



**F88 BUSINESS  
JOINT STOCK COMPANY**

**F88** No. 3003.2026/F88

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

Hanoi, 30<sup>th</sup> March 2026

## **NOTICE**

### **Public Offering of Bonds (Phase 2)**

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

#### **I. Introduction of the Issuer**

- 1. Full Name of Issuer:** F88 Business Joint Stock Company
- 2. Abbreviated Name:** F88 BUSINESS JSC
- 3. Headquarters Address:** 8th Floor, G-Group Tower, No. 5 Nguyen Thi Due, Yen Hoa Ward, Cau Giay District, Hanoi, Vietnam
- 4. Phone Number:** +84 24 7306 6388                      Website: [www.f88.vn](http://www.f88.vn)
- 5. Charter Capital:** VND 1,673,185,770,000 (One trillion six hundred seventy-three billion one hundred eighty-five million seven hundred seventy thousand Vietnamese Dong).
- 6. Stock Ticker:** None
- 7. Bank for Payment Account:** Vietnam Prosperity Joint Stock Commercial Bank (VPBank)  
**Account Number:** 244201334
- 8. Enterprise Registration Certificate** No. 0107490572 issued by the Business Registration and Corporate Finance Division under the Hanoi Department of Planning and Investment (currently Hanoi Department of Finance), first registered on June 30, 2016, and amended for the 12th time on January 23, 2026.
  - Main business line: Other credit granting activities - Details: Pawn shop services (only operating upon approval from the competent State authorities)
  - Business line code: 6495
  - Main Products/Services: Pawn shop services
- 9. Establishment and operation license (if any according to specialized laws):** None

#### **II. Purpose of the offering**

The Issuer offers the Bonds to supplement capital for its pawnloan service business activities.

The proceeds from the Bond offerings (expected to be VND 1,000 billion) will be used by



the Issuer to supplement capital for its pawn shop business operations. The specific plan for the use of proceeds is as follows:

Plan for use of proceeds	Estimated Value	Expected Disbursement Period
<b>Tranche 1: Bond F88BOND.PO.01</b>	<b>VND 300 billion</b>	
- Pawn loans for cars	VND 150 billion	From Q4/2025 to Q1/2026
- Pawn loans for motorbikes	VND 150 billion	
<b>Tranche 2: Bond F88BOND.PO.02</b>	<b>VND 300 billion</b>	
- Pawn loans for cars	VND 150 billion	From Q1/2026 to Q2/2026
- Pawn loans for motorbikes	VND 150 billion	
<b>Tranche 3: Bond F88BOND.PO.03</b>	<b>VND 400 billion</b>	
- Pawn loans for cars	VND 200 billion	From Q2/2026 to Q4/2026
- Pawn loans for motorbikes	VND 200 billion	
<b>Total</b>	<b>VND 1,000 billion</b>	

The expected capital utilization value for each phase is subject to change depending on the actual proceeds raised from the Bond offering. The aforementioned capital utilization plan may be flexibly adjusted to supplement capital for the Issuer's pawn shop services, based on market conditions and actual Customer demand for each product, thereby ensuring the efficiency of the Issuer's capital utilization in each period.

### III. Offering Plan

#### A. General information on the offerings

The Issuer has been granted the Certificate of Public Bond Offering Registration No. 446/GCN-UBCK dated November 24, 2025 by the State Securities Commission, with the following details:

1. **Bond type:** Non-convertible bonds, without warrants, and unsecured;
2. **Par value:** VND 100,000/bond (one hundred thousand VND per bond)
3. **Total quantity of publicly offered bonds:** 10,000,000 (ten million) bonds, divided into 03 tranches:
  - Tranche 1: 3,000,000 F88BOND.PO.01 Bonds;
  - Tranche 2: 3,000,000 F88BOND.PO.02 Bonds;
  - Tranche 3: 4,000,000 F88BOND.PO.03 Bonds.

In case the Issuer does not sell all the Bonds expected to be offered in each issuance tranche,

the unsold Bonds in that tranche will be transferred to the next offering tranche. For clarity, the actual number of Bonds offered in each tranche will include the initial expected number of Bonds to be offered (mentioned above) plus the unsold number of Bonds from the immediately preceding offering tranche.

**B. Information on the Tranche 2 Public Offering of Bonds**

1. **Bond name:** F88BOND.PO.02
2. **Bond type:** Non-convertible bonds, without warrants, and unsecured
3. **Bond code:** F88126015 (expected)

*(When the bonds are registered for centralized depository at the Viet Nam Securities Depository and Clearing Corporation (VSDC) and listed on the Hanoi Stock Exchange, the bonds will be granted a Bond Code by VSDC in accordance with applicable laws)*

4. **Par value:** VND 100,000/bond
5. **Total quantity of offered bonds:** 3,000,000 bonds
6. **Total offering value at par value:** VND 300,000,000,000
7. **Offering price:** VND 100,000/bond.
8. **Interest rate or determination principles:** The bond interest rate for the Interest Periods is fixed at **10% per annum**.

“**Interest Period**” means each consecutive period of 03 (three) months commencing from and including the Issue Date of the offering up to but excluding the interest payment date and/or the Maturity Date of the offering or the date on which the bonds are redeemed before maturity

9. **Bond term:** 24 (twenty-four) months from The Issue Date of the public bond offering  
“**The Issue Date**” of the offering is the date on which the collection of proceeds from the investors for the offered securities is completed, as specified in the Report on Results of the Public Offering of Bonds submitted by the Issuer to the State Securities Commission.
10. **Interest payment period:** Bond interest shall be paid in arrears, periodically every 03 (three) months, calculated from the Issue Date of the public bond offering.
11. **Distribution method:** Public offering through the Distribution Agents, namely BIDV Securities Joint Stock Company (BSC) and Eurocapital Securities Joint Stock Company (ECC)
12. **Minimum subscription quantity:** 500 (*five hundred*) bonds, equivalent to VND 50,000,000 (fifty million) in par value.

13. **Time for receiving subscription registration and deposit:** From April 03, 2026 to 12:00 PM on May 04, 2026.

**14. Locations for receiving bond subscriptions:**

**- BIDV SECURITIES JOINT STOCK COMPANY (BSC)**

Address : 8th Floor, 9th Floor LPB Tower, No. 210 Tran Quang Khai, Hoan Kiem District, Hanoi, Vietnam

Branch : 4th Floor, 9th Floor President Place Building, No. 93 Nguyen Du Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

Phone : +84 24 3935 2722 Fax: +84 24 3381 6699

Website : www.bsc.com.vn

**- EUROCAPITAL SECURITIES JOINT STOCK COMPANY (ECC)**

Address : 5th Floor, Mat Troi Song Hong Building, No. 23 Phan Chu Trinh, Cua Nam Ward, Hanoi, Vietnam

Phone : +84 24 3218 1895 Fax: +84 24 3218 1896

Website : www.ecsc.vn

**15. Period for receiving payment for bonds:** From May 5, 2026, to the end of May 7, 2026

**16. Bank account for receipt of bond proceeds:**

- Account No: **119002993638**
- At: Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Quang Minh Branch

**17. Terms on bond conversion** (in case of offering convertible bonds, specify the conversion period and conversion ratio): None

**18. Terms regarding warrants attached to the bonds** (in case of offering bonds with warrants, specify the period, exercise ratio, and stock price for warrant exercise): None.

**19. Information regarding secured bonds** (in case of offering secured bonds, specify the form, value, and method of security): None

**20. Locations for publishing the Prospectus:**

**- F88 BUSINESS JOINT STOCK COMPANY**

Address : 8th Floor, G-Group Tower, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi, Vietnam

Website : www.f88.vn

**- BIDV SECURITIES JOINT STOCK COMPANY (BSC)**

Address : 8th Floor, 9th Floor LPB Tower, No. 210 Tran Quang Khai, Hoan

Kiem District, Hanoi, Vietnam

Website : [www.bsc.com.vn](http://www.bsc.com.vn)

**- EUROCAPITAL SECURITIES JOINT STOCK COMPANY (ECC)**

Address : 5th Floor, Mat Troi Song Hong Building, No. 23 Phan Chu Trinh,  
Cua Nam Ward, Hanoi, Vietnam

Website : [www.ecsc.vn](http://www.ecsc.vn)

**IV. Related Parties**

**1. Advisory Organization and Distribution Agent**

**- BIDV SECURITIES JOINT STOCK COMPANY (BSC)**

Address : 8th Floor, 9th Floor LPB Tower, No. 210 Tran Quang Khai, Hoan  
Kiem District, Hanoi, Vietnam

Phone : +84 24 3935 2722 Fax: +84 24 3935 2722

Website : [www.bsc.com.vn](http://www.bsc.com.vn)

**2. Auditing Firm**

**- KPMG VIETNAM COMPANY LIMITED**

Address : 46th Floor, Keangnam Landmark 72 Tower, Plot E6, Pham Hung  
Street, Yen Hoa Ward, Hanoi, Vietnam

Phone : +84 24 3946 1600

Website : <https://kpmg.com/vn>

**- AUDITING & INFORMATIC SERVICES COMPANY LIMITED - HANOI BRANCH**

Address : 6th Floor, No. 36, Hoa Binh 4 Alley, Bach Mai Ward, Hanoi,  
Vietnam

Phone : +84 24 3782 0045 Fax: +84 24 3782 0048

Website : [www.aisc.com.vn](http://www.aisc.com.vn)

**3. Bondholders' Representative and Distribution Agent**

**- CÔNG TY CỔ PHẦN CHỨNG KHOÁN EUROCAPITAL (ECC)**

Address : 5th Floor, Mat Troi Song Hong Building, No. 23 Phan Chu Trinh,  
Cua Nam Ward, Hanoi, Vietnam

Phone : +84 24 3218 1895 Fax: +84 24 3218 1896

Website : [www.ecsc.vn](http://www.ecsc.vn)

#### 4. Credit Rating Agency

- FIINRATINGS JOINT STOCK COMPANY

Address : 10th Floor, Peakview Tower, 36 Hoang Cau, O Cho Dua Ward,  
Hanoi, Vietnam.

Phone : +84 24 3562 6962 Fax: +84 24 3562 5055

Website : fiingroup.vn

*Hanoi, ..... March 2026*

**F88 BUSINESS JOINT STOCK COMPANY  
LEGAL REPRESENTATIVE**

**Phung Anh Tuan**

**General Director**

