

**Contract Number:**

Customer Information File (CIF):

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

Branch:

Address:

Tel.No:

I/We would like to apply for the Vietcombank International Credit Card (Personal Card), as follows:

1 REQUESTED CREDIT CARD INFORMATION

1.1. Requested credit limit:

In words:

1.2. Card: Vietcombank Visa Infinite Credit Card

Cardholder selects one of the two below designs:

☐ Vietcombank Visa Infinite Diamond Shine☐ Vietcombank Visa Infinite Diamond Charm

1.3. Registration for fast track issuance (applicable in Hanoi and Ho Chi Minh City with additional charge):

☐ Yes☐ No

1.4. Registration for card delivery by post:

☐ Current residential address☐ Working address

☐ Other address (please specify):

Detailed address

Ward

City/Province

1.5. Registration for receiving bank statement by post:

Bank statement will be sent via email by default. In case Cardholder also wants to receive bank statement by post, please provide mailing address below:

Detailed address

Ward

City/Province

Internet payment feature will be automatically provided when the card is activated.

Cardholder can proactively manage, enable, or disable this feature on VCB Digibank.

2 PERSONAL DETAILS OF PRIMARY CARDHOLDER (Card Holder)

2.1. Full name⁽¹⁾:

2.2. Name on the Card⁽²⁾:

[illegible]

2.3. Date of Birth (dd/mm/yyyy): / /

2.4. Gender: ☐ Male

☐ Female

(1) According to the information on the Citizen ID card/National ID card/Electronic ID Card/Personal ID/ID Certificate/Passport that is still valid at the time of the request.

(2) In capital, maximum 20 characters, including spaces but excluding special characters and must be the same as the name on Citizen ID card/National ID card/Electronic ID Card/Personal ID/ID Certificate/Passport that is still valid at the time of the request.

2.5. Nationality: ☐ Vietnamese ☐ Other (please specify):

2.6. Marital status: ☐ Single ☐ Married ☐ Divorced
☐ Widowed ☐ Currently undergoing divorce procedures

2.7. Residence status: ☐ Resident ☐ Non-resident⁽³⁾. Expiration date of residence in Vietnam / /

2.8. Identification documents⁽⁴⁾:	Date of issue (dd/mm/yyyy)	Issued by	Expiration date (dd/mm/yyyy)
☐ ID card	/ /		/ /
☐ Citizen identification card	/ /		/ /
☐ Passport	/ /		/ /
☐ Other documents ⁽⁵⁾	/ /		/ /

2.9. Type of Address

	Detailed address	Ward	City/Province
☐ Permanent Residence			
☐ Temporary Residence			
☐ Other Address			

2.10. Current Residence is:

☐ Permanent Residence ☐ Temporary Residence ☐ Other Address

2.11. Duration of Residency at Current Address:

From month year to month year

2.12. Current Residential Status:

☐ Own Home ☐ Renting ☐ Living with Parents
☐ Co-owning with others ☐ Provided by Company/ Organization ☐ Other:

2.13. Type of Residence (Associated with Current Address):

☐ Villa ☐ Independent House ☐ Townhouse ☐ Apartment

2.14. Contact Information:

Mobile Phone	Home Phone	Email

2.15. Preferred Contact Method (select 1): ☐ Mobile Phone ☐ Text Message ☐ Email

2.16. Register the provided Email for receiving OTP for 3D Secure transactions:

☐ Yes ☐ No

2.17. Education:

☐ Postgraduate ☐ Undergraduate ☐ College ☐ Secondary School
☐ High School ☐ Below High School

(3) If the cardholder is a foreign national, the cardholder must have a residency period in Vietnam of at least 12 months (360 days) from the time of the card issuance request.

(4) Instruct Primary Cardholder to declare information on all valid identification documents at the time of the request, except in cases where Vietcombank's Card Regulations have different provisions. If the cardholder is a Vietnamese citizen, a passport will not be used for signing the card issuance contract, applicable from October 1, 2024.

(5) Citizen ID card or Electronic ID card or ID certificate, applicable from October 1, 2024.

2.18. Number of Dependents:

☐ Below 18 years old: individuals. ☐ 18 years old and above: individuals.

2.19. Mother's Full Name of the Cardholder/Cardholder's Elementary School name ⁽⁶⁾:**3 OCCUPATIONAL INFORMATION OF THE PRIMARY CARDHOLDER****3.1. Company/Organization Name:****Tax ID:****3.2. Department/Division:****3.3. Occupation:****3.4. Position:****3.5. Company/Organization Address:**

Detailed address

Ward

City/Province

3.6. Company/Organization Phone:**Extension:****3.7. Type of Workplace:**

- | | | |
|--|---|--|
| ☐ Party, State Agency. | ☐ Armed Forces. | ☐ Private Enterprise. |
| ☐ State Economic Group, State Corporation. | ☐ Special-Ranked State Enterprise. | ☐ Political-Social Organization, Professional-Social Organization |
| ☐ Financial Sector Agency (excluding Commercial Banks and Insurance Companies). | ☐ Financial Sector Agency (including Commercial Banks and Insurance Companies). | ☐ State-owned Service Unit, Business Unit under Party/State Agencies. |
| ☐ Limited Liability Company, Joint Stock Company, Partnership, Private Economic Group/ Corporation. | ☐ Foreign-Invested Enterprises and Foreign Administrative Organizations/Agencies in Vietnam. | ☐ Other: <input type="text"/>
<input type="text"/>
<input type="text"/> |

3.8. Current Industry of the Organization:**3.9. Type of Employment Contract:**

- ☐ Indefinite-term Contract ☐ Fixed-term Contract. Duration: months
- ☐ Other:

3.10. Duration of Employment at the Current Company/Organization: months**3.11. Duration of Professional Experience in the Current Field:** months**3.12. Salary Payment Method:**

- ☐ Cash
- ☐ Transfer to Vietcombank Account
- ☐ Transfer to Account in Another Bank

(6) For Emergency Contact Use.

3.13. Average Income for the Last 03 Months (VND):

Salary	Bonus, Allowance (if any)	Other Income (if any)	Total Income

3.14. Average Monthly Expenses (including loan repayments, allowances, living expenses):
 VND
3.15. Previous Company/Organization
Name: Position:
3.16. Duration of Employment at the Previous Company/Organization: months.**4 CREDIT SECURING MEASURES FOR CARD ISSUING**

- ☐ No collateral
- ☐ Collateralized by assets

Type of Asset	Asset Description	Valuation (VND)	Term (if any)	Expiry Date	Owner's Name	Owner's Relationship to the Primary Cardholder

Obligations arising from the use of the Credit Card are secured by the collateral measures and/or collateral agreements as follows:

Obligations arising from the use of the Credit Card may also be secured by other collateral measures and/or other collateral agreements established between Vietcombank and the cardholder and/or with a third party that stipulates or refers to the secured obligations, including those of the Cardholder.

☐ Letter of Guarantee

- Guarantee Value:
- Guarantor's Name:
- Valid Identification Document Number:
 Issued on: / / Issued by
- The relationship of the Guarantor with the Cardholder:

5 STATEMENT PAYMENT

5.1. Statement Payment Method:

- ☐ Cardholder initiates payment (through Vietcombank's electronic banking channel, cash, transfer, interbank transfer)
- ☐ Bank initiates debit (Debit) payment from the payment account according to the following information:
 - ☐ Daily (entire transaction amount, fees are updated in the system)
 - ☐ Monthly (payment):
 - ☐ Minimum Amount
 - ☐ Entire Statement Balance

5.2. Vietcombank account number for automatic debit payment registered at Vietcombank:

6 REFERENCE INFORMATION

In case Vietcombank cannot contact me directly, please contact the person with the following information:

6.1. Full Name:

6.2. Relationship to the primary cardholder (father/mother/brother/sister/spouse):

6.3. Current Address:

Detailed address	Ward	City/Province

6.4. Phone:

7 RELATED PERSON OF THE CARDHOLDER

- ☐ The primary cardholder commits that there is no Related Person with a credit relationship at Vietcombank.
- ☐ Information about the Related Person of the Primary Cardholder with a credit relationship at Vietcombank is provided by the Primary Cardholder to Vietcombank in Annex 01 attached and is an integral part of this Credit Card Application Form and Contract.

8 CARDHOLDER'S COMMITMENT

By signing below, I confirm and commit that:

- 8.1. All information I provide to Vietcombank in this request is complete and truthful. I understand and agree that Vietcombank may request additional information to verify the details I have confirmed above and, on my behalf, provide information to the relevant government authorities in accordance with the law. I hereby request Vietcombank to issue the international credit card that I have registered for above.
- 8.2. Purpose of using capital is legal.
- 8.3. By agreeing to the issuance and use of the international credit card mentioned above, I confirm and agree that: (i) Vietcombank has provided me with sufficient information regarding the agreement/contract/request form, the general transaction conditions, and the services for is

using the international credit card in this application; (ii) Vietcombank is authorized to verify the information on my legal identification documents and process my personal data in accordance with the law through any means available to comply with legal requirements regarding customer identification; to provide to third parties (including but not limited to partners...) collaborating with Vietcombank to develop and provide Vietcombank's products and services; or to use the information for research and assessment purposes to understand my banking service needs to serve banking operations; (iii) I have read, clearly understood, voluntarily agreed to, and committed to comply with the General Terms and Conditions below, and I agree that when the legal representative of Vietcombank signs the 'Bank Use Only' section of this document, this document and the Terms and Conditions below shall be considered as a contract and shall be binding on both parties.

Agree

Terms and Conditions for the Issuance and Use of Vietcombank International Credit Card (Applicable to Individual Customers) ☐

Terms and Conditions for Using the Authentication Method for Individual Customers ☐

General Transaction Conditions Regarding Personal Data Protection ☐

- 8.4. The mobile phone and email address registered in the Credit Card Application Form and Contract will be used to register for Vietcombank's electronic banking services⁽⁷⁾ send OTP, and/or notify card transactions and/or Vietcombank's notifications/advertisements about products and services to me/us. In case of a difference between the registered phone number in the Credit Card Application Form and Contract and the phone number registered in my/our electronic banking services (VCB-SMS Banking, VCB Digibank), the phone number registered in the electronic banking services is the phone number Vietcombank uses to send transaction notifications and/or one-time password (OTP) for online transactions with the Card at the 3D Secure merchants.
- 8.5. The Terms and Conditions for the issuance and use of Vietcombank International Credit Card (applicable to individual customers) are published on the official electronic information page of the Bank (www.vietcombank.com.vn) or at any transaction point or provided by Vietcombank Customer Center (VCC) during each period. I/We are responsible for updating the above-mentioned Terms and Conditions for the issuance and use of Vietcombank International Credit Card (Applicable to Individual Customers) as notified by Vietcombank prior to the effective date on Vietcombank's official electronic information page and/or channels. By continuing to maintain/use the card, I/We agree to the Terms and Conditions for the Issuance and Use of Vietcombank International Credit Card (Applicable to Individual Customers).
- 8.6. I/We commit that activating the card through the electronic methods applied by Vietcombank during each period will be carried out by me/us. In that case, Vietcombank understands that I/We have received the card and I am responsible for the transactions arising from activating this card.
- 8.7. The collateral for the cardholder's obligation (if any) is legally formed, valid, free of disputes, and is the legal ownership and use of the Guarantor.
- 8.8. The source of funds used to fulfill payment/debt obligations, other financial obligations is legal, ensuring compliance with the regulations of the law and the Bank on anti-money laundering, anti-terrorism financing, anti-sponsorship of mass destruction weapons, and compliance with sanctions.

(7) In the event that the Cardholder has not registered for electronic banking services, the Cardholder shall register for electronic banking services (VCB-SMS Banking and/or VCB Digibank) at the time of card issuance in accordance with this request.

- 8.9. Agree to let Vietcombank check information about the Cardholder with relevant third parties; verify information about the Cardholder from any source that Vietcombank obtains to serve the assessment purpose. Vietcombank has the right to collect and use information about the Cardholder, including information from documents, materials provided by the Cardholder to provide to credit information service providers and/or legally operating credit assessment activities in Vietnam.
- 8.10. Any International Credit Card provided by Vietcombank to me/us, including the primary card and supplementary cards, will not be used for any behavior or purpose contrary to the law. I/We commit to using the card(s) to pay for legal goods and services as regulated by Vietnamese law, including the case of purchasing goods and services abroad.
- 8.11. I/We commit that I/We have read, clearly understood, and agree to the provisions regarding special transactions in the Terms and Conditions for the Issuance and Use of Vietcombank International Credit Card (Applicable to Individual Customers).
- 8.12. The Credit Card Application Form and Contract for Vietcombank International Credit Card and the original copy are to be prepared and held by the Bank.

_____, on the _____ day of _____, 20 _____

Primary Cardholder
(Signature and Full name)

1. Loan Application Information**BRANCH:** **DEPARTMENT:** Customer Relationship Officer (RM/PBO): Phone number: Officer ID: Email: **Sales Channel:**☐ Branch ☐ Online ☐ VCC☐ Agent ☐ Other. Specify: **Product Code:** **Product Name:** **Credit Limit (VND):** **Duration of Credit Limit Maintenance:** **In Words:** **Card Validity Period:** **Cross-sell product (if any):** **2. Confirmation**

By signing this loan application, with my skills, knowledge, and professional standards, I confirm that I have verified and take responsibility for the completeness, reasonability, and validity of the documentation provided by the Cardholder in accordance with the regulations, guidelines, and warnings of Vietcombank.

, on the day of , 20

Customer Relationship Officer (RM/PBO)
(Signature and Full name)

☐ I/We have reviewed and verified the contents presented herein and the accompanying documents before signing this proposed credit request⁽⁸⁾.

, on the day of , 20

**Director of Customer Service/
Transaction Department**
(Signature and Full name)

, on the day of , 20

Head of Branch
(Signature and Full name)

(8) In case the credit amount falls under the approval authority of the Head Office.

3. Credit Approval and Card Issuance Confirmation

The bank agrees to grant a credit limit to the Cardholder for the issuance and use of the Credit Card based on the information provided in the Credit Card Application Form and Contract. The credit and card issuance details are as follows:

Credit limit: [] (In words: [])

Maintained Credit Limit Period: []

Credit Card Validity Period: []

Interest Rate: [], this interest rate may change as per Vietcombank's notification during each period.

[], on the [] day of [], 20 []

Legal Representative of Vietcombank
(Signature, Full name and Stamp)

INFORMATION ABOUT RELATED PERSON OF THE PRIMARY CARDHOLDER ACCORDING TO LEGAL REQUIREMENTS AND VIETCOMBANK'S REGULATIONS

Applicable in case the requested credit limit exceeds 400,000,000 VND

Attached to the Credit Card Application Form and Contract dated

Information about the related persons of the Primary Cardholder [●] (hereinafter referred to as the 'Cardholder') includes⁽⁹⁾:

	Classification of related persons of the Cardholder	Name of the organization/ individual	Nationality (for individuals)	Tax code/Business registration number ⁽¹⁰⁾ Enterprise code (for organizations) ID card/Citizen ID card/ Passport (for individuals) ⁽¹¹⁾	Issue date, Place of issue for passport (for individuals who are foreign nationals)	Headquarters address (for organizations) Residential address (for individuals)	Legal representative ⁽¹²⁾ (for organizations)	Related persons currently having a credit relationship with VCB ⁽¹³⁾	Relationship with the Cardholder ⁽¹⁴⁾
☐	The company or credit institution in which the Cardholder owns 5% or more of the charter capital or voting shares.							☐	
☐	Organizations and individuals as regulated in Points a, b, c, d, and đ of Clause 24, Article 4 of the Law on Credit Institutions ⁽¹⁵⁾ authorize the Cardholder to represent their capital contributions or shares.							☐	

(9) Check and enter the corresponding content in the appropriate box and leave the unsuitable boxes blank.

(10) Business registration number of the enterprise.

(11) Declare all identification documents (Citizen ID card/ID card/Passport). In the case of individuals who are foreign nationals, in addition to the passport number, issue date, and place of issue, please provide information about nationality.

(12) Declare the name and Citizen ID card number of the legal representative.

(13) In the case where the related person has a credit relationship with VCB, check the box. If the related person does not have a credit relationship with VCB, leave it blank.

(14) Specify the capital contribution ratio, management relationship, control relationship, and other relationships...

(15) Law on Credit Institutions: The current Law on Credit Institutions is Law No. 32/2024/QH15 dated January 18, 2024, along with any amendments, supplements, or replacements (if applicable).

☐	Individuals together with the Cardholder are authorized by an organization to represent their capital contributions or shares in another organization.							☐	
☐	Individuals authorized by the Cardholder, who is an individual as regulated in Points a, b, c, d, and d of Clause 24, Article 4 of the Law on Credit Institutions, to represent their capital contributions or shares.							☐	
☐	Subsidiary in which the Cardholder is a manager, controller, or member of the Supervisory Board of the parent company ⁽¹⁶⁾ .							☐	
☐	Subsidiary in which the Cardholder has the authority to appoint managers, controllers, or members of the Supervisory Board of the parent company.							☐	

(16) A company is considered a parent company of another company if it falls under one of the following cases: (i) Owns more than 50% of the charter capital or total number of ordinary shares of that company; (ii) Has the direct or indirect right to decide the appointment of a majority or all members of the Board of Directors, the Director, or the General Director of that company; (iii) Has the right to decide on the amendment or supplement of the company's charter.

☐	Company or credit institution in which the Cardholder is a manager ⁽¹⁷⁾ , controller, or member of the Supervisory Board.							☐	
☐	Spouse of the Cardholder.							☐	
☐	Father/Mother of the Cardholder.							☐	
☐	Adoptive father/mother of the Cardholder.							☐	
☐	Child of the Cardholder.							☐	
☐	Adopted child of the Cardholder.							☐	
☐	Siblings of the Cardholder.							☐	
☐	Spouse of the Cardholder's sibling.							☐	
☐	Siblings of the Cardholder's spouse.							☐	

(17) A business manager is an individual who manages a private enterprise and a company, including the owner of the private enterprise, general partners, Chairman of the Members' Council, members of the Members' Council, Chairman of the company, Chairman of the Board of Directors, members of the Board of Directors, Director, General Director, and individuals holding other managerial positions as stipulated in the company's charter.

☐	Individuals with a family relationship ⁽¹⁸⁾ with the Cardholder, excluding relationships such as spouse, father/mother, adoptive father/mother, child, adopted child, siblings, spouse of siblings, and siblings of the spouse.							☐	
☐	Company or credit institution in which the Cardholder has a family relationship with a manager, controller, or member of the Supervisory Board.							☐	
☐	Company/Credit institution in which the Cardholder has a family relationship with a capital contributor or shareholder who owns 5% or more of the charter capital or voting shares of that company or credit institution.							☐	

⁽¹⁸⁾ Individuals with family relationships include: spouse; biological parents, adoptive parents, stepfather, stepmother, parents-in-law; biological children, adopted children, children from a previous relationship of a spouse, daughters-in-law, and sons-in-law; full siblings; half-siblings (sharing the same father or mother); siblings-in-law (brother-in-law, sister-in-law, husband's or wife's siblings); grandparents; grandchildren; uncles, aunts, and nephews or nieces related to the individual (hereinafter referred to as spouse, parents, children, siblings); and the individual's uncles, aunts, and cousins.

CAPITAL USE PLAN*Applicable in cases the requested credit limit exceeds 400,000,000 VND***Attached to the Credit Card Application Form and Contract dated**

Total capital:	Total capital*	
	Equity capital *	
	Loan from VCB *	
	Other capital *	
Purpose of capital use:		
Card validity period *:		
Card validity period *: ☐ Income from salary ☐ Income from business operations ☐ Other income. Specify		