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1. Governing Scope

These Terms and Conditions on Use of E-Banking Services for Individual Customer (hereinafter referred to as the “Terms and Conditions”) shall govern the provision and use of E-Banking Services (the Services) which include:

1.1. VCB Digibank: the digital banking service provided by Vietcombank that operates via the internet based on a mobile application or web browser, enables the Customer to process transaction request with Vietcombank via PC/Laptop computers or mobile devices. VCB Digibank includes the VCB Digibank - web version, VCB Digibank - mobile version, VCB Digibank – VCBPAY app, and other versions as announced by Vietcombank;

1.2. VCB-SMS B@nking service: a banking service that enables the Customer to process certain transaction requests with Vietcombank by composing a message with the syntax set forth by Vietcombank and sending it to a phone number pre-defined by Vietcombank from time to time or receiving notification messages from Vietcombank;

1.3. VCB-Phone B@nking service: a service that enables the Customer to process banking transaction requests with Vietcombank via a call center, as specified by Vietcombank from time to time;

1.4. VCB-Auto Debit service: a service in which the Customer authorizes Vietcombank to periodically and automatically deduct from the Customer’s Current Account or Card to pay invoices designated by the Customer without single transaction requests;

1.5. E-wallet Deposit/Withdrawal service: a service provided by Vietcombank that enables the Customer to top up/withdraw money into/from his/her e-wallet via Vietcombank’s transaction channels and e-wallet applications, operated by Partners as providers of e-wallet services which have signed cooperation agreements with Vietcombank ; and

1.6. Other services from time to time provided to the Customer by Vietcombank, or by Vietcombank in cooperation with a Third Party Partner, enabling the Customer to initiate or process transaction requests with Vietcombank via mobile messages, website, applications installed on mobile devices or other electronic transaction methods. Types of Services and transactions that can be processed via each Service shall be posted on Vietcombank’s official website.

2. Interpretation

In these Terms and Conditions, the following terms shall be construed as follows:

2.1. “*Vietcombank*”: means The Joint Stock Commercial Bank for Foreign Trade of Vietnam.

2.2. “*Customer*”: means an individual who registers to use the Services and is approved by Vietcombank to provide the Services.

2.3. “*Username*”: means one of the Customer’s identifiers which is automatically established by Vietcombank’s system in favor of the Customer or is chosen by the Customer (subject to the terms of each Service) in relation to the Service.

2.4. “*Password*”: means a string of characters, including numbers, codes, phrases that are used to identify the Customer for his/her use of the Service.

2.5. “*One-Time Password*” or “*OTP*”: means a one-time password (One Time Password - OTP) that is valid for a certain time limit, which is sent from Vietcombank’s system to the Customer via phone message, token-key or application to create a one-time password installed on mobile device, or other delivery methods in accordance with Vietcombank’s notice from time to time, usually used as the 2nd identifier to authenticate the customer who logs into the Services or process transaction requests in relation to the Services.

2.6. “*Account*” means the Customer’s Account opened at Vietcombank.

2.7. “*Card*” means credit card and debit card issued by Vietcombank to the Customer.

2.8. “*Token-key*” means a device provided by Vietcombank to the Customer for use to create/receive and display a One-Time Password.

2.9. “*Terminal Device*” means the electronic device used by the Customer, including but not limited to telephones, computers, fax machines, tablets, etc., for sending Transaction Requests and receiving information on the Service directly from Vietcombank’s system, or indirectly via a Third Party Partner’s system, transmitted via telecommunication networks or internet networks of telecommunication service providers.

2.10. “*Identifier*”: includes Username, Password (if any) and/or One-Time Password and/or biometric

identification elements and/or any other identifiers as stipulated by Vietcombank from time to time.

2.11. “*Transaction Request*”: means any request or instruction in relation to the Service given on a terminal device and authenticated with the Username, Password (if any) and/or One-time Password and/or any other Identifier of the Customer using the Services.

2.12. “*Valid Transaction Request*”: means a Transaction Request approved by Vietcombank if the request is within the scope of the provided Service and satisfies the terms of the Service.

2.13. “*Fraudulent Transaction*”: means the use of the Customer’s Identifiers by individuals/entities, other than the Customer, to process Transaction Requests without the Customer’s permission, or other transactions not authorized by law.

2.14. “*Suspicious Transaction*” means a transaction with abnormal signs, or a transaction in which it is reasonably likely that the assets in such transaction originated from criminal activities or are related to money laundering.

2.15. “*Third Party Partner*”: means an individual/service provider that enters into a direct cooperation agreement with Vietcombank to provide the Services to the Customer .

2.16. “*Transaction Cut-off Time*”: means the cut-off time of a Business Day for processing the Customer’s Transaction Request as stipulated by Vietcombank.

2.17. “*Service Screen*”: means the display screen on a Terminal Device, or other device (including a device provided by Vietcombank for the Customer to process transactions on his/her own at Vietcombank’s transaction offices), used by the Customer to deliver Transaction Requests and receive information on the Services directly from Vietcombank’s system or indirectly via Third Party Partner’s systems.

2.18. “*Days*”: means consecutive calendar days.

2.19. “*Business Day*”: means any day other than Saturdays, Sundays, public holidays, New Year holidays, other holidays in accordance with the laws of Vietnam and the days on which Vietcombank is authorized or required to close its business under a decision of a competent authority or in accordance with the law.

3. Application

3.1. These Terms and Conditions shall govern the rights and obligations of the Customer and Vietcombank and other details in relation to the Customer’s use of the Services.

3.2. Reference to these Terms and Conditions shall (i) include all appendices, schedules, and other attachments to these Terms and Conditions and (ii) include all amendments of, and supplements (if any) to, these Terms and Conditions that are effective from time to time.

3.3. The headings shall be for the purpose of convenience only and shall not affect the interpretation of the articles, sections or paragraphs of these Terms and Conditions.

3.4. Vietcombank understands that the Customer has accepted and committed to comply with these Terms and Conditions when:

- i. The Customer registers to use any Services; or
- ii. The Customer follows the instructions for compliance on the respective Service Screens; or
- iii. The Customer has previously registered and continues using any Services after Vietcombank posts the Terms and Conditions on Vietcombank’s official website and/or at Vietcombank’s transaction offices and sends the same to the Customer’s registered email address or other notification methods provided in item 14.1.1 of these Terms and Conditions.

4. Confidentiality

4.1. Vietcombank shall be responsible for assuring that Vietcombank’s systems relating to the Services are installed and designed in a manner that ensures confidentiality and security, are controlled and managed against risks, and comply with the provisions of the law in relation to the provision of the Services applicable to credit institutions from time to time.

4.2. Vietcombank shall be responsible for the confidentiality of the customer’s information and storage of the customer’s information in accordance with relevant laws, ensuring that the customer’s information is secure, accurate and complete as collected or provided by the customer; committing not to sell, reveal, disclose or transfer the Customer’s information without the consent of the customer except in cases of compliance with the requests of competent state authorities.

4.3. The Customer commits to comply with these Terms and Conditions, follow Vietcombank’s

instructions and notes on secure transactions with regards to electronic banking services provided by Vietcombank on Vietcombank's official website and/or at Vietcombank's transaction offices.

4.4. The Customer shall keep its Identifiers confidential, implement precautions and prevent unauthorized use of those Identifiers within his/her capabilities.

4.5. The Customer shall change the Password upon request from the Services. The Customer should change his/her Password on a regular basis and should not choose a Password that is related to his/her personal information, easy to guess, and has been formerly used.

4.6. The Customer shall not disclose any details of the Identifiers to any individual/organization, including Vietcombank's employees or technical support individuals/organizations in relation to the use of the Service, except for the provision of a phone number for use of the Services to Vietcombank's customer service staff when the Customer contacts Vietcombank's 24/7 hotline to request support in relation to the Service.

4.7. The Customer shall not declare any details of the Identifiers on applications, websites and any other informal electronic communication channels that are not published by Vietcombank on Vietcombank's official website from time to time.

4.8. Upon log-in to use the Service, the Customer shall not leave the Terminal Device, Token-key, Service Screen or other device that the Customer uses to connect to the Service at any time, or to any other person using such devices or obtaining the information of the Identifiers on such devices.

4.9. If the Customer detects or suspects that the Identifiers have been disclosed, possessed or no longer under his/her control, the Customer shall immediately change the Password to log in the Service and promptly notify Vietcombank of the same by contacting Vietcombank's 24/7 hotline at: 1900545413 (or any other number provided by Vietcombank for this purpose from time to time) or contact Vietcombank's nearest transaction office.

5. Collection and Use of the Customer's Information

5.1. For Vietcombank's provision of the service, the Customer agrees and commits to provide Vietcombank with accurate, truthful, complete and up-to-date personal information in accordance with the terms of the relevant service. In the case the Customer refuses to provide information as requested, Vietcombank may consider refusing to provide the Service.

5.2. The Customer agrees to authorize Vietcombank to use, store (including record of telephone conversations between Vietcombank and the Customer in relation to the Services), transfer, exchange and/or provide the Customer's information to individuals/organizations as prescribed by law, or at the request of competent state authorities.

5.3. The Customer agrees that, as of the Customer's commencement of use of the Service, Vietcombank may provide the customer's information and/or information in relation to the Services to a Third Party Partner and/or individuals/organizations acting as Vietcombank's representatives in the provision of the Services to the Customer, or to process data in relation to the Services, in order to provide the Services to the Customer or to do research and make assessments to understand the customers' needs in use of banking products and services, provided that the Third Party Partner and/or such individuals/organizations commit to Vietcombank to ensure the confidentiality, management and use of the information provided in accordance with the agreements with Vietcombank and compliance with relevant regulations of the laws.

5.4. The Customer commits to immediately notify Vietcombank, in writing or otherwise as prescribed by Vietcombank from time to time, of any changes in relation to personal information, including but not limited to email address and/or mobile phone number registered with Vietcombank, whether these changes are due to a change of phone number, or cessation of use of the services of a provider, or loss of a terminal device, or any other reason. Unless the Customer's notice of the change in the personal information referred to above is received, Vietcombank shall continue to provide the Service based on the personal information that has been registered by the Customer with Vietcombank.

6. Fee Policies and Fee Collection Methods

6.1. Vietcombank shall have the right to collect charges from the Customer and to change the charge policies applicable to the registration, use and/or termination of the Services and the Customer's requests for tracing.

6.2. The Customer agrees to fully pay the charges as per the charge policies and charge collection methods for the Services as prescribed by Vietcombank from time to time.

6.3. The service charge schedule shall be publicly announced by Vietcombank on Vietcombank's official website and notified to the Customer when the Customer uses the Services and posted at Vietcombank's transaction offices. In the case Vietcombank changes its Charge Policies and charge collection methods, (i) Vietcombank shall notify the Customer at least 7 days prior to the effective date of the changes in the Charge Policies and charge collection methods by posting the same on Vietcombank's official website or at Vietcombank's transaction offices, and also by sending an email to the customer's registered email address or sending a message to the customer's registered phone number or sending mail to the customer's registered address; and (ii) the Customer agrees/acknowledges that the new charges and charge collection methods shall take effect if the Customer continues to use the Services from the effective date of these charges and charge collection methods.

6.4. The Customer shall actively pay for telecommunications service charges and other charges applied by the Customer's online service providers on the Customer's use of the Services.

6.5. The Customer agrees to authorize Vietcombank to debit any of the Customer's Current Accounts to collect the charges and/or financial obligations incurred and payable to Vietcombank when the Customer uses the Services.

7. Transaction Time

7.1. The Transaction Requests given by the Customer during the use of the Services shall be processed by Vietcombank at the soonest possible time, based on the time of the Customer's requests for performance of the transactions, the regulations on transaction hours and Vietcombank's Transaction Cut-off Time from time to time.

7.2. Transaction hours and Transaction Cut-off Time for Transaction Requests shall be published on Vietcombank's official website or on the Service Screen and may vary from time to time subject to Vietcombank's capacity to provide the Services.

8. Cessation of Use of the Services

8.1. Vietcombank shall take reasonable measures to ensure the uninterrupted operation of Vietcombank's system for exploitation and use of the Services, except for cases of cessation/suspension as described in this Article 8.

8.2. The Customer shall have the right to cease/suspend its use of the Services at any time by notifying Vietcombank in writing and being approved by Vietcombank, or in any other manner as published by Vietcombank on its official website and/or notified by Vietcombank to the Customer from time to time. After making a request to cease/suspend using the Services, the customer shall have the right to request Vietcombank to resume the Services (in case of suspension) or re-register for use of the Services (in case of cessation) via Vietcombank's transaction channels as published from time to time.

8.3. Vietcombank may cease/suspend providing any Services to the Customer and shall notify the Customer at least 05 Days after such cessation/suspension in case: (i) the cessation/suspension is required to protect the Customer against any suspicions of existing or potential risks in relation to the occurrence, or likelihood of, Fraudulent Transactions, (ii) Vietcombank carries out irregular system maintenance, (iii) the Identifiers used by the customer to access the Services are reported to be inaccurate in excess of the number of times prescribed by Vietcombank from time to time, (iv) the cessation/suspension is required by law or competent state authorities, or (v) urgent situations or force majeure events arise in accordance with these Terms and Conditions and the law.

8.4. Vietcombank shall notify the Customer in advance at least 05 days before the date of suspension of Services in cases where Vietcombank or the Third Party Partner plans to repair and maintain the systems and needs to suspend the Services, other than cases specified in Section 8.3.

8.5. The cessation/suspension of provision of the Services to the Customer for any reason shall not affect the execution of Transaction Requests delivered prior to such cessation/suspension.

8.6. Vietcombank may suspend providing the Services to the Customer in the event that the Customer's Current Account does not have a sufficient outstanding balance for payment of charges.

Vietcombank shall notify the Customer at least five days prior to such suspension.

8.7. Vietcombank may cease provision of the Services to a Customer who does not log-in or process a transaction (with respect to Services that do not require login) within 12 consecutive months from the date of the last login or transaction. Vietcombank shall notify the Customer at least five days prior to such cessation.

8.8. In the event that all the Accounts/Cards of the Customer are closed at the Customer's request or in accordance with Vietcombank's policies on management of the Accounts/Cards or as requested by the competent State authorities, the Services provided to the Customer in relation to such Accounts/Cards shall be automatically ceased.

9. Transaction Requests of the Customer

9.1. For Valid Transaction Requests, Vietcombank shall be entitled to recognize that the Customer has requested Vietcombank to act according to the Transaction Request without any confirmation required, in any form, from the Customer.

9.2. The Customer agrees that, in order to process the Transaction Requests, Vietcombank may process all Transaction Requests independently or appoint a Third Party Partner to process part of the Transaction Requests. In the case of engagement of a Third Party Partner, Vietcombank shall ensure that the Transaction Requests are processed in accordance with these Terms and Conditions.

9.3. Valid Transaction Requests that have been processed with the Customer's Identifiers shall be irrevocable. Accordingly, a Valid Transaction Requests shall bind upon the Customer the responsibilities and obligations owed to Vietcombank respectively to the Services used by the Customer.

9.4. Vietcombank shall have the right to refuse to process any Transaction Request by the Customer in the circumstances where:

- i. The Transaction Request is beyond the scope of the Service or does not contain sufficient identifiers for the subject Service; or
- ii. The Transaction Request is beyond the transaction limit of the Service as published from time to time at Vietcombank's transaction offices and/or on Vietcombank's official website; or
- iii. The amount of the Transaction Request exceeds the available balance of the Customer's Account (applicable to the Account for trading); or
- iv. The Customer's Card is in invalid status, or the amount of the Transaction Request exceeds the available balance and/or exceeds the limits of the Customer's Card (applicable to the Card for trading); or
- v. Vietcombank detects or suspects that the transaction by the Customer shows signs of fraud or potential fraud; or
- vi. The Transaction Request shows suspicious signs as prescribed by law and in accordance with Vietcombank's internal regulations on anti-money laundering; or
- vii. Vietcombank complies with the requirements of law or requests of the competent state authorities.

9.5. The Customer shall have the right to request a trace and/or claim related to a Transaction Request within 60 Days from the date on which Vietcombank processes the Customer's Transaction Request. Particularly for card payment transactions, the time at which the Customer is entitled to request a trace or claim is specified in Vietcombank's Terms and Conditions for Card Issuance and Use.

9.6. Vietcombank is obliged to settle requests for tracing and/or claims about a processed Transaction Request within 30 Business Days from the date of receipt of the Customer's first request for tracing or claim via the 24/7 hotline at 1900545413 (or any other numbers provided by Vietcombank for this purpose from time to time), or via electronic means as notified by Vietcombank from time to time or any Vietcombank transaction office. Particularly for card payment transactions, the time for Vietcombank to settle requests for tracing and/or claims is specified in Vietcombank's Terms and Conditions for Card Issuance and Use.

The competent state authorities shall be in charge of settling the results of trace and claims in relation to transaction involving criminal elements.

In the event that a competent state authority provides notice that the settlement results involve criminal elements, the case shall be settled in accordance with the law and Vietcombank shall notify

the Customer of the results of the trace and/or claim after the settlement results are released by the competent state authority.

In the event that the competent state authority provides a notice that the settlement results do not involve criminal elements, Vietcombank shall be responsible to agree with the Customer on the plan to settle the results of the trace and/or claim within 15 Business Days from the date of the conclusion of the competent state authority.

In the case Vietcombank, the Customer and related parties fail to reach an agreement and/or disagree with the process of the request for tracing and/or the claim, the dispute shall be settled in accordance with the law.

10. Customer's Responsibilities for Losses and/or Damages Incurred during the Execution of Transactions

10.1. The Customer shall be responsible for any losses and/or damages caused due to mistake on the part of the Customer, or the Customer being taken advantage of or cheated during the use of the Services.

10.2. The Customer shall be responsible for timely notifying Vietcombank upon detection of any errors or mistakes in any payment transactions, or upon suspicion that the transaction information is being taken advantage.

10.3. The Customer shall not be responsible for losses and/or expenses directly caused due to:

- i. Any mistake by any of Vietcombank's officers or employees, or of a Third Party Partner, in the course of the provision of the Services when the Customer has properly and fully complied with the relevant regulations of Vietcombank in the use of the Service; or
- ii. Any errors appearing on Vietcombank's Service system and other related systems, except for the errors warned by Vietcombank in its notices posted on the service screens and/or on Vietcombank's official website.

11. Vietcombank's Responsibilities for Losses and/or Damages incurred by the Customer

11.1. Vietcombank shall be responsible for the losses and expenses directly actually incurred and caused due to (i) the fault by Vietcombank's officers and/or employees in the event that the Customer has properly and fully complied with Vietcombank's relevant regulations in the use of the Services and (ii) errors appearing on Vietcombank's Service system and other related systems, except for the faults/errors warned by Vietcombank in its notices posted on the service screens and/or on Vietcombank's official website.

11.2. Within 05 Business Days from the date on which Vietcombank notifies the Customer that Vietcombank shall be responsible for the losses and/or damages specified in this Section 11.1, Vietcombank shall reimburse the Customer for the losses and/or damages in accordance with the actual agreement between Vietcombank and the Customer or in accordance with applicable law.

11.3. Vietcombank shall be released from responsibility for direct or indirect damages incurred by the Customer arising from, or due to, at least one of the following factors:

- i. The Transaction Requests were made by a person other than the Customer;
- ii. Vietcombank refused the request of the Customer in the cases specified in Section 9.4;
- iii. Any circumstances where the Customer did not properly or fully comply with the contents and provisions on confidentiality specified in Section 4;
- iv. Any information provided by the Customer to Vietcombank is not correct/truthful/complete/updated;
- v. Valid Transaction Requests which have been processed by Vietcombank and are impossible to be cancelled, amended or denied;
- vi. Any incompatibility or discrepancy between the Customer's Terminal Device and the Services;
- vii. Vietcombank's cessation or suspension of the services made in accordance with Section 8;
- viii. Any malfunction of the machines, errors of information transmission networks of telecommunication service providers, disputes or other circumstances beyond the control of Vietcombank (including but not limited to the force majeure events specified in Section 11.3(xiii)) which caused the failure to timely provide, or the failure to implement the Services, in part or in whole, as per the Customer's Transaction Requests.
- ix. Disputes and/or claims (if any) arising between the Customer and the beneficiary

individuals/organizations. Upon receipt of a Valid Payment Request, Vietcombank shall process the payment in accordance with the terms of the Services;

x. Disputes and/or claims (if any) arising between the Customer and a third party partner in relation to the goods and services provided by the third party partner to the customer which are beyond the scope of the Services provided by Vietcombank;

xi. The computer system or any electronic devices used by the Customer to connect to the Services was out of order or hacked, causing a third party's unauthorized disclosure or use of the information on the Accounts, the Cards or transactions of the Customer;

xii. The phone numbers or mobile devices registered by the Customer for use of the Services with Vietcombank have been transferred to other persons without prior notices to Vietcombank;

xiii. Any force majeure events occurring objectively which are unforeseeable and unremedied although Vietcombank has applied all necessary measures and taken all acceptable efforts, or objective obstructions affected by the objective circumstances caused Vietcombank to be unable to know or exercise its rights and perform its obligations; or

xiv. Prohibited transactions or other cases as prescribed by law.

12. Amendments of the Terms and Conditions

12.1. Vietcombank may amend the content of these Terms and Conditions by publishing on Vietcombank's official website and sending notice of such amendment to the registered email address of the Customer and/or listing at Vietcombank's transaction offices.

12.2. Vietcombank shall be responsible for notifying the Customer at least 05 Days prior to the effective date of any amendments of these Terms and Conditions, unless such amendments must be immediately enforced in accordance with the law and/or as requested by any competent state authorities. If the Customer continues to use the Services after the effective date of the amendments of these Terms and Conditions, it is understood that the Customer accepts such amendments and Vietcombank shall not be required to obtain any further consent of the Customer.

12.3. Vietcombank shall have the right to change its website address, the interfaces of the Services, and contact details and notify the Customer of the same.

13. Intellectual Property Rights

The subjects of intellectual property rights such as trademarks, designs, symbols, languages, images, reports and other information provided by Vietcombank on the Service shall be the assets owned by Vietcombank. Any acts of copying, alteration, repair and use of such trademarks, or confusingly similar trademarks, designs, symbols, languages, images, reports and information, in any manner and for any purpose, which are not authorized in writing by Vietcombank, shall be considered violations and shall be settled in accordance with the law.

14. Miscellaneous

14.1. Notices:

14.1.1. The Customer shall be deemed to have received notices from Vietcombank, if such notices have been

i. announced on Vietcombank's official website; or

ii. listed at Vietcombank's transaction offices; and

iii. sent by Vietcombank to the email address that has been registered by the Customer with Vietcombank via the internet; or

iv. sent to the contact address that has been registered by the Customer with Vietcombank; or

v. sent to the phone number that has been registered by the Customer for use of the Services or registered with Vietcombank based on the confirmation of the messaging service provider; or provided by the customer service staff from Vietcombank's call center or Vietcombank's automated switchboard based on the phone numbers announced from time to time on Vietcombank's official website.

14.1.2. Vietcombank shall be deemed to have received notices from the Customer in relation to Transaction Requests on the date on which Vietcombank actually receives such notices.

14.1.3. Any request for tracing or claim in relation to the Customer's Accounts/Cards during the use of the Service must be made in writing by the Customer and directly submitted at any of Vietcombank's transaction offices, or sent via electronic means as announced by Vietcombank from

time to time (except for any request for tracing or claim in relation to any mistakes due to the fault of Vietcombank in accordance with Article 11.1 and mistakes due to the fault of a Third Party Partner in accordance with Article 11.3 of these Terms and Conditions), even though Vietcombank has received the request for tracing or claim via its 24/7 hotline at 1900545413 (or any other numbers as announced by Vietcombank for this purpose from time to time).

14.1.4. The Customer agrees to receive advertising or promotional information on Vietcombank's products, services and operation programs and notices in relation to the use of the Services by the Customer via email, messages, calls or other methods as announced by Vietcombank from time to time on Vietcombank's official website. The Customer shall have the right to register/refuse to receive Vietcombank's advertising or promotional notices in the methods as announced by Vietcombank from time to time on Vietcombank's official website.

14.2. Severability: If any provision of the Terms and Conditions is declared invalid or unenforceable in any manner by a court or a competent authority, the validity, legality and enforceability of the remaining provisions of these Terms and Conditions shall remain.

14.3. Governing law and jurisdiction

i. These Terms and Conditions are governed by the laws of Vietnam.

ii. Any dispute arising between Vietcombank and the Customer in relation to these Terms and Conditions shall be settled in a competent Court of Vietnam.

14.4. Language:

These Terms and Conditions are made in Vietnamese and translated into English. In case of any discrepancy between the Vietnamese version and the English translation version, the Vietnamese version shall prevail.

15. Effectiveness of the Terms and Conditions

15.1 These Terms and Conditions shall take effect from the date on which the Customer registers to use the Service until the Customer ceases using the Service, unless otherwise specified in Section 3.4(iii).

15.2 In the event that the Customer has ceased using the Service, the Customer is still bound by these Terms and Conditions and other agreements in relation to the Customer's rights and obligations which have not been fulfilled upon cessation of using the Service.

15.3 These Terms and Conditions are construed to supersede the "Electronic Banking Service Agreement" which was applied by Vietcombank prior to the effective date of these Terms and Conditions as announced on Vietcombank's official website.

15.4 The Customer acknowledges that he/she has read, fully understood and undertakes to comply with these Terms and Conditions, other regulations imposed by Vietcombank and the applicable laws of Vietnam in relation to the use of the Services.

16. Vietcombank's Contact Details

16.1. Vietcombank's official website: www.vietcombank.com.vn

16.2. Hotline 24/7: 1900545413;

16.3. Network of transaction offices of Vietcombank: posted on Vietcombank's official website;

16.4. Head office:

Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)

Address: 198 Tran Quang Khai Street, Hoan Kiem District, Hanoi, Vietnam

Tel: (84.4) 3934 3137

Fax: (84.4) 3936 5780