

**To: Joint Stock Commercial Bank for Foreign Trade of Vietnam**  
I would like to apply for The Co.opmart - Vietcombank Co-branded card, as follows:

**1 GENERAL INFORMATION**

Current account with Vietcombank:  
Principal account:   
Supplementary account (if any):

Customer Information File (CIF): .....

**2 CARDMEMBER'S DETAILS**

Full name (as in Identity Card/Passport): .....

Name to appear on the Card (in capital, maximum 20 characters, including spaces):

Gender:  Male  Female  
Date of Birth: ..... Nationality: .....  
Identity Card or Passport Number: .....  
Date of issue: ..... Place of issue: .....  
Permanent residential address: .....  
Home phone: .....  
Mobile phone: .....  
E-mail address: .....  
Education: .....  
Marital status:  
 Single  Married  Others  
Mother's maiden name: .....  
*(for the purpose of verification if required)*

**3 EMPLOYMENT DETAILS**

Employed  Self Employed  
 Others (Please specify): .....  
Company name: .....  
Address: .....  
Office phone: .....  
Current position: .....  
Length of Employment contract: .....

**4 METHOD OF RECEIVING BANK ADVICES/INFORMATION**

Please send the correspondences:  
 By post:  
 Permanent residential address  Office address  
 Others: .....  
 By e-mail  
 Both of above

**5 METHOD OF RECEIVING PROMOTIONAL INFORMATION**

I/We agree to allow the Bank send all promotional information:  
 By e-mail  
 By SMS  
 By all the channels of the Bank  
 I/We do not agree to allow the Bank send all promotional information

**6 DECLARATION**

I agree that all information stated herein is true and complete in all respects. By signing this Application, I acknowledge that I have read, understood and agreed to be bound by the "The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for card issuance and usage" attached with this Application. This Application and the attached "The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for card issuance and usage" has been made as a single original for the records of Vietcombank. A copy of "The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for card issuance and usage" will also be available when your card is issued.

Date .....

**Signature and Name of Cardmember**

**7 FOR CUSTOMERS ISSUING CARDS THROUGH THE COMPANY**

I agree and authorize a legal representative of the Company named: .....  
as per the Document/Letter of attorney No.: .....

to stand for me to receive my issued card(s) in compliance with the above information and related documents of the Bank. I declare to be fully responsible and not to make any claims on the authorization.

Date .....

**Signature and Name of Cardmember**

**FOR BANK USE ONLY**

Joint Stock Commercial Bank for Foreign trade of Vietnam accepts this Application for The Co.opmart - Vietcombank Co-branded Card.

**Number of card:** ..... (in writing: ..... )

Date of verification: .....

**Issuing staff** **Manager** **Director of Branch**

## CLAUSE 1. DEFINITIONS

- 1.1. **"The Bank"** shall mean the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank).
- 1.2. **"Saigon Co.op"** shall mean Saigon Commercial Cooperative Union.
- 1.3. **"Card"** shall mean the Co.opmart - Vietcombank Co-branded Card (*The Co-branded Card*) issued by The Bank.
- 1.4. **"Cardmember"** shall mean any person who is allowed by The Bank to use the Card and whose name is embossed on the Card. The Cardmember shall mean a current account holder who is opened with The Bank and apply to issue the Card for her/himself.
- 1.5. **"Account"** shall mean the current account (domestic currency account or foreign currency account) under the name of the Cardmember opened with The Bank for the purpose of Card issuance and usage pursuant to these Terms and Conditions.
- 1.6. **"Available account balance"** shall mean a remained account balance including overdraft limit after deducting required minimum account balance and hold/blocked amount as stipulated by The Bank.
- 1.7. **"Acquirer"** is a financial or credit institution conducting legally Card payment services through Merchants and/or Cash Advance Points and/or ATMs.
- 1.8. **"Merchant"** shall mean all establishments supplying goods and services and Cash Advance Points that are authorized by The Bank as per the contract signed with The Bank to accept Cards as a means of payment.
- 1.9. **"Cash Advance Point"** (CAP) shall mean transaction counters and ATMs of The Bank and Acquirers where Cardmember(s) can use their Card(s) to withdraw cash. Cash Advance Point are considered as the special Merchants.
- 1.10. **"Automated Teller Machine"** (ATM) shall mean the device of The Bank and Acquirers at which the Card is used to obtain cash advance or other services (if any).
- 1.11. **"Personal Identification Number"** (PIN) shall mean the Cardmember's personal identification number, which includes 6 digits selected and used by the Cardmember to withdraw cash or obtain other services as stipulated by The Bank.
- 1.12. **"Card transaction"** shall mean any transaction made by a Card at Merchants, CAPs, ATMs, and/or on the Internet and/or other payment channels as stipulated by The Bank.
- 1.13. **"Sales slip"** shall mean the evidence which is used for Card transaction confirmation.
- 1.14. **"Daily usage limit"** shall mean the maximum amount and counts that the Cardmember is allowed to make purchase, cash withdrawal/money transfer/bill payment and/or other transactions as stipulated by The Bank by the Card within a day.
- 1.15. **"Date"** shall mean calendar day.
- 1.16. **"Working day"** shall mean business days of the week except holidays accordance with the laws of the Socialist Republic of Vietnam.

## CLAUSE 2. CARDMEMBER'S RIGHTS AND REPSONSIBILITIES

### 2.1. Rights of Cardmembers

- a. To use the Card for payment of goods and services, cash withdrawal/money transfer/bill payment and/or other transactions as stipulated by The Bank at Merchants, ATMs, CAPs and/or on the Internet. The foreign exchange rate applied to settlement transactions in foreign currency is announced by The Bank at the time of transaction.
- b. To get benefits from preferential programs as stipulated by The Bank.
- c. To get benefits from incentive programs implemented by Saigon Co.op when the Cardmember uses the Card for goods, services payment at Saigon Co.op, according to rules regulated and notified by Saigon Co.op.
- d. The Cardmember is entitled to make any inquiries/claims upon the Card usage and should bear all arising costs as stipulated by The Bank (if any). The time to make claim on transactions shall not exceed **30 days** from the transaction date.
- e. The Cardmember is entitled to request for Card reissuance or PIN reissuance and other requests relating to card issuance and usage as stipulated by The Bank.
- f. The Cardmember has the right to request the Bank to terminate the use of the Card by sending a written request to The Bank. The written notice received by The Bank is the evidence of the termination of the use of the Cardmember, which does not depend on the Bank has taken back and/or locked the Card(s) or not. However, in all cases, the termination does not remove or change any payment obligations of the Cardmember to the Bank until Cardmember complete all payment to the Bank. The Bank is excused from responsibility for any arising risk related to the unilateral termination of Card usage according to the notification of the Cardmember.
- g. The Cardmember shall be notified by The Bank about the Card validity in each period of time.

### 2.2. Responsibilities of Cardmembers

- a. The Cardmember is responsible to open current account at The Bank.
- b. To provide The Bank with the Cardmember's precise and necessary information at The Bank's requests or other authorities according to Card issuance and usage at any time.
- c. To come or ask authorised person with an authorised letter to pick up the Card and PIN according to the instructions at the appointment Card receipt.
- d. To receive the Card within 45 days of the issuance date or it will be subject to be invalid while the Cardmember is still liable for arising issuing fee and annual fee (if any).
- e. The Cardmember could change the PIN during the card usage and to be fully responsible for the security of the PIN and to be the only person to know this PIN

number.

- f. To exercise all possible measures to ensure the safety for the Card and not to disclose PIN to anyone else.
- g. Not to transfer the Card to any third party or let others use.
- h. To check and make full payment for any charge relating to Card transactions as well as other charges under the Table of Charges periodically stipulated by The Bank.
- i. The Cardmember shall be obliged to sign his/her sample signature on the signature panel at the back of the Card immediately upon the receipt of the Card. Per single use of the Card for cash advance or payment for goods and services, if required, the Cardmember must sign the sales slip in a manner similar to the sample signature provided, however, that a signature shall not be required for transaction conducted by telephone, mail order, Internet, or such other means as may be approved by The Bank.
- j. To be fully responsible for all transactions effected by the use of PIN and/or Cardmember's signature, including the transactions which are not authorized by the Bank and other transactions which have full evidences of transaction performance. In case of PIN disclosed or Card lost/theft, the Cardmember shall be responsible for paying for all transactions made before the Card is locked by The Bank.
- k. Not to cancel or change any successful transactions at ATMs and/or Merchants which are completely recognized in The Bank's system with full information of account number, transaction code and other details.
- l. To take full responsibility of any risk related to Card transactions made on the Internet by Cardmember's Card.
- m. To be responsible immediately inform The Bank in case there is any Card transactions not made by Cardmember.
- n. To be responsible for the quality of goods and services and for settling disputes with Merchants concerning transactions without delaying payment to The Bank.
- o. If the Cardmember uses the Card to make reservation at a Merchant but does not obtain the service or cancel the booking in time, he/she is still responsible for paying partially or fully service amount, relevant taxes and fees in accordance with regulations of the Merchant.
- p. Not to use the Card to make transactions in the case of insufficient account balance.
- q. To provide service cancellation evidences (if any) to The Bank for any recurring transactions made on the Internet.
- r. To immediately notify The Bank in writing of any change in residential address, contact address, career or other information at The Bank's request.
- s. In case of loss or theft of the Card or disclosure of PIN, the Cardmember shall, first of all, immediately inform The Bank by the quickest possible means. After that, the Cardmember must provide The Bank with following information in writing:
  - Cardmember's name
  - Card number
  - Place of loss/theft
  - Time of loss/theft
  - Identity Card or Passport number
- t. Upon finding the Card which the Cardmember has previously reported as being lost or stolen, not to make any attempt to use such Card but to return it to The Bank.
- u. In case the Cardmember wishes to terminate the use of his/her Card, the Cardmember must return the Card to The Bank (excluding the lost case).
- v. To use the Card and manage the account in accordance with regulations of The Bank.
- w. Not to make transactions against the laws of the Socialist Republic of Vietnam.
- x. To be responsible for reimbursing according to the requests of The Bank by allowing The Bank to debit the Cardmember's account for the amount which the Cardmember received due to The Bank's unexpected errors in the processing procedure of errors of processing system, transmission link, etc.

## CLAUSE 3. RIGHTS AND REPSONSIBILITIES OF THE BANK

### 3.1. Rights of The Bank:

- a. To be excused from responsibility when The Bank is unable to perform an obligation under these Terms and Conditions due to the failure of data processing system, transmission link or any reason beyond The Bank's control.
- b. To be excused from any responsibility of payment of goods and services, cash withdrawal/money transfer/bill payment and/or other transactions as stipulated by The Bank taken by lost or stolen Cards, disclose PIN which have not been reported to The Bank by the Cardmember.
- c. To debit the Cardmember's current account all fees as stipulated by The Bank, all Card transactions and/or adjustment transactions that were previously erroneously credited to the Cardmember's account.
- d. To debit/credit transaction amount to Cardmember's account for all Card transactions, all fees (if any) as stipulated by The bank in Table of charges for the Co.opmart - Vietcombank Co-branded Card of The Bank at the time of transaction according to the foreign exchange rate regulated by The Bank at the date of transaction.
- e. To decline the transaction if the available account balance is insufficient to make payment or if the daily usage limit is over.
- f. To be excused from responsibility for the delivery, quality and other risks of any goods or services paid by the Card or obtained through the use of Card. The Bank

shall be entitled to charge the account values of Card transactions whether goods and/or services are delivered, received, performed or not.

- g. To be allowed to provide related State authorities Cardmember's account information, transactions and other information to support Card transaction reviews, claims or disputes, which have arisen in accordance with local laws.
- h. To lock/cancel the Card usage and not reimburse any fees in following cases: (i) Cardmember violations detected in account management and Card usage principles regulated by The Bank or upon the written decision/requirement by State authorities; (ii) Other cases related to counterfeit or risk.
- i. To take the Card back at anytime by informing the Cardmember directly or through Acquirers or Merchants. In this case, The Bank is excused from responsibility for any damage of honour or prestige of the Cardmember caused by the Card revocation.
- j. To immediately lock/cancel all Card(s) that linked with the account upon receipt of written request for account termination.
- k. The Card's expiry date will be regulated/notified by The Bank time to time.
- l. To be excused for counterfeit or fraud transactions resulted from the Card lost/theft or PIN disclosure of the Cardmember and/or the third party.
- m. To be excused for counterfeit or fraud transactions or any others relating to Card transactions made on the Internet by Cardmember's Card.
- n. The Bank is entitled to request the Cardmember to provide full documents or any evidences related to Card transactions made by the Card in order to verify the authenticity of Card transactions.
- o. The Bank is excused from the responsibilities for any arising claims in relation to the implementation of the incentive programs for the Cardmember which are not directly implemented by The Bank.

### 3.2. Responsibilities of The Bank:

- a. To comply with regulations on Card issuance and payment, to ensure the rights of the Cardmember under these Terms and Conditions, to keep the Cardmember's information confidential, except as otherwise specified by the laws.
- b. To immediately lock the Card after receiving Cardmember's notice through The Bank's Contact Center 24/7 hotline or within **one (01) hour** upon receipt of the Cardmember's written notice of the Card lost, stolen or PIN disclosed.
- c. The Bank only returns the Card at The Bank's ATMs within 10 working days from the notification receipt of the Cardmember in the following cases:
  - Transactions with incorrect PIN
  - The ATM has released the Card, however the Cardmember did not take therefore the ATM retained.
- d. The Bank will not return the Card for the Cardmember in the following cases:
  - The lost, stolen Card
  - The locked Card, etc
- e. The time frame for The Bank to resolve the Cardmember's claims/disputes is **20 working days** since the date of receiving claim request in writing of the Cardmember. The Bank shall reimburse transaction value of reasonable claims. In some special cases, specific notice shall be released to the Cardmember by The Bank.
- f. To notify the Cardmember about the Card validity in each period of time.

## CLAUSE 4. AMENDMENT OF THESE TERMS AND CONDITIONS

The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for Card issuance and usage can be amended by The Bank at any time. The Bank shall notify the Cardmember on Vietcombank official website (website: [www.vietcombank.com.vn](http://www.vietcombank.com.vn)) about any amendment of these Terms and Conditions. After 60 days from the notification of The Bank on the official website (website: [www.vietcombank.com.vn](http://www.vietcombank.com.vn)), if the Cardmember does not have any feedback in writing, it shall be understood that the Cardmember completely accepts such amendments of The Bank.

## CLAUSE 5. GOVERING LAW AND DISPUTE SETTLEMENT

- a. The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for Card issuance and usage is governed by the laws of the Socialist Republic of Vietnam and stipulations on the issuance, use and payment of The Bank.
- b. If any dispute arises relating to the interpretation or implementation of these Terms and Conditions, the parties shall settle the dispute through amicable negotiation and reconciliation. In case no resolution is reached by such negotiation, the parties shall bring the dispute to the relevant court in Vietnam.

## CLAUSE 6. EXECUTION

- a. The Cardmember shall be liable for exercising The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for Card issuance and usage.
- b. The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for Card issuance and usage and any attached documents (if any) are integral parts of The Co.opmart - Vietcombank Co-branded Card Application Form and effective since when the Cardmember signs in The Co.opmart - Vietcombank Co-branded Card Application Form to the time of Card termination of the Cardmember or as per requests from The Bank/Cardmember/State authorities or when the Cardmember has fulfilled all financial charges to The Bank. The reason shall be as which time comes first. The Cardmember and The Bank certify that they have read, understood and agreed to The Co.opmart - Vietcombank Co-branded Card Terms and Conditions for Card issuance and usage, other regulations of The Bank and the prevailing laws of Vietnam.

## TABLE OF CHARGES FOR CO.OPMART - VIETCOMBANK CO-BRANDED CARD

No.	FEES	AMOUNT
1	First Issuance fee	waived
2	Card re-issuance/replacement/change (at the Cardmember's request)	VND 50,000/Card/request
3	Monthly fee	Not yet charged
4	PIN renewal	VND 10,000/Card/request
5	Charge back fee	VND 50,000/disputed transaction
6	Transaction invoice request: <ul style="list-style-type: none"> <li>• At Merchants of Vietcombank</li> <li>• At Merchants out of Vietcombank</li> </ul>	<ul style="list-style-type: none"> <li>• VND 10,000/invoice</li> <li>• VND 50,000/invoice</li> </ul>
7	Transaction at Vietcombank ATM network:	<ul style="list-style-type: none"> <li>• Cash withdrawal: VND 1,100/transaction</li> <li>• Account transfer: VND 3,300/transaction</li> <li>• Account balance inquiry, statement inquiry: Not yet charged</li> </ul>
8	Transaction at other ATM networks:	<ul style="list-style-type: none"> <li>• Cash withdrawal: VND 3,300/transaction</li> <li>• Account transfer: VND 5,500/transaction</li> <li>• Account balance inquiry: VND 550/transaction</li> <li>• Statement inquiry: VND 550/transaction</li> </ul>
9	Money transfer via Card through Internet Banking	VND 11,000/transaction

### Notice:

- Above-mentioned charges have included VAT;
- Charge back fee: This fee will be refunded by Vietcombank under customer's reasonable claim;
- Exchange rate is applied according to the current exchange rate applied by The Bank;
- This Table of Charges does not include fees charged by other Banks (if any);
- This Table of Charges is subject to change from time to time by Vietcombank and published in the Vietcombank official website ([www.vietcombank.com.vn](http://www.vietcombank.com.vn)) or available at Vietcombank's branches.