

**AMENDMENT CONTENT OF THE CHARTER  
PHU NHUAN JEWELRY JOINT STOCK COMPANY (PNJ)**

*Note: This comparison table is provided for reference purposes only and is intended to assist shareholders in evaluating the key changes that the Company deems significant between the new Charter and the previous version. Shareholders are kindly requested to review the draft of the new Charter (attached) for approval, which will replace the old one.*

NO.	CONTENTS OF THE CURRENT CHARTER	DRAFT OF AMENDED CHARTER												
1.	<p><b>ARTICLE 6. OBJECTIVES AND SCOPE OF PRODUCTION AND BUSINESS</b></p> <p>2. Scope of production and business activities:</p> <table border="1" data-bbox="188 842 1133 1442"> <thead> <tr> <th data-bbox="188 842 439 938">Business lines code</th> <th data-bbox="439 842 1133 938">Name of Business lines</th> </tr> </thead> <tbody> <tr> <td data-bbox="188 938 439 1161">4662</td> <td data-bbox="439 938 1133 1161">Wholesale of metals and metal ores Details: Trading in gold jewelry, handicrafts; wholesaling finished silver; Buying and selling gold bars, wholesaling of precious metals, gemstones already strung into necklaces, or mounted or inset.</td> </tr> <tr> <td data-bbox="188 1161 439 1442">4773 (main)</td> <td data-bbox="439 1161 1133 1442">Retail of other goods in specialty stores. Details: <b>- Trading in gold jewelry, handicrafts; Trading in finished silver; Retail of precious metals, gemstones already strung into necklaces, or mounted or inset.</b></td> </tr> </tbody> </table>	Business lines code	Name of Business lines	4662	Wholesale of metals and metal ores Details: Trading in gold jewelry, handicrafts; wholesaling finished silver; Buying and selling gold bars, wholesaling of precious metals, gemstones already strung into necklaces, or mounted or inset.	4773 (main)	Retail of other goods in specialty stores. Details: <b>- Trading in gold jewelry, handicrafts; Trading in finished silver; Retail of precious metals, gemstones already strung into necklaces, or mounted or inset.</b>	<p><b>ARTICLE 6. OBJECTIVES AND SCOPE OF PRODUCTION AND BUSINESS</b></p> <p>2. Scope of production and business activities:</p> <table border="1" data-bbox="1169 842 2114 1442"> <thead> <tr> <th data-bbox="1169 842 1420 938">Business lines code</th> <th data-bbox="1420 842 2114 938">Name of Business lines</th> </tr> </thead> <tbody> <tr> <td data-bbox="1169 938 1420 1161">4662</td> <td data-bbox="1420 938 2114 1161">Wholesale of metals and metal ores. Details: Trading in gold jewelry, handicrafts. <b>Wholesale of silver, precious metals, gemstones, semi-precious stones.</b> Buying and selling gold bars.</td> </tr> <tr> <td data-bbox="1169 1161 1420 1442">4773 (main)</td> <td data-bbox="1420 1161 2114 1442">Retail of other new goods in specialty stores Details: <b>- Trading in gold jewelry, handicrafts. Retail of silver, precious metals, gemstones, and semi-precious stones, jewelry.</b></td> </tr> </tbody> </table>	Business lines code	Name of Business lines	4662	Wholesale of metals and metal ores. Details: Trading in gold jewelry, handicrafts. <b>Wholesale of silver, precious metals, gemstones, semi-precious stones.</b> Buying and selling gold bars.	4773 (main)	Retail of other new goods in specialty stores Details: <b>- Trading in gold jewelry, handicrafts. Retail of silver, precious metals, gemstones, and semi-precious stones, jewelry.</b>
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	<ul style="list-style-type: none"> <li>- Retail of souvenirs, woven items, handicrafts. Retail of watches, eyewear.</li> <li>- Exporting, importing gold jewelry, handicrafts. Buying and selling gold bars.</li> </ul>	<ul style="list-style-type: none"> <li>- Retail of souvenirs, woven items, handicrafts. Retail of watches, eyewear. <b>Retail of silver, raw precious metals.</b></li> <li>- Exporting, importing gold jewelry, handicrafts. Buying and selling gold bars.</li> </ul>
2.	<p><b>ARTICLE 14. CHARTER CAPITAL</b></p> <p>1. The charter capital of the Company shall consist of the aggregate nominal value of all types of shares issued. The Company's charter capital shall be documented in the Enterprise Registration Certificate.</p>	<p><b>ARTICLE 14. CHARTER CAPITAL</b></p> <p><b>1. The Company's charter capital is set at 3,347,291,800,000 VND (Three trillion three hundred forty-seven billion two hundred ninety-one million eight hundred thousand Vietnamese Dong). The total charter capital of the Company is divided into 334,729,180 shares, and 10,000 VND per share.</b></p> <p><b>The General Meeting of Shareholders retains the authority to empower, delegate, or transfer the authority to the Board of Directors to make amendments to provisions concerning charter capital, shares, or stocks within the Company's Charter subsequent to the completion of requisite share issuances in accordance with the outcomes of such issuances.</b></p>
3.	<p><b>ARTICLE 32. ORGANIZATION OF THE GENERAL MEETING OF SHAREHOLDERS</b></p> <p>There are no regulations currently specified.</p>	<p><b>ARTICLE 32. ORGANIZATION OF THE GENERAL MEETING OF SHAREHOLDERS</b></p> <p><b>8. The General Meeting of Shareholders may be convened as a face-to-face meeting, an online meeting, or a combined face-to-face and online meeting at the discretion of the Board of Directors.</b></p> <p><b>In the event that the General Meeting of Shareholders is conducted in the form of an online meeting or a combined face-to-face and online</b></p>

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		meeting, the Board of Directors shall establish corresponding meeting organization and voting regulations.
4.	<p><b>ARTICLE 40. MEMBERS OF THE BOARD OF DIRECTORS</b></p> <p>1.8. Independent members of the Board of Directors must meet the following standards and conditions:</p> <p>[...]</p> <p>There are no regulations currently specified.</p>	<p><b>ARTICLE 40. MEMBERS OF THE BOARD OF DIRECTORS</b></p> <p>1.8. Independent members of the Board of Directors must meet the following standards and conditions:</p> <p>[...]</p> <p><b>e) The standards and conditions that members of the Board of Directors must meet are based on this Charter, the Company's Regulations on corporate governance, Regulations of the Board of Directors, and the Company's Internal Regulations on management.</b></p>
5.	<p><b>ARTICLE 42. DISTRIBUTION OF DUTIES TO MEMBERS OF THE BOARD OF DIRECTORS</b></p> <p>There are no regulations currently specified.</p>	<p><b>ARTICLE 42. DISTRIBUTION OF DUTIES TO MEMBERS OF THE BOARD OF DIRECTORS</b></p> <p><b>2. Independent members of the Board of Directors shall undertake supplementary responsibilities as delegated by the Board of Directors, in accordance with the Company's Regulations on corporate governance, Regulations of the Board of Directors, and the Company's Internal Regulations on management, in addition to the duties outlined in this Charter.</b></p> <p><b>3. The Board of Directors shall elect one (1) of the independent members of the Board of Directors to serve as the Lead Independent Director.</b></p>

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		<p><b>The Lead Independent Director shall vested with the following rights and obligations:</b></p> <ul style="list-style-type: none"> <li><b>a) Facilitating the coordination of activities among the independent members of the Board of Directors;</b></li> <li><b>b) Other rights and obligations as specified in resolutions/decisions of the Board of Directors, the Company's Regulations on corporate governance, Regulations on the Board of Directors, and the Company's Internal Regulations on management.</b></li> </ul>