

- c. To debit the Cardmember's current account all fees stipulated by the Bank, all Card transactions and/or adjustment transactions that were previously erroneously credited to the Cardmember's account.
- d. To debit/credit transaction 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.
- e. To decline the transaction if the available account balance is insufficient to make payment or if the daily usage limit is over.
- f. To be excused from responsibility for the delivery, quality of any goods or services paid by the Card or obtained through the use of Card. The Bank shall be entitled to charge the account values of Card transactions whether goods and/or services are delivered, received, performed or not.
- g. To be allowed to provide related State authorities Cardmember's account information, transactions and other information to support Card transaction reviews, claims or disputes, which have arisen in accordance with local laws.
- h. To lock/cancel the Card usage and not reimburse any fees in following cases: (i) Cardmember violations detected in account management and Card usage principles regulated by the Bank or upon the written decision/requirement by State authorities; (ii) Other cases related to counterfeit or risk.
- i. To take the Card back at anytime by informing the Cardmember directly or through 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.
- j. To immediately lock/cancel all Card(s) that linked with the account upon receipt of written request for account termination.
- k. The Card's expiry date will be regulated by the Bank time to time.
- l. To be excused for counterfeit or fraud transactions resulted from the Card lost/theft or PIN disclosure of the Cardmember.
- 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, ...).
- o. 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. GOVERNING 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/transaction - 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 the Bank;
- 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);

To: Joint Stock Commercial Bank for Foreign Trade of Vietnam

I would like to apply for Debit card(s), as follows:

1 GENERAL INFORMATION

Card:

Vietcombank Connect24 Card (Local debit card):

Type of card: Blue Gold Diamond

Form of issuance: Normal Instant

Payment for Card issuance fee: Auto debit Cash

Vietcombank MasterCard Debit card:

Form of issuance: Normal Instant

Payment for Card issuance fee: Auto debit Cash

Vietcombank Connect24 Visa Debit card:

Form of issuance: Normal Instant

Payment for Card issuance fee: Auto debit Cash

Vietcombank UnionPay Debit card:

Form of issuance: Normal Instant

Payment for Card issuance fee: Auto debit Cash

Current account with Vietcombank:

Principal account:

Supplementary account (if any):

CIF:

2 BASIC CARDMEMBER'S DETAILS

Full name (as in Identity Card/Passport):

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

Gender: Male Female

Date of Birth:

Nationality:

Identity Card or Passport Number:

Date of issue:

Place of issue:

Permanent residential address:

.....

Home phone:

Mobile phone:

E-mail address:

Education:

Marital status: Single Married Others

Mother's maiden name:

(for the purpose of verification if required)

3 EMPLOYMENT DETAILS

Employed Self Employed

Others (Please specify):

Company name:

Address:

Office phone:

Current position:

Length of employment contract:

4 METHOD OF RECEIVING BANK STATEMENT AND BANK ADVICE/INFORMATION

Please send the monthly statement and other correspondences:

By post:

Permanent residential address Office address

Others:

By e-mail

Both of the above

5 1st 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):

Gender: Male Female

Date of Birth:

Nationality:

Identity Card or Passport Number:

Date of issue:

Place of issue:

