

- c. To debit the Cardmember's current account all fees stipulated by the Bank, all Card transactions and/or adjustment transactions that were previously errorneously credited to the Cardmember's account.
- d. To debit/credit transaction value to the Cardmember's account at the moment of transaction using the exchange rate and conversion fee (if any) as stipulated by the International Card Organizations and/or the Bank at the date of transaction.
- 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 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.
- To take the Card back at anytime by informing the Cardmember directly or through agent Bank, 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.
- 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 by the Bank time to time.
- To be excused for counterfeit or fraud transactions resulted from the Card lost/theft or PIN disclosure of the Cardmember.
- 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. For the International Debit Card, the Bank reserves the right to reject claims related to single transaction with the value less than USD 10 or equivalent. For the Visa/MasterCard, the Bank reserves the right to reject claims related to single transaction with the value less than USD 25 or equivalent at T&E (Travel & Entertainment) Merchants (e.g Airlines, automobile and vehicle rentals, cruise lines, passenger railways, hotels, motels, restaurants, travel agencies and tour operators, ...).
- The Bank has the right to request the Cardmember to provide full documents or any evidences related to card transactions of Cardmember in order to verify the authenticity of card transactions.

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. To inform the Cardmember about Card renewal upon the expiration of the Card. If the Cardmember does not apply for Card renewal, it shall be understood that the Cardmember demands for the Card termination, however, not including that the Cardmember is still responsible to fulfill any unpaid charges as per these Terms and Conditions
- d. To return the Card which is kept at ATMs of the Bank to the Cardmember within 10 working days since the date of receiving Cardmember's notice. The Card which is kept at ATMs of agent Banks or acquirers would be returned to Cardmember within the timeframe stipulated by International Card Organizations and/or agent Banks and/or acquirers.
- e. The time frame for the Bank to resolve international debit Cardmember's claims/disputes is 180 working days since the date of receiving claim request of the Cardmember in writing. 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 resolve local debit Cardmember's claims/disputes on card use within 20 working days since the date of receiving claim request of the Cardmember.
- g. The Bank shall debit/credit transaction value to the Cardmember's account: (i) on the same working day for Card transactions that are performed before the Daily-book-closing hour in accordance with the banking operation; (ii) on the next working day for Card transactions carried out after the Daily-book-closing hour in accordance with the banking operation.

CLAUSE 4. AMENDMENT OF THESE TERMS AND CONDITIONS

The Terms and Conditions for Vietcombank Debit Card Issuance and Usage can be amended by the Bank at any time. The Bank shall notify the Cardmember in writing or on public media or on Vietcombank official website (http://www.vietcombank.com.vn) about any amendment of these Terms and Conditions. The Cardmember shall have a certain time frame as stipulated by the Bank

to consider to continue using the Card with the amendments. If the Cardmember does not terminate the card, it shall be understood that the Cardmember completely accepts such amendments.

CLAUSE 5. GOVERING LAW AND DISPUTE SETTLEMENT

- a. The Terms and Conditions for Vietcombank Debit 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 and related International Card Organizations.
- 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 basic Cardmember and supplementary Cardmember(s) shall be joint and severally liable for exercising the terms and conditions of the Terms and Conditions for Vietcombank Debit Card Issuance and Usage.
- b. The Terms and Conditions for Vietcombank Debit Card Issuance and Usage and any attached documents (if any) are integral parts of Application Form for Vietcombank Debit Card and effective since when the Cardmember signs in the Application Form to the time of Card termination of the Cardmember (due to the expired card) 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 Terms and Conditions for Vietcombank Debit Card Issuance and Usage, other regulations of the Bank, International Card Organizations and the prevailing laws of Vietnam.

TABLE OF CHARGES FOR VIETCOMBANK DEBIT CARD

STT	FEES	AMOUNT		
		International debit Card	Local debit Card	
1	Normal issuance (Basic Card and Supplementary Card)	VND 50,000 per card	VND 50,000 per card	
2	Foreign currency conversion	2.0% of transaction amount	Not yet charged	
3	Charge for Card replacement and Card re-issuance (at the Cardmember's request)	VND 50,000 per card	VND 50,000 per card	
4	Monthly fee	VND 5,000/month/card	Not yet charged	
5	PIN renewal	VND 10,000/card/request	VND 10,000/card/request	
6	Charge back fee	VND 80,000/disputed transaction	VND 50,000/disputed transaction	
7	Card lost or stolen notification	VND 200,000/card/request	Not yet charged	
8	Transaction invoice request: - At Merchants of Vietcombank - At Merchants out of Vietcombank	VND 20,000/invoice VND 80,000/invoice	VND 10,000/invoice VND 50,000/invoice	
9	Transaction at Vietcombank ATM network: - Cash withdrawal - Account transfer - Account balance inquiry, paper statement	VND 1,100/transaction VND 3,300/transaction Not yet charged	VND 1,100/transaction VND 3,300/transaction Not yet charged	
10	Transaction at other ATM networks	- Cash withdrawal: -In Vietnam's territory: VND 10,000/transaction +Outside Vietnam's territory: 4% transaction amount	- Cash withdrawal: VND 3,300/tranaction - Account transfer: VND 5,500/transaction - Account balance inquiry: VND 550/transaction - Paper statement: VND 550/transaction	
11	Cash withdrawal over the counter (At other networks)	4% transaction amount	Not yet charged	

Notice:

- Above-mentioned charges have included VAT:
- Charge back fee: This fee will be refunded by Vietcombank under customer's reasonable claim;
 Foreign currency conversion fee: as stipulated by the International Card Organizations and/or
- Exchange rate is applied according to the stipulation by the International Card Organizations or current exchange rate applied by the Bank.
- 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) or available at Vietcombank's branches;
- This Table of Charges does not include fees charged by other Banks (if any);



APPLICATION FORM FOR VIETCOMBANK DEBIT CARD

To: Joint Stock Commercial Bank for For	eign Trade of Vi	etnam	Home phone:		
I would like to apply for Debit card(s), as	follows:		Mobile phone:		
1 GENERAL INFORMATION			Education:		
Card:			3	Others	
☐ Vietcombank Connect24 Card (Loca	al debit card):		Mother's maiden name:		
Type of card:	Gold	☐ Diamond	(for the purpose of verification if required)		
Form of issuance:	□ Normal	□ Instant	CAMPIOVACNT DETAILS		
Payment for Card issuance fee:	☐ Auto debit	☐ Cash	3 EMPLOYMENT DETAILS		
☐ Vietcombank MasterCard Debit car			☐ Employed ☐ Self Employed		
Form of issuance:	■ Normal	Instant	□ Others (Please specify):		
Payment for Card issuance fee:	☐ Auto debit	☐ Cash	Company name:		
☐ Vietcombank Connect24 Visa Debit			Address:		
Form of issuance:	□ Normal	☐ Instant	Office phone:		
Payment for Card issuance fee:		□ Cash	Current position:		
☐ Vietcombank UnionPay Debit card:	_ / 1.010 00011	_ 0.0	Length of employment contract:		
Form of issuance:	□ Normal	☐ Instant			
Payment for Card issuance fee:		□ Cash	4) METHOD OF RECEIVING BANK STATEMENT AND BANK ADVICE/INFO	DRIMATION	
Current account with Vietcombank:	- Auto dobit	□ Odon	Please send the monthly statement and other correspondences:		
Principal account:			☐ By post:		
Supplementary account (if any):			☐ Permanent residential address ☐ Office address		
CIF:			☐ Others:		
UIF					
DAGIC CADDMEMDED'S DETAILS			□ By e-mail		
2) BASIC CARDMEMBER'S DETAILS			☐ Both of the above		
Full name (as in Identity Card/Passport):					
			5 1st SUPPLEMENTARY CARDMEMBER'S DETAILS (Please cross if not	applicable)	
Name to appear on Card (in capital, maximu	ım 20 characters,	including spaces):	Full name (as in Identity Card/Passport):		
Gender: ☐ Male ☐ Female			Name to appear on Card (in capital, maximum 20 characters, includi	ng spaces):	
Date of Birth:					
Nationality:			Conder		
Identity Card or Passport Number:			Gender: Male Female		
Date of issue:			Date of Birth:		
Place of issue:			Nationality:		
Permanent residential address:			Identity Card or Passport Number:		
Torrianoni roofdontial addrood.			Place of issue:		



Residential address:	records of Vietcombank. A copy of the "Terms and Conditions for Vietcomba Debit Card Issuance and Usage" will also be available when your Debit card
Phone:	is/are is issued.
Relation:	Date
TiGiation.	Signature and Name of Basic Cardmember
6 2 nd SUPPLEMENTARY CARDMEMBER'S DETAILS (Please cross if not applicable)	
Full name (as in Identity Card/Passport):	
Name to appear on Card (in capital, maximum 20 characters, including spaces):	9 FOR CUSTOMERS ISSUING CORPORATE CARDS
Gender:	I agree and authorize a legal representative of the Company named:
Date of Birth:Nationality:	
Identity Card or Passport Number:	as per the Document/Letter of attorney No.:
Date of issue:Place of issue:	to stand for me to receive my issued card(s) in compliance with the abo
Residential address:	information and related documents of the Bank. I declare to be fully responsit
	and not to make any claims on the authorization.
Phone:	Date
Relation:	Signature and Name of Basic Cardmember
7 3rd SUPPLEMENTARY CARDMEMBER'S DETAILS (Please cross if not applicable)	
Full name (as in Identity Card/Passport):	
Name to appear on Card (in capital, maximum 20 characters, including spaces):	FOR BANK USE ONLY
	Joint Stock Commercial Bank for Foreign trade of Vietnam accepts this Applicati
Gender: Male Female	for Debit card.
Date of Birth:Nationality:	Card: Vietcombank Connect24 Card (Local Debit card)
Identity Card or Passport Number:	☐ Vietcombank MasterCard Debit card
Date of issue:Place of issue:	☐ Vietcombank Connect24 Visa Debit card
Residential address:	☐ Vietcombank UnionPay Debit card
	Number of card: (in writing:
Phone:	F <mark>orm of issuance: Normal Instant</mark>
Relation:	Payment for Card issuance fee: Auto debit Cash
	Date of verification:
8 DECLARATION	Issuing staff Manager Director of Brand
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 "Terms and Conditions for Vietcombank Debit Card

This Application and the attached "Terms and Conditions for Vietcombank

Debit Card Issuance and Usage" has been made as a single original for the

Issuance and Usage" attached with this Application.



TERMS AND CONDITIONS FOR VIETCOMBANK DEBIT CARD **ISSUANCE AND USAGE**

CLAUSE 1. DEFINITIONS

- 1.1. "The Bank" shall mean the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)
- 1.2. "International Card Organization": is an association of financial and credit organizations or International card issuance and payment company, currently including Visa Incorporated, MasterCard Incorporated and China UnionPay Ltd.
- 1.3. "Card" shall mean the local and/ or international debit 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 Cardmembers mean the Basic and supplementary Cardmembers, "Basic Cardmember" shall mean a current account holder who is opened with the Bank and apply to issue the Card for her/himself. "Supplementary Cardmember(s)" shall mean other individual(s) who are agreed by the basic Cardmember to apply for the Card(s) and to carry out Card transactions within available account balance of Basic Cardmember.
- 1.5. "Account" shall mean the current account under the name of the basic 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 after deducting required minimum account balance and blocked amount as stipulated by the Bank.
- 1.7. "Agent Bank" shall mean a bank authorized by Vietcombank to provide some Card services under the agent contract signed with Vietcombank.
- 1.8. "Acquirer" is a financial or credit institution conducting legally Card payment services through Merchants and/or Cash Advance Points and/or ATMs.
- 1.9. "Merchant" shall mean all establishments supplying goods and services, Agent banks 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.
- 1.10. "Cash Advance Point" (CAP) shall mean transaction counters and ATMs of the Bank, Agent banks and Acquirers where Cardmember(s) can use their Card(s) to withdraw cash. Cash Advance Point are considered as the special Merchants.
- 1.11. "Automated Teller Machine" (ATM) shall mean the device of the Bank; Agent banks and Acquirers at which the Card is used to obtain cash advance or other services (if any).
- 1,12."Personal Indentification 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.
- 1.13."Card transaction" shall mean any purchase of goods and services, or cash withdrawal made by a Card at Merchants, CAPs, ATMs, on the Internet and/or other payment channels as stipulated by the Bank.
- 1.14. "Sales slip" shall mean the evidence which is used for Card transaction confirmation.
- 1.15."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.
- 1.16. "Statement" shall mean the detailed report of all Card transactions made by the Cardmember, including: cash withdrawals made at non-Vietcombank ATMs, purchases as well as fees and charges arising in a fixed duration as stipulated by the Bank (applied for the International Debit Cards).
- 1.17. "Date" shall mean calendar day. "Working day" shall mean business day from Monday to Friday of the week except holidays accordance with the laws of the Socialist Republic of Vietnam.

CLAUSE 2. CARDMEMBERS RIGHTS AND RESPONSIBILITIES

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.
- b. To link the Card with domestic currency (VND) or foreign currency accounts for the Card usage. The foreign exchange rate is applied to settlement transactions in foreign currency announced by the Bank at the time of transaction.
- c. To get benefits from preferential programs as stipulated by the Bank.
- d. The basic Cardmember has the right to make any inquiries/claims upon the Card usage and should bear all arising costs as stipulated by the Bank. The time to make claim on transactions shall not exceed 45 days from the transaction date for the international debit Cards and shall not exceed 30 days from the transaction date for the local debit Card.
- e. The basic Cardmember has the right to request for a new Card issuance or PIN
- The basic Cardmember has the right to request for the maximum of three (03) supplementary Cards. The basic Cardmember is the only person having the right to make requests relating to Card usage of supplementary Cardmember(s).
- g. The basic Cardmember may request the Bank to terminate the use of basic Card and supplementary Card(s) by sending a written request to the Bank. If the basic Cardmember officially terminates the use of the Card, the use of supplementary Cardmember(s) shall likewise be terminated.
- h. To receive monthly card statement issued by the Bank to record any arising cash withdrawals at non-Vietcombank ATMs or purchases made by the Card in the month (applied for the international debit Cards). The Bank will not issue Statement on the month that no Card transaction arisen.

2.2. Responsibilities of Cardmembers:

- a. The basic 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 the Bank to pick up the Card and PIN.
- 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 issuing fee and annual fee.
- e. To activate the Card by changing the provided PIN upon Card receipt and to be fully responsible for the security of the PIN.
- 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,
- 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.
- To be fully responsible for all transactions effected by the use of PIN and/or Cardmember's signature and/or 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 transaction 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.
- 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 transations not made by Cardmember.
- n. To be responsible the quality of good 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.
- g. To provide service cancellation evidences (if any) to the Bank for any recurring transactions 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: Place of loss/theft
 - Cardmember's name
- Time of loss/theft
- Card number Effective Date
- 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 terminates the use of his/her Card, the Cardmember must return the Card to the Bank.
- v. To use the Card and manage the account in accordance with regulations of the Bank and the International Card Organizations.
- w. Not to make transactions against the laws of the Socialist Republic of Vietnam and/or local country.
- x. To reimburse the amount of money which the Cardmember received due to the Bank's unexpected errors or failure of data processing system or transmission link, etc.
- y. The basic Cardmember shall take full responsibility of Card transactions taken by supplementary Cardmember(s).
- z. To be responsible for checking the accuracy of contents stated in the monthly statement (applied for the international debit Card). In case contents stated in the statement is not accurate. Cardmember shall inform the Bank as regulated in Clause 2, Article 2.1, Point of these Terms and Conditions.

CLAUSE 3. RIGHTS AND RESPONSIBILITIES 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 which have not been reported to the Bank by the Cardmember