



INSTRUCTIONS FOR BOND SUBSCRIPTION AND PAYMENT

F88 BUSINESS JOINT STOCK COMPANY PUBLIC OFFERING OF BONDS – TRANCHE 3

Bond Name: F88BOND.PO.03 (hereinafter referred to as the 'Bonds')

*(Certificate of Registration for Public Offering of Bonds No. 446/GCN-UBCK issued by the
Chairman of the State Securities Commission on November 24, 2025)*

- Quantity of offered bonds : **4,000,000 Bonds**
- Period of subscription and deposit : **From August 10, 2026 to 4:00 PM on September 14, 2026.**
- Notice of Bond Allocation Results : **September 15, 2026**
- Period for receiving payment for bonds : **From September 16, 2026, to the end of September 18, 2026**
- Expected Issue Date : **September 18, 2026**
- Distribution Agents : **❖ BIDV Securities Joint Stock Company ('BSC')**
❖ EuroCapital Securities Joint Stock Company ('ECC')
(hereinafter referred to as the 'Distribution Agent')
- Minimum subscription quantity : **500 (five hundred) Bonds**, equivalent to a minimum subscription amount of **VND 50,000,000 (fifty million)** calculated at the par value of the Bonds (hereinafter referred to as the '**Minimum Subscription Quantity**')
- Procedures for bond subscription and payment : In accordance with the instructions below (hereinafter referred to as the '**Bond Subscription and Payment Instructions**')

Note: *The Issuer reserves the right to adjust or extend the above-mentioned timelines in accordance with applicable laws. Any changes (if any) shall be notified to the Investors by the Issuer/Distribution Agent.*

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DETAILED INSTRUCTIONS ON PROCEDURES

NO.	DETAILED INSTRUCTION CONTENT
I	BOND SUBSCRIPTION
1	Bond subscription method: Investors shall submit their Bond subscriptions from August 10, 2026 to 4:00 PM on September 14, 2026 through the Distribution Agent, which include: - BIDV Securities Joint Stock Company Head office: 8th and 9th Floors, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem District, Hanoi City Branch: 4th and 9th Floors, President Place Building, No. 93 Nguyen Du Street, Sai Gon Ward, Ho Chi Minh City - Eurocapital Securities Joint Stock Company Head office: 5th Floor, Mat Troi Song Hong Building, No. 23 Phan Chu Trinh Street, Cua Nam Ward, Hanoi City.
2	Components of the Bond Subscription Dossier - 03 (three) original copies of the Bond Subscription Form, fully completed, signed, and stating the full name for individual investors; or signed, stamped, and stating the full name of the legal representative or authorized representative (if any) for institutional investors; Investors can download the template of the Bond Subscription Form (hereinafter referred to as the 'Bond Subscription Form') on the websites of the Issuer and the Distribution Agents: https://f88.vn; or https://www.bsc.com.vn; or https://www.ecsc.vn - The Investor's legal dossier as specified in Appendix 01; - 01 (one) copy of the Payment Order/Transfer Receipt/Document proving that the Investor has validly paid the deposit into the Issuer's Bond Account after making the payment according to the instructions in Section II below (if any) <u>Notes:</u> - In the event that the Investor fails to submit the legal dossier fully and on time as prescribed in these Instructions, The Bond Subscription Form of such Investor shall be deemed invalid. - The method of submission and receipt of the Bond Subscription Dossier at each Distribution Agent shall be carried out in accordance with the notification of the respective Distribution Agent.

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NO.	DETAILED INSTRUCTION CONTENT
II	PAYMENT OF BOND SUBSCRIPTION DEPOSIT
1	Required deposit amount for Bond subscription: Investors shall pay the deposit for Bond subscription into the Issuer's blocked account for receiving bond payment (hereinafter referred to as the 'Bond Account') no later than 4:00 PM on September 14, 2026. The deposit amount is equal to 2% of the total value of the subscribed bonds calculated at the bond offering price, but not less than VND 10,000,000 (Ten million) (hereinafter referred to as the 'Deposit'). <u>Notes:</u> - Bond offering price: VND 100,000 (one hundred thousand) /01 Bond - Subscribed Bond Quantity is the number of Bonds for which the Investor registers to purchase, as recorded in the "Subscribed Bond Quantity" section under Section II of The Bond Subscription Form. - The Deposit paid into the Bond Account shall not accrue interest prior to the Issue Date.
2	Payment Method: Investors shall pay the Deposit into the Bond Account within the prescribed time limit according to the following instructions: Beneficiary : F88 Business Joint Stock Company Account Number : 119002993638 At : Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Quang Minh Branch Payment Description : [Abbreviated name of Distribution Agent] [Investor's Full Name] [Business Registration Certificate No./ID Card No./Passport No./Trading Code] thanh toan tien dat coc mua [Quantity of Bonds] Trai Phieu F88 <i>Example</i> : BSC Nguyen Van A 0123456789 thanh toan tien dat coc mua 1000 Trai Phieu F88 <u>Note:</u> <i>In the event that the Investor fails to complete the transfer of the Bond subscription deposit into the Bond Account within the aforementioned prescribed time limit, the Investor's Bond Subscription Form shall be deemed invalid</i>
III	SUMMARY OF BOND ALLOCATION RESULTS

NO.	DETAILED INSTRUCTION CONTENT
1	Valid Bond Subscription Order - The bond subscription orders are considered valid when: (i) the Distribution Agents have received the Investor's Bond Subscription Dossier fully and on time as prescribed in Section I; and (ii) the Investor has made a timely payment of at least the minimum amount equal to the Deposit as prescribed in Section II.1. In this case, the amount paid by the Investor shall be referred to as the "Validly Paid Amount". - For the avoidance of doubt, The bond subscription orders shall be considered invalid in any of the following cases: (i) The Distribution Agent fails to receive the valid Bond Subscription Dossier fully and on time; (ii) Upon the expiration of the deposit payment period, the actual deposit amount transferred by the Investor into the Bond Account is less than the Deposit as prescribed in Section II.1; (iii) The Investor subscribes for less than the Minimum Subscription Quantity; (iv) The Investor's deposit payment description is incorrect or incomplete as prescribed in Section II.2 (except where the Investor has performed a trace/adjustment of the transfer details and such has been confirmed by the Issuer); (v) The Investor pays the deposit after the expiration of the deposit payment period. In the aforementioned cases, the amount paid by the Investor into the Bond Account for the purpose of the Bond subscription deposit shall be considered an 'Invalid Deposit'. • For cases (i), (ii), (iii), and (iv), the Invalid Deposit shall <u>not be refunded</u> to the Investor. • For case (v), the Invalid Deposit shall <u>be refunded</u> to the Investor - Only valid subscription orders shall be recognized, summarized, and allocated by the Issuer to the Investors
2	Notice of Bond Allocation Results to each Investor No later than September 15, 2026, the Issuer shall, through the Distribution Agents, send a notice of the Bond allocation results to each Investor via the email address registered by the Investor in the Bond Subscription Form (the "Bond Allocation Result Notification") based on the following principles: (a) In the event that the total valid subscribed Bond quantity is less than or equal to the quantity of Bonds authorized for offering, the Investor shall be allocated a

NO.	DETAILED INSTRUCTION CONTENT
	purchased Bond quantity equal to the total number of Bonds for which such Investor has validly subscribed (b) In the event that the total valid subscribed Bond quantity exceeds the quantity of Bonds authorized for offering, the Issuer shall calculate and allocate the purchased Bond quantity to the Investor in proportion to the valid subscription ratio of each Investor according to the following formula: $\text{Allocated Bond Quantity per Investor} = \frac{\text{Total Bonds Offered}}{\text{Valid Subscribed Bond Quantity per Investor}} \times \frac{\text{Valid Subscribed Bond Quantity per Investor}}{\text{Total Valid Subscribed Bond Quantity by all Investors}}$ - The Bond quantity allocated to each Investor according to the aforementioned formula shall be rounded down to the nearest whole number. Any remaining Bonds (resulting from the fractional portions of the allocated Bond quantity calculated using the above formula) (if any) shall be allocated at the Issuer's discretion to the Investor(s) with the largest valid subscribed Bond quantity. - For the avoidance of doubt, in the event that the Bond quantity allocated to an Investor is lower than the Minimum Subscription Quantity, the Investor shall still be deemed to have successfully subscribed for the Bond quantity as allocated according to the aforementioned formula.
IV	PAYMENT FOR ALLOCATED BONDS
1	- No later than the end of September 18, 2026, the Investors allocated with the Bonds shall pay the remaining bond purchase amount as specified in the Bond Allocation Result Notification based on the following principles: (a) The remaining purchase amount for the allocated Bonds to be paid by the Investor (the “Allocated Bond Purchase Amount”) shall be calculated using the following formula: $\text{Allocated Bond Purchase Amount} = \frac{\text{Allocated bond quantity}}{\text{Bond offering price}} \times \text{Validly Paid Amount}$ (b) The Investor shall not be required to make any additional payment in the event that the Allocated Bond Purchase Amount is less than or equal to 0 (zero), and shall be refunded any surplus amounts (if any) - Investors shall pay the Allocated Bond Purchase Amount into the Bond Account in accordance with the following instructions: Beneficiary : F88 Business Joint Stock Company

NO.	DETAILED INSTRUCTION CONTENT
	Account Number : 119002993638 At : Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Quang Minh Branch Payment Description : [Abbreviated name of Distribution Agent] [Investor's Full Name] [Business Registration Certificate No./ID Card No./Passport No./Trading Code] thanh toan tien mua [Quantity of Bonds] Trai Phieu F88 <i>Example</i> : BSC Nguyen Van A 0123456789 thanh toan tien mua 1000 Trai Phieu F88 - Investors should note that: • In the event that an Investor fails to pay, or fails to pay in full and/or on time, the Allocated Bond Purchase Amount, such Investor shall be deemed to have declined to purchase the Bonds. The Investor shall (i) be refunded an amount equal to the total funds paid into the Bond Account minus (-) the Deposit as prescribed in Section II.1, and (ii) not be distributed any Bonds. • In the event that the payment description for the Allocated Bond Purchase Amount is incorrect or incomplete as prescribed above, the Issuer reserves the right to request the Investor to perform a trace/adjustment of the payment details, and the Investor must provide the bank-confirmed trace/adjustment documents no later than September 18, 2026. After this deadline, if the Issuer has not received a valid trace, the Issuer shall, based on the remittance details and the actual situation, decide whether the Investor's payment for the allocated Bonds is considered successful. In the event that the Investor's payment is unsuccessful, the Issuer shall refund the Investor an amount equal to the total actual paid amount minus (-) the Deposit, to the account registered in the Bond Subscription Form as prescribed in Section V.
2	Notice of Bond Distribution Results to each Investor Within 07 (seven) working days from September 18, 2026, the Issuer shall, through the Distribution Agents, send a written confirmation of the Bond distribution results to each Investor. Within 02 (two) working days upon receipt of the Issuer's written confirmation of the distribution results, the Distribution Agents shall send the results to each Investor via the email address registered by the Investor in the Bond Subscription Form (the “Bond Distribution Result Notification”).

NO.	DETAILED INSTRUCTION CONTENT
V	REFUND OF PAYMENTS (if any)
1	Refund period After the Issuer receives the notice from the State Securities Commission (SSC) regarding the receipt of the Offering Result Report
2	Refund Method The Issuer shall transfer the full refund amount into the bank account registered by the Investor in the Bond Subscription Form. In the event that the aforementioned bank account is unable to receive funds, the Issuer and/or the Distribution Agents shall notify the Investor via the phone number or email registered in the Bond Subscription Form and shall temporarily withhold the refund amount until new written payment instructions are received from the Investor.
3	Interest and Fees Refunded amounts shall not bear interest, and any remittance fees shall be borne by the beneficiary

APPENDIX 01

LIST OF INVESTOR'S LEGAL DOSSIERS

(This list is for reference purposes only; the Distribution Agents shall determine the validity of the dossiers based on the Investor's actual status)

I. DOMESTIC INVESTORS

1. Domestic Individual Investors

No.	Documents	Quantity	Required Document Form
1	Valid Citizen Identity Card/Identity Card	01	➤ Present the Original for comparison in the event that the Investor submits the Subscription Dossier directly at the Distribution Agent; or ➤ A Certified Copy in the event that the Investor authorizes another individual to submit the dossier at the Distribution Agent.
2	Power of Attorney and the Citizen Identity Card/ Identity Card/ Passport of the Authorized Person (<i>In the event that the Investor authorizes another individual to submit the Subscription Dossier at the Distribution Agent</i>)	01	➤ The Power of Attorney (original) must be certified by the local authorities, a competent State Agency, or a Notary Office. If the authorization is executed abroad, the Power of Attorney must be legalized/certified by a Vietnamese diplomatic mission or consular office in that foreign country. In the event that the Power of Attorney is prepared in a foreign language, the Vietnamese translation must be certified by a notary office. ➤ The Authorized Person shall present the original Citizen Identity Card/ Identity Card/ Passport for comparison.

2. Domestic Institutional Investors

No.	Documents	Quantity	Required Document Form
1	Letter of Introduction for the person submitting the dossier	01	Original
2	Citizen Identity Card/ Identity Card/ Passport of the person submitting the dossier	01	Copy (<i>Original to be presented for comparison</i>)
3	Enterprise Registration Certificate/ Business Registration Certificate/	01	Certified copy

No.	Documents	Quantity	Required Document Form
	Decision on Establishment and Operation/ Investment License or other equivalent documents <i>(The latest updated version reflecting any changes)</i>		
4	Authorization document and Appointment Decision of the person authorized to sign the Bond Subscription Form <i>(In the event that the signatory of the Bond Subscription Form is not the Legal Representative of the organization)</i>	01	Original or True copy with company stamp or Certified copy
5	Valid Citizen Identity Card/ Identity Card/ Passport or other legal personal identification of the Legal Representative or the person authorized to sign the Bond Subscription Form	01	Certified copy

II. FOREIGN INVESTORS

1. Foreign Individual Investors

No.	Documents	Quantity	Required Document Form
1	Valid Passport or other legal personal identification	01	➤ Copy (The Original must be presented for comparison in the event that the Investor submits the dossier directly at the Distribution Agent) ➤ Certified copy in the event that the Investor authorizes another individual to submit the dossier at the Distribution Agent
2	Securities Trading Code Certificate issued by the Vietnam Securities Depository and Clearing Corporation (VSDC)	01	Certified copy or a copy confirmed by the custodian bank or the securities company where the foreign Investor opens their depository account
3	Power of Attorney; Citizen Identity Card/ Identity Card/ Passport of the Authorized Person <i>(In the event that the Investor authorizes another</i>	01	➤ The Power of Attorney (original) must be certified by the local authorities, a competent State Agency, or a Notary Office. If the authorization is executed abroad, the Power of Attorney must be

No.	Documents	Quantity	Required Document Form
	<i>individual to submit the dossier at the Distribution Agent)</i>		legalized/certified by a Vietnamese diplomatic mission or consular office in that foreign country. In the event that the Power of Attorney is prepared in a foreign language, the Vietnamese translation must be certified by a notary office. ➤ The Authorized Person shall present the original Citizen Identity Card/ Identity Card/ Passport for comparison.

2. Foreign Institutional Investors

No.	Documents	Quantity	Required Document Form
1	Letter of Introduction for the person submitting the dossier	01	Original
2	Citizen Identity Card/ Identity Card/ Passport of the person submitting the dossier	01	Copy (<i>Original to be presented for comparison</i>)
3	Enterprise Registration Certificate/Business Registration Certificate/Decision on Establishment and Operation/ Investment License or other equivalent documents <i>(The latest updated version reflecting any changes)</i>	01	Certified copy
4	Securities Trading Code Certificate issued by the Vietnam Securities Depository and Clearing Corporation (VSDC)	01	Certified copy or a copy confirmed by the custodian bank or the securities company where the foreign Investor opens their depository account
5	Authorization document and Appointment Decision of the person authorized to sign the Bond Subscription Form <i>(In the event that the signatory of the</i>	01	Original or True copy with company stamp or Certified copy

No.	Documents	Quantity	Required Document Form
	<i>Bond Subscription Form is not the Legal Representative of the organization)</i>		
6	Valid Citizen Identity Card/ Identity Card/ Passport or other legal personal identification of the Legal Representative or the person authorized to sign the Bond Subscription Form.	01	Original or True copy with company stamp