Tax No. 14/2008/QH12 dated June 03, 2008, Law No. 32/2013/QH13 dated June 19,~~	Amended to comply with tax law

<table>
<tr><th>STT</th><th>Terms</th><th>Articles and articles of the old Prospectus</th><th>Articles and articles of the new Prospectus</th><th>Reasons for amendment and supplementation</th></tr>
<tr><td></td><td></td><td>2004, Circular 111/2013/TT-BTC dated August 15, 2013, Circular No. 92/2015/TT-BTC dated June 15, 2015, Circular 78/2014/TT-BTC dated June 18, 2014, and other relevant regulations. (The tax-rate table follows — see the Prospectus.)
<table>
<tr><td>Investor</td><td>Income tax on income arising from</td><td></td><td></td></tr>
<tr><td></td><td>Dividends</td><td>Sale of Fund Certificates</td><td>Gifts / Inheritance</td></tr>
<tr><td>Resident individual who is a Vietnamese citizen</td><td>5%(*)</td><td>0.1% of transaction value(*)</td><td>10% on the value of gifts/inheritance being Fund Certificates exceeding VND 10 million</td></tr>
<tr><td>Resident individual who is a foreigner</td><td>5%(*)</td><td>0.1% of transaction value (*)</td><td>10% on the value of gifts/inheritance being Fund Certificates exceeding VND 10 million</td></tr>
<tr><td>Domestic organization (established in Vietnam)</td><td>20%, except where the distributed dividends have already been subject to corporate income tax(*)</td><td>Profit from the sale of Fund Certificates shall be aggregated into taxable income and finalized annually at the tax rate of 20%</td><td>Profit from gifts/inheritance being Fund Certificates shall be aggregated into taxable income and finalized annually at the tax rate of 20%</td></tr>
<tr><td>Foreign organization (established outside the territory of Vietnam)</td><td>20%, except where the distributed dividends have already been subject to corporate income tax (*)</td><td>0.1% of transaction value(*)</td><td>0.1% of transaction value(*)(**)</td></tr>
</table></td><td>~~2013, the Law amending the tax laws No. 71/2014/QH13 dated November 26, 2014, and other relevant legal provisions (Circulars 103/2014, 72/2006, 100/2004, 111/2013, 92/2015, 78/2014 and others).~~
<table>
<tr><td>Investor</td><td>Tax on income arising from</td><td></td><td></td></tr>
<tr><td></td><td>Dividends</td><td>Fund Redemption</td><td>Gift/Inheritance</td></tr>
<tr><td>Resident individuals who are Vietnamese nationals</td><td>2.5%(*)</td><td>- Holding period of less than two (02) years from the date of purchase: 0.1% of the transaction value(*)
- Holding period of two (02) years or more from the date</td><td>10% on the value of gifts/inheritance of Fund Certificates that exceeds VND 20 million</td></tr>
<tr><td>Resident individuals who are foreigners</td><td>2.5%(*)</td><td>- Holding period of less than two (02) years from the date of purchase: 0.1% of the transaction value(*)
- Holding period of two (02) years or more from the date</td><td>10% on the value of gifts/inheritance of Fund Certificates that exceeds VND 20 million</td></tr>
<tr><td>Domestic organization (established in Vietnam)</td><td>20%, except for distributed dividends where corporate income tax has already been paid(*)</td><td>Profits from the sale of Fund Certificates shall be included in taxable income and finalized annually at the tax rate of 20%</td><td>Profits from gifts/inheritance of Fund Certificates shall be included in taxable income and finalized annually at the tax rate of 20%</td></tr>
<tr><td>Foreign organization (established outside the territory of Vietnam)</td><td>20%, except for distributed dividends where corporate income tax has already been paid(*)</td><td>0.1% of the transaction value(*)</td><td>0.1% of the transaction value(*)(**)</td></tr>
</table></td><td></td></tr>
<tr><td>60.</td><td>Chapter XVII – Audit, Accounting and Reporting Regime</td><td>17.1 The Fund's auditing firm shall be selected by the Fund Management Company and proposed for approval by the General Meeting of Investors. The selected auditing firm must be established and operating in accordance with the provisions of the Law, must be on the list of auditing firms approved by the SSC, and must not be an Affiliated Person of the Fund Management Company and the</td><td>17.1 The Fund's auditing firm shall be selected by the Fund Management Company and proposed for approval by the General Meeting of Investors. The selected auditing firm must be established and operating in accordance with the provisions of the Law, must be on the list of auditing firms approved by the SSC, and must not be an Affiliated Person of</td><td>Updated in line with the amended Fund Charter</td></tr>
</table>

STT	Terms	Articles and articles of the old Prospectus	Articles and articles of the new Prospectus	Reasons for amendment and supplementation
		Supervisory Bank. Annually, the Fund Management Company will propose to the General Meeting of Investors or the Board of Representatives (if authorized by the General Meeting of Investors) at least two (02) auditing companies to audit the Fund.	the Fund Management Company and the Supervisory Bank. ~~Annually, the Fund Management Company will propose to the General Meeting of Investors or the Board of Representatives (if authorized by the General Meeting of Investors) at least two (02) auditing companies to audit the Fund.~~	
61.	Chapter XXI – Commitment / Signature of the authorized representatives		**AUTHORIZED REPRESENTATIVE FUND MANAGEMENT COMPANY (sign, write full name, affix seal) NGUYEN HOAI THU CHAIRWOMAN OF THE BOARD OF DIRECTORS**	Added the signature of the Chairwoman of the Board of Directors in accordance with Circular 136/2025/TT-BTC
62.	Appendix 1 – List of Authorized Participants, Distributors and Order Recipients		**Full text changed.**	Updated with additional information on the distributors

- Effective Start Date: 02/07/2026 (15 days from the date of submission of the updated Prospectus to the State Securities Commission without receiving any written objection).
- The company commits to complete the relevant procedures and take responsibility before the law for the accuracy and truthfulness of this official letter and the attached documents.

Enclosed documents:

(Full List)

- The Amended and supplemented Prospectus.

VinaCapital Fund Management Joint Stock Company

General Director

(signed and sealed)

Brook Colin Taylor