- m. To be entitled to request the Cardholder to provide full documents or any evidences relating to Card transactions in order to verify the authenticity of Card transactions.
- n. To be entitled to disclose certain information of the Cardholder and relating Card transactions as required by any authorized third party without prior notice to the Cardholder.

 o. To be excused from responsibility for claims and disputes relating to the incentives services
- provided by the third party
- p. To be entitled to provide the Cardholder's information to the third party in order to support the incentive service providing and fees collecting from the Cardholder (if any).
- 3.2. Responsibilities of the Bank a. To comply with rules, regulations of the Bank and International Card Scheme on the issuance
- and usage of International Credit Card, to ensure the rights of the Cardholder under these Terms and Conditions, to keep the Cardholder's information confidential, except as otherwise specified
- b. To resolve the claims and disputes of Cardholder relating to Card usage as regulated by the International Card Scheme
- c. To be responsible for Card transactions which have made after 05 days (inside the territory of Vietnam) and 10 days (outside the territory of Vietnam) since the receipt date of the written notification of the Cardholder of the lost or stolen Card.
- d. To release the collateral of the Cardholder after 40 days since the approved request of Card usage termination of the Cardholder according to Clause 7 of the "Vietcombank International Credit Card Terms and Conditions for card issuance and usage", only if claims/disputes of the Cardholder (if any) have been resolved and the collateral is not used for collecting debts of the Cardholder vet. The Banks shall also release the collateral for temporarily over credit limit after 40 days since the temporarily credit limit expires and the Cardholder has paid all outstanding balances relating to the increased credit limit
- e. To deal with the third party to provide privileges to the Cardholder. The Bank is excused from responsibility for any arising claims/disputes relating to such privileges

CLAUSE 4: PAYMENT AND DEBT SETTLEMENT

- 4.1. The Cardholder shall be liable for the payment of all transactions including transactions on the Internet and/or others considered to be valid according to the regulations the Bank if the Bank could provide evidences to prove that Card transactions were made without the signature of the Cardholder on these evidences.
- 4.2. The Cardholder shall pay cash withdrawal fees, late payment charge, over limit fee and all other fees as stipulated by the Bank; the Cardholder shall not have to pay any fee when using the Card to purchase goods and/or services at Merchants.
- 4.3. Transactions using PIN and transactions with the signature of the Cardholder are evidences to prove that the Cardholder has made withdrawal or payment transaction. That shall not eliminate the responsibility of the Cardholder in case the Bank could provide the evidences to prove the transactions are made without the signature/PIN of the Cardholder
- 4.4. If the Cardholder uses his Card to make services reservation, however, does not use these services and/or does not inform the services cancellation within the regulated time of Merchants. the Cardholder is still responsible for paying partially or fully the service value, the relevant taxes and fees as regulated by each Merchant
- 4.5. On the monthly statement date, the Bank shall state all arising transactions of the Cardholder within the statement period. All Card transactions in foreign currencies will be converted into VND at the exchange rate regulated by International Card Scheme and/or the Bank's exchange rate at the time of updating transaction into the Card management system of the Bank and the Bank shall charge the foreign currency conversion fee (regulated by International Card Scheme and/or the Bank) and the foreign exchange fees (if any).
- 4.6. The Cardholder is responsible for checking and making timely payment to the Bank for all arising debts as stated in the Statement as regulated.
- 4.7. The time frame for the Bank to resolve claims/disputes of the Cardholder is 180 working days since the receipt date of such claims/requests in writing. The Bank will refund under the appropriate disputed request of the Cardholder. In some special case, specific notice shall be released to the Cardholder by the Bank

CLAUSE 5: INTEREST AND FEES ON CARD TRANSACTIONS

- 5.1. Payment priority order: annual fee, interest, cash withdrawal fee, other fees, cash withdrawal transactions, transactions of goods and services payment in accordance with the chronological order of updating these transactions into the system of the Bank.
- 5.2. Transactions of goods and services payment: if the Cardholder pays the total current balance by the payment due date, the Bank shall waive the interest for all transactions within the statement period. If the Cardholder does not pay or only pays in part of such balance, the Bank shall charge the interest for all transactions from the date of updating these transactions into the Card management system of the Bank to the payment date by the Cardholder, the rest payables shall be charged interest until be paid and shown on the following statement.
- 5.3. Cash withdrawal transactions: Upon the completion of cash withdrawal, the Cardholder shall bear interest from the date that transaction is updated into the Bank's Card management system until the statement date, and such interest shall be stated in the statement for the same period. The interest for cash transactions from the statement date to the payment date shall be waived if the Cardholder makes full payment of the total current balance on the due date. If the Cardholder does not pay or pays only a part of the statement amount the Bank shall continue to charge interest on all cash transactions starting from the statement date and the interest shall be stated in the following statement.
- 5.4. Disputed transactions: Interest and penalty fees charged on unpaid disputed transactions will be calculated in the same way as mentioned above. The Bank will reimburse the interest and penalty ees to the Cardholder for transactions which are settled in the Cardholder's favour
- 5.5. Late payment fee: By the applicable payment due date, if the Cardholder does not pay or pays the amount less than the minimum payment amount, he/she shall be liable to pay Late Payment Charge levied on the minimum payment owed.
- 5.6. Over limit fee: The Cardholder shall bear the over limit fee levied on excess limit balance if he/ she spends over the assigned limit and/or has the request of temporary limit increase during the time period before the statement date.

CLAUSE 6: THE PRIMARY AND SUPPLEMENTARY CARD

(Not apply for Vietcombank Vietnam Airlines American Express)

- The Primary Cardholder may request the Bank to issue up to three (03) supplementary Cards for the use of authorized persons. The Primary Cardholder and Supplementary Cardholder(s) use the Cards under the same account, within a single credit limit assigned by the Bank to the primary Card. Transactions on the primary Card and supplementary Cards will be shown on one tement and forwarded to the primary Cardholder for payment.
- 6.2. The Card which is issued under the authorization (for a corporate Card) or guarantee of organization is not entitled to request for supplementary Card issuance
- 6.3. The Primary Cardholder is responsible for the usage of the primary Card and supplementary Card(s) and makes payment for the total current balance as per the Bank's request. In case the Primary Cardholder is dead or unable to make payment for such balance, the Supplementary Cardholder(s) is/are responsible for all payables.
- 6.4. The Primary Cardholder may request the Bank to terminate the use of Supplementary Cardholder(s) by sending a written request to the Bank. If the Primary Cardholder officially terminates the use of the Card, the use of Supplementary Cardholder(s) shall likewise be terminated.

CLAUSE 7: REPLACEMENT, RE-ISSUANCE AND CARD USAGE TERMINATION

- 7.1.In case of loss or theft of the Card, or if the Cardholder wishes to replace the Card, the
- Cardholder may request the Bank to replace a new Card and pay fees for the replacement. 7.2. In case the Cardholder unilaterally terminates the use of his Card, he must give the Bank a written notice of termination. The termination of Card use shall be valid and approved by the Bank only when the Cardholder complete his duties and responsibilities as shown in these Terms and Conditions
- 7.3.In case the use of the Card is terminated by the Bank/ the Cardholder or the expired card without any renewal request from the Cardholder, the entire balance on the account shall be immediately due, and the Cardholder shall pay all unpaid charges which have arisen prior to the termination. Upon the termination of Card usage, the Cardholder shall return the Card (cut in half with carved chip and panel if returned by post) to the Bank and shall stop using the Card to pay for cash withdrawal, transactions even for the transactions via internet, telephone and mail. If the Cardholder still continues using the Card to make transactions the Cardholder is liable for paying such transactions. If terminated Card is not be returned to the Bank, the Cardholder must be liable for the lost or stolen card notification fees as stipulated by the Bank
- 7.4. The Bank is entitled to revoke or lock the Card in any of the following cases:
- After sixty (60) days from the payment due date, the Cardholder has not paid or paid less than the minimum payment amount;
 The Cardholder has spent over the credit limit without the Bank's permission:
- The Cardholder has breached the regulations on the Card usage of the Bank or the
- Suspected cases relating to the fraud, forge and risk management;
- As required by authorized agencies;
- . The Bank is entitled to revoke the Card at any time by sending a written notice of this revocation to the Cardholder or through Agent banks, Acquirers or Merchants.

 • The Cardholder is in temporarily custody in accordance with the Laws for investigation
- purpose

CLAUSE 8: AMENDMENT

The Vietcombank International Credit Card Terms and Conditions for card issuance and usage can be amended by the Bank at any time. The Bank shall notify the Cardholder in writing or on public media or on Vietcombank official website (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:(http://www.vietcombank.com.vn), if the Cardholder does not have any feedback in writing, it shall be understood that the Cardholder completely accepts such amendments of the Bank.

CLAUSE 9: TRADEMARKS AND ASSIGNMENT

(Only apply for Vietcombank American Express/ Vietcombank Vietnam Airlines American Express)

- 9.1. American Express is a registered trademark of American Express. This Card is issued by
- Vietcombank pursuant to a license from American Express.

 92. The Cardholder hereby consents, now and at any time in the future, to the entire or partial assignment of the Bank's rights and responsibilities on Card issuance and usage to Amex, and agrees that any such assignment shall become effective upon the date stated in the notice of assignment given to the Cardholder by the Bank or Amex.

CLAUSE 10: GOVERNING LAW. DISPUTE RESOLUTION

- 10.1.The Vietcombank International Credit Card Terms and Conditions for card issuance and usage is governed by the Law of the Socialist Republic of Vietnam and current regulations on the Vietcombank International Credit Card issuance, usage and payment of International Card Scheme and the Bank
- 10.2.In the event of any arising dispute relating to the implementation of these Terms and Conditions, the parties shall firstly resolve the dispute through negotiation. In case no resolution is reached by such negotiation, the parties shall bring the dispute to the relevant Court where the Branch of the Bank signing "Vietcombank International Credit Card Terms and Conditions for card issuance and usage" is located to resolve.

CLAUSE 11: EXECUTION

- 11.1.The Primary Cardholder and Supplementary Cardholder(s) shall be jointly and severally liable for exercising the "Vietcombank International Credit Card Terms and Conditions for card issuance and usage". The invalidity, unenforceability, discharge of the liability of the Primary Cardholder and/or the guarantor (the Cardholder is authorized) shall not discharge the liability of the Supplementary Cardholder(s) and/or authorized individuals for Card ssuance and usage and vice versa.
- 11.2 The Vietcombank International Credit Card Terms and Conditions for card issuance and usage together with any attached documents (if any) are integral parts of the "Vietcombank International Credit Card Application Form" and effective from the signing date of the "Vietcombank International Credit Card Application Form" to the Card usage termination (due to the expired Card without any renewal request or as per requests from the Bank/ Cardholder/authorities) or when the Cardholder has fulfilled all financial liabilities to the Bank, depending which time comes later.

The Cardholder and the Bank confirm that they have read, acknowledged and agreed to be complied with the "Vietcombank International Card Terms and Conditions for card issuance and usage", other regulations of the Bank, International Card Scheme and the prevailing



VIETCOMBANK INTERNATIONAL CREDIT CARD APPLICATION FORM

Customer Information File ((CIF)	:

To: Joint Stock Commercial Bank for Foreign Trade of Vietnam (The Bank)

A INCODMATION OF CARD DEGUESTED FOR ISSUANCE

I/We would like to apply for the Vietcombank International Credit Card.

INFORMATION OF CARD REQUESTED FOR ISSUANCE	Current position:
Card Type: Personal Corporate	Address of current company:
Card Brand, Card Class, Credit limit and Type of Guarantee for Card issuar	ce: Office phone: Ext:
The state of the s	tandard Type of employment contract:
Proposed Credit limit:	Above 3 years or indefinite
Type of Guarantee for Card issuance:	□ 1 - 3 years □ Below 6 months or no contract
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	· ·
, ,	tandard Years of current professional field:year(s)
Proposed Credit limit:	,
Type of Guarantee for Card issuance:	□ Communist Party, Government Agency (Government Ministry)
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	
The official member number of GLP program:	
□ Vietcombank Visa: □ Gold □ S	
Proposed Credit limit:	• •
·	
Type of Guarantee for Card issuance:	decree No.91, Special State-owned Corporation
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	
□ Vietcombank MasterCard: □ Gold □ S	
Proposed Credit limit:	
Type of Guarantee for Card issuance:	Group/Corporation in Private Sector, non State-owned business unit
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	
□ Vietcombank UnionPay: □ Gold □ S	
Proposed Credit limit:	
Type of Guarantee for Card issuance:	□ Agriculture-forestry-aquiculture □ Finance, Banking, Insurance, Real Estate
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	
□ Vietcombank JCB: □ Gold □ S	tandard Education, Healthcare, Security, Defence, Fellowship, Administration
Proposed Credit limit:	Others (Please specify):
Type of Guarantee for Card issuance:	Form of salary payment:
□ Unguaranteed □ Partially guaranteed □ Fully Guarantee	d □ Cash □ Through VCB's account
	Others Through other banks' account (Bank name:)
2 PERSONAL DETAILS	Average income of 03 latest months (VND):
	Basic salary:VND/month
Full name (as in Identity Card/Passport):	Allowances, Bonus, Others (provable):VND/month
Name to appear on the Card (in capital, maximum 20 characters, including	spaces):
	4 METHOD OF RECEIVING BANK STATEMENT AND INFORMATION
Ocadem C Male C Female	Dv poets
Gender:	□ By post:
Date of Birth: (ddmmyyyy)	□ Current residential address □ Office address □ Permanent residential address
Nationality:	
Identity Card or Passport Number:	·
Date of issue:Place of issue:	1,
Permanent residential address:	
Province/City:Country:	
Current residential address (if different from permanent residential address):
	I/We agree to receive the Bank's promotional information through methods:
Province/City:Country:	E-mail
Years and months at current residential address: year(s)	
Mobile phone: Current home phone:	
E-mail address:	I/We do not agree to receive the Bank's promotional information
Education: Post Graduate University College (or equival	
□ Vocational Degree (or equivalent) □ Others	6 STATEMENT PAYMENT
Home ownership: Self-owned Rented	
□ Living with Parents (excluding parents also rent)	Method of Payment:
□ Mortgage □ Others	 Manual Payment by Cardholder (cash, fund transfer, iB@nking)
3 3	, , , , , , , , , , , , , , , , , , ,
Separated Others	Widowed □ Auto debit by The Bank □ Daily □ Monthly Payment Amount:
	□ Minimum amount □ Full statement amount
Number of Dependants:person(s)	THE STATE OF THE PROPERTY AND THE PROPER
Years and months of remaining time in Vietnam (for non-residents):year(s)	month(s) Current account at Vietcombank:
Mother's maiden name:	month(s) Current account at Vietcombank:
, , , , ,	month(s) Current account at Vietcombank:
Mother's maiden name:	month(s) Current account at Vietcombank:
Mother's maiden name: (for the purpose of verification if required) 3 EMPLOYMENT DETAILS	TREFERENCE INFORMATION (for the purpose of failure of contacting customers)
Mother's maiden name:	TREFERENCE INFORMATION (for the purpose of failure of contacting customers)

Other (Please specify):

Name of current company:

082013

]	Group/Corporation in Private Sector, non State-owned business unit Private Limited Company, Joint stock Company, Partnership Company Individual business household, small business and other individual
[Industry of current company: Agriculture-forestry-aquiculture Industry, Construction Education, Healthcare, Security, Defence, Fellowship, Administration
F	□ Others (Please specify): Form of salary payment: □ Cash □ Through VCB's account
A	Others
	Basic salary:VND/month Allowances, Bonus, Others (provable):VND/month Total:VND/month
1 I	4 METHOD OF RECEIVING BANK STATEMENT AND INFORMATION
	By post: Current residential address Office address Permanent residential address Others (please specify):
. ((*) Note: You could choose both of the above
	5 METHOD OF RECEIVING PROMOTIONAL INFORMATION OF THE BANK
)	☐ I/We agree to receive the Bank's promotional information through methods: ☐ E-mail ☐ SMS ☐ All sending methods of the Bank ☐ I/We do not agree to receive the Bank's promotional information
	6 STATEMENT PAYMENT
(((Method of Payment: Manual Payment by Cardholder (cash, fund transfer, iB@nking) Auto debit by The Bank
	7 REFERENCE INFORMATION (for the purpose of failure of contacting customers)
F	Referee name:
	Phone:



DEFEDENCES

of the Laws

- By signing this Application, I/We acknowledge that I/We have read, understood and

for card issuance and usage" attached with this Application.

acreed to be bound by the "Vietcombank International credit Card Terms and Conditions

- I/We commit that since the time of The Bank's approval, the content of the "Vietcombank"

International Credit Card Application Form" and the "Vietcombank International Credit

Card Terms and Conditions for card issuance and usage" has made an agreement

relating to the transaction of issuing and using the Card signed between me/us and

Other credit cards: Issuing bank	LIILNULS	Card type		Credit lim		This Application and the attached "Vietcombank Intel Conditions for card issuance and usage" have been no records of the Bank. A copy of the "Vietcombank Intel Conditions for card issuance and usage" will also be are issued.	nade as a sin ernational Cred	igle original for the dit Card Terms and	
2 Personal Loan (home, car) at credit institutes: Credit Institutes Name Loan Type Loan Duration (month) 1			nonth)	Outstandir	ng Amount	Date: Primary Cardholder (Signature and Seal)			
9 OTHER INFORMA						1st Supplementary Cardholder (Signature and Seal)			
Where did you hear about of Vietnam?									
Branch of the BankOutdoor advertising	□ TV □ I □ Internet	Newspapers, Maga Others (Ple			and Family	2 nd Supplementary Cardholder (Signature and Seal)			
10 1st SUPPLEMENT	ARY CARDHO)LDER'S DETAIL	S (Please	cross if not	applicable)				
						13 PAYMENT GUARANTEE OF COMPANY (For C	Corporate Card)		
Name to appear on the	Card (in capita	i, maximum 20 cr	laracters,	including s	spaces):	Werequest The Bank to issue the Vietcombank Internation			
Gender:					and authorize The Bank to automatically debit our account number: to collect payment				
Date of issue: Residential address:		.Place of issue:				for all transactions, interest and fees arising from the Date:	•	f the above person.	
Phone:	ny:					(Signature and Seal) (Signat	Representativ ture and Seal)		
11) 2 nd SUPPLEMENT Full name (as in Identity	CARY CARDHO	OLDER'S DETAIL	S (Please	cross if not	applicable)	FOR THE BANK USE ONLY The Bank accepts this Application for Vietcombank Int Card Type: Personal Card Brand, Card Class, Credit limit and Type of Guard Vietcombank American Express: Credit limit:	□ Corpora antee for Card □ Gold	ite I issuance: Standard	
Gender: Date of Birth:	□ Male	□ Female Nationality:	:			Type of Guarantee for Card issuance: Unguaranteed Partially guaranteed Vietcombank Vietnam Airlines American Express:	□ Fully Gu		
Identity Card or Passpor Date of issue: Residential address:		.Place of issue:				Credit limit: Type of Guarantee for Card issuance: Unguaranteed Partially guaranteed Vietcombank Visa:	□ Fully Gu	Standard	
Phone:	ny:					Credit limit: Type of Guarantee for Card issuance: Unguaranteed Vietcombank MasterCard: Credit limit:	□ Fully Gu □ Gold	aranteed Standard	
Relation: 12 DECLARATION						Type of Guarantee for Card issuance: Unguaranteed Partially guaranteed Vietcombank UnionPay: Credit limit:	□ Fully Gu □ Gold	aranteed Standard	
 I/We confirm that all in be solely responsible f I/We confirm that The Vietcombank Internation 	or all given ab Bank has info onal Credit Car	ove information. Timed me/us about d at the time of Ca	Table of f ard issuan	ees and cl	harges for	Type of Guarantee for Card issuance: Unguaranteed Partially guaranteed Vietcombank JCB:	□ Fully Gu □ Gold	aranteed Standard	
- I/We agree to The Ban for the organizations p		-				Credit limit: Type of Guarantee for Card issuance: Unquaranteed Partially quaranteed			

Expiry date:

Issuing staff

Date of verification:

The Bank



TERMS AND CONDITIONS FOR CARD ISSUANCE AND USAGE THE VIETCOMBANK INTERNATIONAL CREDIT CARD

CLAUSE 1: DEFINITIONS

- 1.1. "The Bank": shall mean the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)
- "International Card Scheme": shall mean the institute owned International card brand. ncluding American Express, Visa, MasterCard, UnionPay, JCB.
- 1.3. "Card": shall mean the Credit card which branded American Express/Visa/Master/ UnionPay/JCB issued by the Bank.
- 1.4. "Cardholder": shall mean any individual or organization issued Card by the Bank for his/their usage, including the Primary Cardholder and Supplementary Cardholder(s). The "Primary Cardholder" shall mean the individual directly requesting for the Card issuance for his own usage or quaranteed/authorized by an organization/individual for the Card issuance and usage. The "Supplementary Cardholder(s)" shall mean the individual(s) who is/are agreed by the Primary Cardholder for the Card(s) issuance.
- 1.5. "Agent Bank": shall mean the bank authorized by Vietcombank to provide card payment acceptance under the Agreement between Vietcombank and the Agent Bank.
- "Acquirer": shall mean the financial or credit institutes allowed to legally provide the Card
- payment services through Merchants and/or Cash Advance Points and/or ATMs.
 "Merchant": shall mean the goods and services suppliers accepting the Card payment according to the Agreements with Acquirers.
- 1.8. "Cash Advance Point" (CAP): shall mean transaction counters, Agent Banks, Acquirers and ATMs where Cardholders could use their Cards for cash advance. Cash Advance Point is considered a special Merchant.
- 1.9. "Automated Teller Machine" (ATM): shall mean the automated transaction machine and he considered a Cash Advance Point, where Cardholders could use their Cards for cash advance and/or other transactions performance.
- 1.10. "Personal Identification Number" (PIN): shall mean the security code number assigned for each Cardholder by the Bank. It is preserved and used by the Cardholder for making a number of card transaction types as stipulated by the Bank.
- 1.11. "Card Account": shall mean the current account of the Cardholder opened at the Bank and managed by the Bank.
- 112 "Card transaction": shall mean any transaction made by the Card at Merchants CAPs and
- ATMs, on the Internet and/or other transaction channels as stipulated by the Bank. 1.13. "Sales slip": shall mean the evidence which is used for Card transaction confirmation
- 1.14 "Credit limit" shall mean the maximum value that the Bank allows the Cardholder to use
- in a credit cycle 1.15. "Daily usage limit": shall mean the maximum transaction amount and number which is
- allowed for goods, services payment and/or cash withdrawal by the Card within a day. 1.16. "Card Statement": shall mean the detailed report of Card transactions, reimbursement,
- repayment, arising interest and fees relating to the Card usage of the Cardholder within a fixed period as stipulated by the Bank. 117 "Current Statement halance" shall mean the payables by the Cardholder, including the
- transaction value, fees and interest relating to the Card usage as specified in the monthly
- 1.18. "Minimum payment amount": shall mean the minimum payables to the Bank at the payment due date.
- 1.19. "Payment due date": shall mean the deadline of payment for the Current Statement ance as per the Bank's regulations.
- 120. "Collateral": shall mean the legal assets of the Cardholder/Guarantor which are accepted by the Bank as the guarantee for Card issuance and usage.
- 121. "Date" shall mean calendar day. "Working day" shall mean business days of the week except holidays in accordance with the laws of the Socialist Republic of Vietnam.

CLAUSE 2: RIGHTS AND RESPONSIBILITIES OF THE CARDHOLDER

2.1. Rights of the Cardholder

- a. To use the Card for goods and services payment at Merchants, on the Internet and/or cash 3.1. Rights of the Bank withdrawal at ATMs or CAPs inside or outside the territory of Vietnam.
- b. To be entitled to request for Card replacement, PIN renewal and other requirements relating to Card issuance and usage in accordance with the Bank's regulation. c. Primary Cardholder is the only person fully entitled to make request relating to Supplement
- Card usage. d. To make claims for the Card usage, unilaterally termination of Card usage and request
- for Card replacement, new issuance according to Clauses 6, 7 and 8 of the Vietcombank International Credit Card Terms and Conditions for card issuance and usage. e. To request the Bank to automatically debit the assigned current account of the Cardholder
- opened at the Bank (VND account or foreign currencies account) to pay the current statement balance.
- f. To receive the Card statement issued by the Bank on the monthly basis. The Bank will not issue the Card Statement in the month without any Card transaction arisen and/or no fees relating to Card usage of the Cardholder except the case upon reguest from Cardholder for such statement issued which is approved by the Bank.
- g. To enjoy all privileges provided by the Bank and its partners as stipulated from time to time.

 2.2. Responsibilities of the Cardholders
- a. To directly come or authorise other individual to the Bank to pick up the Card/PIN. The authorised letter shall be made in writting as stipulated by the Bank.
- b. To sign the sample signature on the signature panel at the back of the Card immediately upon receiving the Card. When the Cardholder makes any cash withdrawal or goods services payment transaction, the Cardholder has to sign in the Sales slip with the similar signature excluding the transactions by mail, telephone, Internet order or others without the requirement for the signature of the Cardholder. c. Not to transfer the Card to any third party.

Director of Branch

Managei

- d. To exercise all measures to ensure the safety of the Card and commit not to disclose PIN to anyone else. The Cardholder is solely responsible for his PIN.

 e. To be fully responsible for paying all transactions with the Cardholder's signature and/or
- PIN usage, including the unauthorized transactions by the Bank and other transactions if the Bank could provide the evidences of transaction performance made by the Card without the Cardholder's signature.
- f. To fully take responsibilities and risks (if any) for transactions on the Internet made by the Card of the Cardholder.
- g. To be responsible to immediately inform the Bank in the event of any Card transactions not made by the Cardholder
- h. Upon cancellation of using recurring billing service (on the monthly, quarterly basis), Cardholder is required to keep any service cancellation evidence and provide at the Bank's

- i. In case of loss or theft of the Card or disclosure of PIN, the Cardholder shall, first of all. immediately inform the Bank by the quickest possible means. After that, the Cardholder must provide the Bank with at least following information in writing
- The Cardholder's name
- The Card number
- · The Card Effective Date The Place of loss/theft
- The Time of loss/theft
- ID/ passport number
- j. Not to use but to return to the Bank upon finding the Card which the Cardholder has previously
- reported as being lost or stolen.
 k. To immediately notify the Bank in writing of any change in Cardholder's information provided to the Bank.
- I. To fully and exactly provide the Bank with necessary information on the Card issuance and usage according to the requests of the Bank or other authorised organizations, individuals as regulated
- by the Laws m. To use the Card in accordance with regulations of the Bank and International Card Scheme.
- n. To commit not to make any transactions against the Laws of the Socialist Republic of Vietnam and/or local countries
- o. To make full and timely payment of all transaction amounts, arising fees and interest to the Bank in accordance with the Bank's regulations on Card usage.
 p. To receive the Card Statement from the Bank on the monthly basis through the registered post
- address and/or email address. In the event of not receiving the Card Statement, the Cardholder is still responsible for making full and timely payment for the Bank for the payables in the Card Statement period
- g. Except as otherwise specified, the Cardholder's current account shall be automatically debited for paying the Current Statement Balance during the period from the statement date to the payment due date. The Cardholder shall assure a sufficient balance for the Bank's debit during the time stated above. If, within the given period, the Current Statement Balance is not paid in full, the Cardholder shall be liable to contact the Bank to pay the rest balance, the late payment charge and other relevant interest and fees (if any).
- r. To be responsible for disputes resolution with Merchants relating to Card transactions without delaying the payment on the payment due date.
- s. To be responsible for checking accuracy of Card Statement's details. Within 45 days after the date of transaction, the Cardholder shall advise the Bank his claims in writing relating to transactions in the Statement. If no claim is made within the given period, it is understood that Cardholder agrees to pay all transactions and charges shown in the statement;
- t. The temporarily locked Card as per the Cardholder's request still could be used and the Cardholder is still responsible for paying all transaction amounts, arising fees and interest if any.
- u. To be responsible for paying all arising costs relating to goods/services provided by the third party if the mentioned good/services are not in the privilege package provided by the Bank.
 v. For issues, claims relating to goods/ services provided by Bank's partners/ insurance companies,
- Cardholder should contact and resolve directly with the third party that provided the said goods/ services.
- w. To register the Vietcombank active SMS-B@nking service on applying for Card issuance to manage the Card transactions.
- x. To take full responsibilities for any arising risk if Cardholder does not promptly notice the bank when getting SMS reporting Card transactions which are not made by Cardholder.
- v. The Primary Cardholder shall take full responsibilities and risks of Card transactions made by Supplementary Cardholder(s).

CLAUSE 3: RIGHTS AND RESPONSIBILITIES OF THE BANK

- a. To be excused from responsibility in the event of the processing system, transmission link errors, etc or any reason beyond the control of the Bank.
- b. To be excused from responsibility for any damage to the Cardholder's honour and reputation caused by the revocation of the Card or any revocation request.
- c. To be excused from responsibility for the delivery, quality and any other relevant risks of goods, services paid by the Card or obtained through the use of Card. The Bank is entitled to debit the current account of the Cardholder for the Card transaction amount whether goods, services are delivered or performed or not.
- d. To request the Cardholder to pay for all Card transactions, relevant interest, fees not later than the payment due date
- e. For the Card as per the request of company for the usage of authorized individual (Corporate Card), the Bank is entitled to debit automatically to assigned account to acquire for all transaction amounts, arising fees and interest from the Card usage.
- f. To be entitled to request the Cardholder to commit and provide evidences of performing/not performing Card transactions.
- g. In case the Cardholder does not make timely payment for the Bank as regulated, the Bank is entitled to collect debts from the collateral or the guarantor or any other assets of the Cardholder without the consent by signature or confirmed seal of the Cardholder. If the Bank collects money from the Cardholder's current account or savings book for the payment of arising debts, such account or savings book shall be considered indifferently as a demand deposit. The Bank shall be excused from responsibility for the breach of the Cardholder's deposit.
- h. To be excused for counterfeit or fraud transactions resulted from the Card loss/theft or PIN disclosure due to the faults and/or negligence of the Cardholder or the third party.

 i. For Vietcombank Visa, Vietcombank Mastercard, Vietcombank UnionPay and Vietcombank JCB
- Card, the Bank is entitled to reject claims relating to all single transaction with the value less than USD 10 or equivalent at all merchants exclude T&E (Travel & Entertainment) Merchants. For T&E merchants (e.g Airlines, automobile and vehicle rentals, cruise lines, passenger railways, hotels, motels, restaurants, travel agencies and tour operators, ...) the Bank reserves the right to reject claims relating to single transaction with the value less than USD 25 or equivalent in accordance with the regulations of International Card Scheme.
- i For Vietcombank American Express/ Vietcombank Vietnam Airlines American Express, the Bank is entitled to reject all claims of the Cardholder relating to transactions with the value less than USD 20 or equivalent.
- k. To be entitled to increase/decrease the credit limit of the Cardholder without receiving the confirmation/consent of the Cardholder in advance. The Bank shall reasonably inform the Cardholder in advance in any methods
- I. The Card's expiry date will be regulated by the Bank from time to time