

Terms and conditions for using e-banking services and confirmation form for individuals/business households

Effective from 20/04/2026

A. GENERAL PROVISIONS

1. Scope of Regulation

These Terms and Conditions of Use of E-Banking Services and the form of confirmation for Individuals/Business Households (hereinafter referred to as "Terms and Conditions") govern the provision and use of (i) the E-Banking Services (the Service) and (ii) the forms of confirmation provided by Vietcombank when using the Service. In particular, the Service includes:

- 1.1. VCB Digibank service is Vietcombank's digital banking Service, operating via the internet based on mobile applications or web browsers, allowing Customer to use electronic means including PC/Laptop or mobile devices to perform transaction request with Vietcombank. VCB Digibank Service includes VCB Digibank web versions and VCB Digibank mobile applications, and other versions according to Vietcombank's periodic announcements.
- 1.2. VCB Digibank Household Business service: is a version of VCB Digibank exclusively for Household Business customers, registered by Household Business for common use on VCB Digibank for individual Household Business holders.
- 1.3. VCB-SMS B@nking service: is a banking Service that helps Customers perform a number of Transaction Request with Vietcombank by composing messages according to the syntax specified by Vietcombank and sending them to the phone number specified by Vietcombank from time to time or receiving notification messages from Vietcombank;
- 1.4. VCB-Phone B@nking service: is a Vietcombank Service that allows Customers to make banking Transaction Request with Vietcombank via the telephone switchboard specified by Vietcombank from time to time;
- 1.5. VCB-Auto Debit service: is a service that customers authorize Vietcombank to periodically automatically debit the Customer's current account or card to pay for bills or recharge e-wallets/services... designated by the Client without requiring a one-time transaction;
- 1.6. E-wallet top-up/withdrawal service: is a service provided by Vietcombank that allows customers to deposit money into e-wallets/withdraw money from e-wallets through Vietcombank's transaction channels and e-wallet applications of e-wallet providers who have signed cooperation contracts with Vietcombank;
- 1.7. Other services provided by Vietcombank from time to time or Vietcombank cooperates with Third Parties to provide Customers, allowing Customers to initiate or perform transactions with Vietcombank via mobile messages, websites, applications installed on mobile devices or other forms of electronic transactions;
- 1.8. Types of Service and Customer transactions that can be performed through each Service depend on each Customer segment and will be posted on Vietcombank's official website and/or in other forms of notification from Vietcombank from time to time.

2. Explanation of terminology

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

- 2.1. "Vietcombank": is the Joint Stock Commercial Bank for Foreign Trade of Vietnam.
- 2.2. "Customer": is an individual and/or business household who registers to use the Service and is approved by Vietcombank to provide the Service.
- 2.3. "Username": is one of the Customer identification factors, automatically set up by the Vietcombank system for the Customer or chosen by the Customer (depending on the regulations of each Service).
- 2.4. "Password": means a string of characters, including letters, numbers, passwords, phrases used to identify the Customer when using the Service.
- 2.5. "One-time Password" or "OTP Code": is a secret key that is valid for one-time use (One Time Password - OTP) and is valid for a certain period of time according to the provisions of law and according to Vietcombank's regulations from time to time, sent by the Vietcombank system to the Customer via text message, Security Device, One-time secret key generation application installed on mobile device or other forms of sending according to Vietcombank's notification from time to time, often used as a second factor to authenticate Customer logging into the Service or performing Transaction Request related to the Service.
- 2.6. "Accounts": is the Customer's accounts opened at Vietcombank.
- 2.7. "Cards": are credit and debit cards of customers issued by Vietcombank.
- 2.8. "Security devices": is the device provided by Vietcombank to the Customer for use in generating/receiving and displaying One-time Secret Key Codes.
- 2.9. "Terminal Devices": are electronic devices used by Customer including but not limited to telephones, computers, fax machines, tablets, etc. to send Transaction Request and receive Service information directly from the Vietcombank system or indirectly through the system of a Third Party transmitted through the telecommunications network system, internet network of telecommunications Service providers.
- 2.10. "Identification Factors": include Username, Password (if any) and/or One-time secret key and/or biometric identification factors and/or any other identification factors as prescribed by Vietcombank from time to time.
- 2.11. "Electronic signature": is a signature created in the form of electronic data attached or logically combined with a data message to confirm the signing subject and affirm that subject's acceptance of the data message.
- 2.12. "Digital signature": means an electronic signature using an asymmetric key algorithm, including a secret key and a public key, in which the secret key is used for digital signing and the public key is used to check the digital signature. Digital signatures ensure authenticity, integrity and non-rejection in e-banking transactions. The digital signature of the Client has the same legal validity as the signature of that Client on the paper document.
- 2.13. "Transaction Request": means any request or instruction related to the Service that is made on the terminal and authenticated through the Username, Password (if any) and/or One-Time Secret Key and/or Electronic Signature/Digital Signature and/or any other Identification Factors of the Customer using the service.
- 2.14. "Valid Transaction Request": means a Transaction Request approved by Vietcombank if the content of the request is within the scope of the Service and meets the Service's regulations.

- 2.15. "Fraudulent Transaction": is the act of an individual/organization other than the Customer using the Customer's Identification Factor to perform Transaction Request without the Customer's permission or other transactions not permitted by law.
- 2.16. "Suspicious transaction": is a transaction that shows signs of abnormality or has reasonable grounds to suspect that the assets in the transaction originate from criminal activities or are related to money laundering.
- 2.17. "Third Party": means an individual/organization that has a contract/agreement to cooperate directly with Vietcombank in providing Services to Customers.
- 2.18. "Transaction Deadline of the Day": means the cut-off time in the Working Day specified by Vietcombank to process the Customer's Transaction Request.
- 2.19. "Service Screen": means the screen displayed on the Terminals or other devices (including devices provided by Vietcombank for the Customer to make transactions at Vietcombank's transaction points) used by the Customer to send Transaction Requests and receive information of the Service directly from Vietcombank's system or indirectly through the system of the Third Partner.
- 2.20. "Day": means consecutive days according to the solar calendar.
- 2.21. "Working day": means any Day that is not a public Holiday, Tet Holiday, other Holiday as prescribed by Vietnamese law and the Day that Vietcombank is permitted or required to close by decision of a competent authority or as prescribed by law.
- 2.22. "Forms of electronic transaction confirmation/Form of confirmation": means forms of transaction confirmation by electronic means expressing the Customer's approval of data messages in electronic transactions. The form of confirmation is specified by Vietcombank from time to time, including but not limited to: VCB Digibank login password (MPIN), device biometrics, SMS OTP, VCB-Smart OTP, Facepay, Digital signature, operation to show confirmation. The application of one/some/all of the above forms of certification to the type of products, services or transactions that customers make on VCB Digibank (or other service delivery channels of Vietcombank) shall comply with Vietcombank's regulations from time to time.
- 2.23. "Form of confirmation of correct match of biometric information": is a form of confirmation that uses a person's unique and stable physical attributes and biological characteristics to identify and distinguish one person from another. Biometric information is used by Vietcombank in customer authentication such as face, fingerprints, finger and hand veins, voice, iris, etc. according to Vietcombank's regulations in each period.
- 2.24. "SMS OTP confirmation form": is an authentication method in which the OTP code is sent via text message to the Customer's registered phone number.
- 2.25. "MPIN confirmation form": means a form of authentication in which the Customer uses the VCB Digibank login password to authenticate transactions.
- 2.26. "VCB-Smart OTP confirmation form": is an advanced form of Soft OTP confirmation, in which the OTP code is generated by the Smart OTP application. This application can be integrated into the VCB Digibank application (called integrated Smart OTP) or operate in the form of 01 independent application (called standalone Smart OTP). The OTP code is generated in combination with the code of each transaction. When making a transaction, VCB Digibank's system generates a transaction code to notify the Customer, the Customer or the software automatically enters the transaction code into the Smart OTP application so that Smart OTP generates an OTP code.

- 2.27. Facepay confirmation: is a form of confirmation by biometric identification signs of individual customers or business household owners who are making transactions that match the biometric data stored in the biometric database of individual customers or business household owners that have been collected and checked by Vietcombank. in which, the inspection is carried out by: (i) matching the biometric data stored in the chip of the Customer's Citizen Identification Card (CIC) of the individual customer or business household owner issued by the Vietnam Police Agency, or (ii) through the authentication of the electronic identification account of the individual customer or business household head issued by the identification system and electronic authentication created in accordance with the Government's regulations on electronic identification and authentication, or (iii) through face-to-face meetings with individual customers in the case of foreigners. The Facepay confirmation form is used simultaneously with 01 other form of confirmation (SMS OTP/VCB-Smart OTP) to authenticate transactions on Vietcombank's online transaction channels.
- 2.28. Device biometric authentication: is a form of biometric confirmation of a person attached to a smart handheld device to identify and distinguish one person from another. In particular, Vietcombank will compare and compare to ensure that the biometric information of customers who are making transactions matches with the biometric information of customers stored on customers' mobile devices.
- 2.29. Digital signature confirmation: is a form of confirmation in which customers use digital signatures that have been successfully registered and activated with digital signature certificate providers and Vietcombank to authenticate transactions. The registration, activation, validity period, and other matters relating to digital signatures shall be carried out in accordance with applicable laws and Vietcombank's regulations as amended from time to time.
- 2.30. The form of confirmation through the operation shows confirmation: means the Customer's actions on data messages when performing transactions such as clicking accept, approve, send or similar activities on the Service Screen.

3. Terms of application

- 3.1. These Terms and Conditions stipulate the rights and obligations of the Customer and Vietcombank and other contents related to the registration and use of the Service and the forms of confirmation that Vietcombank provides to the Customer when using the Service.
- 3.2. References to these Terms and Conditions shall (i) include all appendices, appendices, and other appendices to these Terms and Conditions and (ii) include all amendments, supplements, or replacements (if any) of these Terms and Conditions and shall be effective from time to time.
- 3.3. The headings are for the convenience of searching only and do not affect the interpretation of the relevant articles, sections or paragraphs of these Terms and Conditions.
- 3.4. Vietcombank understands that the Customer has accepted, committed to comply with, and is responsible for updating these Terms and Conditions when:
- i. Customer registers to use any of the Services and/or any form of confirmation; or
 - ii. Customer follows the instructions for committing to comply on the Service Screen/Registration Screen of the corresponding confirmation form; or
 - iii. The Customer has previously registered for and continues to use any of the Services and/or any form of endorsement as of the Applicable Date of the amended, supplemented or replaced Terms and Conditions as set forth in Clause 2 Section D of these Terms and Conditions.

B. SPECIFIC REGULATIONS ON PROVISION AND USE OF E-BANKING SERVICES

1. Information Security

- 1.1. Vietcombank is responsible for keeping the Customer's information confidential, ensuring that Vietcombank's systems related to the Service are installed, designed for security, controlled and managed risks, and complying with the provisions of the law related to the provision of the Service applicable to credit institutions from time to time.
- 1.2. Customers commit to comply with these Terms and Conditions, follow Vietcombank's instructions and notes on safe transactions with the Services provided by Vietcombank on Vietcombank's official website, on the Service screen and/or at Vietcombank's transaction points.
- 1.3. The Client commits to properly use, manage, keep confidentiality, ensure the safety of his/her Identification Factors, e-Signatures/Digital Signatures, take measures to prevent and prevent the unauthorized use of such Identification Factors, E-Signatures/Digital Signatures within his/her ability.
- 1.4. Customer changes the Password upon request from the Service. Customers should change their passwords regularly, set up passwords according to Vietcombank's prescribed principles from time to time and should not choose personal passwords (such as personal identification numbers, names, dates of birth, etc.) that are easy to guess and have used in the past.
- 1.5. The Customer does not disclose any details of the Identification Factors to any individual/organization, including Vietcombank employees or technical support individuals/organizations related to the use of the Service, except for the case of providing the phone number to use the Service to Vietcombank's customer support staff when the Customer contacts the 24/7 hotline. of Vietcombank to request support related to the Services used.
- 1.6. Customers do not declare any details of Identification Factors on applications, websites and any other unofficial electronic information channels without being notified by Vietcombank on Vietcombank's official website from time to time.
- 1.7. Once logged in to use the Services, Customer does not leave the Terminal Devices, Security Device, Service Screen, or other device that Customer uses to connect to the Service at any time or allow any other person to use such devices or obtain information related to the Identification Factors on the devices that.
- 1.8. It is the customer's responsibility to check carefully before downloading, installing, or accessing any application/link on the device using the Service. At the same time, regularly update information on types of crimes, fraudulent forms/acts in e-banking transactions.
- 1.9. If detecting or suspecting that Identification Factors, e-Signatures/Digital Signatures are possessed or not under its control, when detecting unusual transactions; and the following cases: loss, damage to OTP generators, phone numbers to receive SMS messages, security key storage devices to generate electronic signatures; being scammed or suspected of being scammed; being attacked by hackers or suspected of being attacked by hackers, etc, Customers need to immediately change the Login Password of the Service, and immediately notify Vietcombank by contacting the 24/7 hotline at: 1900545413 (or any other number that Vietcombank announces from time to time for this purpose) or contact any nearest Vietcombank transaction point.

1.10. Customers choose the forms of transaction confirmation with the level of safety and security according to regulations and in accordance with the customer's needs in terms of transaction limits and Vietcombank's ability to provide services in each period.

2. Collection and Use of Customer Information

2.1. In order to have a service provider, customers agree and commit to provide Vietcombank with personal information of individual customers/personal information of Business Household owners and information of business households that are accurate, truthful, complete and updated according to the regulations of each service. In case the Customer refuses to provide the requested information, Vietcombank may consider refusing to provide the Service.

2.2. The Customer agrees to allow Vietcombank to use, store (including recording telephone conversations between Vietcombank and the Customer in connection with the Service), transfer, exchange and/or provide Customer information to individuals/organizations in accordance with the provisions of law, or at the request of competent state agencies.

2.3. The Customer agrees that from the time the Customer starts using the Service, Vietcombank may provide the Customer's information (for the Customer being a business household, the Customer's information including the information of the business household owner), information related to the Service to Third Partners and/or individuals/organizations on behalf of Vietcombank to provide the Service to the Customer or process data related to the Service, for the purpose of providing the Service to the Customer or researching and evaluating to understand the customer's need to use banking products and services, and other purposes as agreed between the Customer and Vietcombank, provided that the Third Partner and/or such individual/organization has a commitment with Vietcombank the responsibility to keep information confidentiality, manage and use information provided within the scope of agreement with Vietcombank and comply with relevant provisions of law.

2.4. The Customer undertakes to immediately notify Vietcombank in writing or other forms as prescribed by Vietcombank from time to time of any changes related to personal information, including but not limited to email address, mobile phone number registered with Vietcombank, whether these changes arise due to a change in a new phone number, or discontinuation of service with a provider, or loss of terminals, or any other reason.

2.5. The Customer agrees to exercise other rights and obligations under the General Transaction Conditions on Personal Data Protection stipulated by Vietcombank.

3. Fee policy and collection method

3.1. Vietcombank reserves the right to collect fees from customers and change the fee policy related to the registration, use and/or termination of the Services and the Customer's tracing requests.

3.2. The Customer agrees to make full payment of fees in accordance with the fee policies and fee collection methods for the Services stipulated by Vietcombank from time to time.

3.3. The service fee schedule will be publicly announced by Vietcombank on Vietcombank's official website and notified to the Customer when the Customer performs the Service and lists it at Vietcombank's transaction points. In case Vietcombank changes the Fee Policy and Fee Collection Method, (i) Vietcombank will notify the Customer in advance at least 07 Days before the Effective Date of the changes in the Fee Policy and Fee Collection Method through posting on Vietcombank's official website or at Vietcombank's transaction points and sending an email to Vietcombank's

registered email address. The Customer either sends a message to the Customer's registered telephone number or sends a letter to the Customer's registered address; and (ii) Customer agrees/accepts the new fees and charging methods that will be effective if Customer continues to use the Services as of the effective date of these fees and fee methods.

- 3.4. The Customer proactively pays for the costs of telecommunications services and other fees collected by the Customer's online service providers when the Customer uses the Service.
- 3.5. The Customer agrees to allow Vietcombank to debit any of the Customer's current accounts to collect fees and financial obligations incurred payable to Vietcombank when the Customer uses the Service.

4. Transaction Time

- 4.1. Transaction Requests made by the Customer when using the Service will be processed by Vietcombank as soon as possible, based on the time of the Customer's transaction request and Vietcombank's regulations on transaction time and Transaction Deadline of the day in each period.
- 4.2. The transaction time and transaction deadline of the day for transaction requests are published by Vietcombank on Vietcombank's official website or on the Service Screen and may change from time to time depending on Vietcombank's Service provision capacity.

5. Termination of Service

- 5.1. Vietcombank will take reasonable measures to ensure the continuous operation of Vietcombank's system to serve the exploitation and use of the Services, except for the case of suspension/suspension as prescribed in this Article 5.
- 5.2. The Customer has the right to stop/suspend the use of the Service at any time by notifying Vietcombank in writing and with the approval of Vietcombank or in any other way that Vietcombank publishes on Vietcombank's official website and/or sending notices to the Customer from time to time. After making a request to suspend/suspend the Service, the Customer has the right to request Vietcombank to reopen the Service (applicable in case of suspension) or re-register the Service (applicable to the case of suspension) at Vietcombank's transaction channels announced from time to time.
- 5.3. Vietcombank may suspend/temporarily suspend the provision of any Services to the Customer and will notify the Customer no later than 48 hours after suspension/temporary suspension in the event that (i) this is necessary to protect the Customer against suspicions of existing or potential risks related to the occurrence or possibility of occurrence of Fraudulent Transactions, (ii) Vietcombank conducts unscheduled system maintenance, (iii) the Identification Factors used by the Customer to access the Services are responded to as inaccurate exceeding the number of times prescribed by Vietcombank in each period, (iv) as required by law or competent state agencies, or (v) the Customer violates these Terms and Conditions, or (vi) the Customer registers to use VCB Digibank electronically marked by Vietcombank as a fake profile or the Customer's default payment account using VCB Digibank is disabled, The Customer's Debit or Credit account is locked or the default payment account using VCB Digibank Service is closed or (vii) for urgent or force majeure reasons as defined in these Terms and Conditions, or the provisions of law.
- 5.4. In case the Customer fails to notify Vietcombank when there is a change related to the mobile phone number registered to use VCB Digibank services, and at the same time, Vietcombank receives information/confirmation from the telecommunications operator that the phone number is no longer owned by the Customer, Vietcombank will contact customers via forms including but not limited to

phone, text, email, etc. to invite customers to Vietcombank's transaction points to verify the owner's phone number or change the phone number to use the service. If after 07 days from the time of confirmation of successful notification, the Customer does not come to the counter to verify or contact Vietcombank again, Vietcombank has the right to block the Customer's VCB Digibank service. If after 14 days from the time of confirming the successful delivery of the notice, the Customer does not come to the counter to verify or contact Vietcombank again, Vietcombank has the right to cancel the Customer's VCB Digibank service. In any case, the maximum time from the time of confirmation of successful sending of the notice to the cancellation of VCB Digibank services of the Customer shall not exceed 30 days.

- 5.5. Vietcombank will stop providing any Services to the Customer when the Customer withdraws his consent to Vietcombank's general terms on personal data protection.
- 5.6. Vietcombank will notify the Customer in advance at least 05 days before the date of suspension of the Service in cases where Vietcombank or the Third Partner plans to repair and maintain the system and is required to suspend the provision of the Service other than the cases specified in Article 5, Clause 5.3, Section B.
- 5.7. The suspension/ temporary suspension of the provision of the Services to the Client for any reason, shall not affect the fulfillment of the Transaction Requests that were made prior to the time of suspension/suspension of the provision of the Services.
- 5.8. Vietcombank may temporarily suspend the provision of the Service to the Customer in case all of the Customer's payment accounts do not have enough balance to collect the Service fee. Vietcombank will notify customers at least 05 days before the suspension time. The form and method of notification will be in accordance with Vietcombank's regulations from time to time.
- 5.9. Vietcombank may stop providing the Services to non-logged in or non-transacting Customers (with Services that do not require login) within 12 consecutive months from the date of the last login or transaction. Vietcombank will notify customers at least 05 days before the suspension time.
- 5.10. In case all of the Customer's payment accounts/Cards are closed due to the Customer's request or Vietcombank's Account/Card management policy or at the request of competent state agencies, the Customer's Services related to those Accounts/Cards (including services linked to Vietcombank's partners) will automatically stopped.
- 5.11. VCB Digibank services of business households will be automatically locked/canceled in case VCB Digibank services of individual customers who are business household owners are locked/canceled.

6. Client's Transaction Requirements

- 6.1. With valid Transaction Requests, Vietcombank is entitled to understand that the Customer has requested Vietcombank to comply with the Transaction Requirements without any confirmation from the Customer.
- 6.2. The Customer agrees that, in order to perform the Transaction Requests, Vietcombank may independently process all of these Transaction Requests or appoint a Third Party Partner to handle part of these Transaction Requests. In case of the participation of a third party, Vietcombank guarantees that Transaction Requests will be processed in accordance with the provisions of these Terms and Conditions.
- 6.3. A Valid Transaction Request made through the use of the Customer's Identification Factors and/or Electronic Signatures is an irrevocable request. The Valid Transaction Request thereby bind the

Customer's responsibilities and obligations to Vietcombank corresponding to the Service used by the Customer. The documents, certificates, and data related to the provision of Service and/or transactions of the Valid Transaction Request between Vietcombank and the Customer confirmed and stored by Vietcombank's system will be evidence of the Customer's transaction with Vietcombank and have legal value binding the Customer's responsibilities and obligations to Vietcombank corresponding to the Service/transactions performed by the Customer.

- 6.4. Vietcombank has the right to refuse Customer's Transaction Request in the following cases:
- i. Transaction requests that are outside the scope of the Service or do not have sufficient Identification Factors of the Service; or
 - ii. Outside the transaction limit of the Service announced from time to time at Vietcombank's transaction points and/or on Vietcombank's official website; or
 - iii. The amount of the Transaction Request exceeds the available balance on the Client's current account (applicable to the case of using the Payment Account for trading); or
 - iv. The Customer's Card is invalid or the amount of the Transaction Request exceeds the available balance and/or exceeds the limits of the Customer's card (applicable to cases where the Card is used for transactions); or
 - v. Vietcombank detects or suspects that the Customer's transaction has signs of fraud or potential risk of fraud; or
 - vi. Request for suspicious transactions according to the provisions of law and Vietcombank's internal regulations on preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction, complying with embargoes or
 - vii. Vietcombank complies with the provisions of law or the requirements of competent state agencies.
- 6.5. Customers are entitled to request to trace and complain about transaction requests that have been made within 60 days from the date Vietcombank processes customers' transaction requests. Particularly for payment transactions from cards, the time when customers are entitled to request tracing and complaints is specified in the Terms and Conditions for issuance and use of Vietcombank cards. Particularly for cross-border payment transactions using QR codes, the time for processing and tracing the Customer's complaint in accordance with the regulations of the international payment system in each period and the Customer must bear the reimbursement fee according to Vietcombank's regulations in each period and the costs, losses (if any) in the process of Vietcombank tracing and complaining to customers in accordance with Vietcombank's regulations and/or the International Payment System.
- 6.6. Vietcombank is obliged to process requests for verification and complaints about completed Transaction Request within 30 Working Day from the date of receiving the first request for verification and complaint from the Customer via the 24/7 hotline at: 1900545413 (or any other number notified by Vietcombank from time to time for this purpose) or via electronic means as notified from time to time by Vietcombank or at any Vietcombank transaction point. Particularly for payment transactions from cards, the time for Vietcombank to process verification and complaints is specified in the Terms and Conditions for issuance and use of Vietcombank cards. Particularly for cross-border payment transactions using QR codes, the time for processing and tracing the Customer's complaint is carried out in accordance with the regulations of the international payment system in each period and the Customer must bear the reimbursement fee according to

Vietcombank's regulations in each period and the costs, losses (if any) in the process of Vietcombank tracing and complaining to customers in accordance with Vietcombank's regulations and/or the International Payment System.

- 6.7. In case of detecting suspicious transactions or cases showing signs of crime, Vietcombank will report to the State Bank and relevant units in accordance with the law; at the same time, notify the Client in writing of the status of handling the request for tracing and complaint. The handling of tracing and complaint results is the responsibility of competent state agencies for settlement.
- 6.8. In case the competent state agency announces the settlement result with criminal elements, the case will be resolved in accordance with the provisions of law and Vietcombank will notify the Customer of the result of tracing and complaining after the settlement result of the competent state agency.
- 6.9. In case the competent state agency announces the settlement result without any criminal elements, within 15 Working Day from the date of conclusion of the competent state agency, Vietcombank is responsible for negotiating with the Customer on the plan to handle the results of the investigation and complaint.
- 6.10. In case Vietcombank, customers and related parties cannot reach an agreement and/or do not agree with the process of requesting tracing and complaints, the dispute settlement shall be carried out in accordance with the provisions of law.

7. Customer's responsibility for losses and damages arising from transactions

- 7.1. The Customer is responsible for any losses and damages caused by errors or abuse or fraud in the process of using the Service caused by the Customer, including but not limited to the Customer's loss of confidential information to use the Service due to the loss of the device, Customers actively provide security information to use the service for others to use, Customers use devices that have been interfered with software/hardware,...
- 7.2. Customers are responsible for promptly notifying Vietcombank when detecting errors or mistakes in payment transactions or suspecting that transaction information has been exploited.
- 7.3. The Customer shall be exempt from liability for losses and expenses directly caused by:
 - i. Errors of Vietcombank's officers and employees or of Third Parties in the process of providing Service in case the Customer has properly and fully complied with Vietcombank's relevant regulations when using the Service; or
 - ii. Errors appearing on the Service system and other related systems of Vietcombank, except for errors that have been recommended by Vietcombank's notice posted on the Service screen and/or Vietcombank's official website.

8. Vietcombank's responsibility for Customer's losses and damages

- 8.1. Vietcombank is responsible for losses and expenses incurred directly and actually caused by (i) the faults of Vietcombank's officers and employees in case the Customer has properly and fully complied with Vietcombank's relevant regulations when using the Service and (ii) errors appearing on the Service system and other relevant systems of Vietcombank, except for errors that have been recommended by Vietcombank by a notice posted on the Service screen and/or Vietcombank's official website.
- 8.2. Up to 05 working days from the date Vietcombank notifies the Customer that Vietcombank will be responsible for the losses and damages specified in Article 8, Clause 8.1, Section B, Vietcombank

will reimburse the Customer for losses and damages according to the actual agreement between Vietcombank and the Customer or in accordance with current provisions of law.

- 8.3. Vietcombank is exempted from liability for direct or indirect damages suffered by the Customer arising from or due to at least one of the following factors:
- i. Transaction Requests are made by someone other than the Client.
 - ii. Vietcombank's rejection of the Customer's request in the cases specified in Article 6, Clause 6.4, Section B.
 - iii. Any case in which the Customer has failed to properly and fully comply with the relevant contents and regulations on information security specified in Article 1, Section B.
 - iv. Any information provided by the Customer to Vietcombank is not accurate/truthful/complete/up-to-date.
 - v. Valid Transaction Requests that have been made by Vietcombank cannot be canceled or modified.
 - vi. Any incompatibility, incompatibility between the Customer's Terminal and the Service.
 - vii. Vietcombank's implementation of service suspension/ temporary suspension shall comply with the contents specified in Article 5, Section B.
 - viii. Any mechanical breakdown, error of the information transmission network system of telecommunications service providers, disputes or other circumstances beyond the control of Vietcombank (including but not limited to force majeure events specified in Article 8, clause 8.3 (xiii) section B) resulting in the inability to timely provide or the inability to perform part or all of the Services in accordance with the Client's Transaction Request.
 - ix. Disputes and complaints (if any) arise between the Customer and beneficiary individuals/organizations. Upon receipt of a valid Payment Request, Vietcombank will comply with the provisions of the Service.
 - x. Disputes and complaints (if any) arising between the Customer and the third partner related to the goods and services provided by the third partner to the Customer, are not within the scope of Vietcombank's Services. In the event of any dispute or complaint arising in connection with goods or services provided by a third-party partner to the Customer, the Customer shall contact the designated support contact of such third-party partner corresponding to the specific service.
 - xi. The computer system or any other electronic device used by the Customer to connect to the Service is corrupted or hacked, resulting in the Customer's Account, Card or transaction information being exposed and/or used unauthorized by a third party.
 - xii. The Customer's phone number or mobile devices using the Service registered with Vietcombank has been transferred to another person without prior notice to Vietcombank.
 - xiii. Any force majeure event occurs in an objective, unforeseen and irreparable manner despite Vietcombank's application of all necessary measures and the ability to allow or objectively hinder due to objective circumstances that make Vietcombank unable to know or perform its rights and obligations; or
 - xiv. Prohibited transactions or other cases as prescribed by law.

C. SPECIFIC REGULATIONS ON REGISTRATION AND USE OF CONFIRMATION FORMS

1. Conditions for using the confirmation forms

- a) Device Biometric Confirmation Form
 - There are mobile devices (smartphones or tablets) that unlock the device using biometric methods.
 - Customers have successfully made transactions by SMS OTP on the device in accordance with Vietcombank's regulations from time to time.
 - In case the Customer has logged in to the VCB Digibank application by matching the device's biometric information, this form of confirmation is not applied when making transactions in that login session.
- b) MPIN Confirmation Form
 - Registered to use VCB Digibank.
- c) SMS OTP Confirmation form
 - Customers who have registered to use VCB Digibank or banking services need to be authenticated by Vietcombank from time to time.
 - Having a mobile device connected to the telecommunications network in accordance with Vietcombank's regulations in each period.
- d) VCB-Smart OTP Confirmation form
 - Having a mobile device (smartphone or tablet) using the operating system according to Vietcombank's regulations from time to time. Note: The VCB-Smart OTP confirmation form does not support mobile devices that have interfered at the operating system level (jail break, unlock, rooted, etc.).
 - Mobile devices meet Vietcombank's information security conditions from time to time.
 - Set the date and time information on the device in automatic mode and set the password for the mobile device.
 - Complete downloading, installing and activating the Smart OTP application on the Customer's mobile device.
- e) Facepay Confirmation Form
 - Having a CIC with a chip or passport for foreigners with an expiration date as prescribed by law or having a level 2 electronic identification account (depending on the form of registration in the form of Facepay confirmation).
 - Register facial biometric personal information.
- f) Forms of Digital Signature Confirmation
 - Have successfully registered and activated digital signatures with digital signature certificate providers who have cooperated with Vietcombank from time to time.
 - The use of digital signatures has been activated at Vietcombank.
 - The digital signature is still valid at the time of transaction authentication.

2. Scope of services and applicable transaction limits

- Depending on the provisions of law and Vietcombank's policies in each period, Vietcombank stipulates the detailed scope of application of each form of confirmation corresponding to each type of service provided by Vietcombank to customers and the transaction limit applied to each type of confirmation.
- The scope of application and transaction limit will be notified by Vietcombank to customers through one or several of the following channels: Vietcombank's official website; announcement

at Vietcombank's transaction points; VCB Digibank Web/App version; sent to email or mobile phone or postal address provided by the Customer to Vietcombank.

3. Customer's rights and obligations

3.1. Customer's Rights

- Have the right to use the forms of confirmation provided by Vietcombank.
- Request Vietcombank to update the registration information, request for re-issuance of passwords, locks, unlock/reactivate the form of confirmation according to the updated registration procedures prescribed by Vietcombank. Vietcombank will fulfill the Customer's request after conducting an inspection and accepting this request.
- For the form of Facepay confirmation, customers have the right to request to register/change facial biometric data according to the process of registering/updating personal information prescribed by Vietcombank from time to time.
- For the form of digital signature confirmation, customers have the right to register/activate/change the status of using digital signatures according to Vietcombank's regulations from time to time.
- Have the right to register for changes in the form of confirmation, the transaction limit of the form of confirmation is within the permitted limit corresponding to the service package.
- Have the right to complain to Vietcombank about errors and violations (if any) arising in the process of using the form of confirmation as prescribed by law, except for errors and violations arising from the Customer. The complaint will be made in accordance with the regulations of each banking service that the Customer uses.
- Customers have the right to request to stop using the confirmation form.
- Exercise other rights of the Client in accordance with the provisions of these Terms and Conditions and relevant provisions of law.

3.2. Client's Obligations

- Customers are responsible for ensuring that the registration process, the operation using the confirmation form is accurate and complete in accordance with Vietcombank's instructions.
- The Customer is responsible for securing the devices that install the Confirmation Form or the OTP code receiving device, taking measures to prevent and prevent unauthorized use of such devices to the best of its ability.
- Fully responsible for the installation of the standalone Smart OTP application on mobile devices authenticated by the activation code sent to the Customer's VCB-Smart OTP registered phone number.
- Fully responsible for activating the integrated Smart OTP on the VCB Digibank application.
- Fully responsible for registering/changing/using facial biometric data on VCB Digibank application.
- The Customer is obliged to keep confidential the information of the confirmation form and/or other relevant information provided by Vietcombank or the Customer provided to Vietcombank. All transactions authenticated through the username, password and confirmation form that Vietcombank provides to the Customer are understood to be transactions made according to the will of the Customer.

- Only the forms of confirmation provided by Vietcombank on official transaction channels, stipulated by Vietcombank from time to time, are legally valid and binding on the parties involved.
- The Customer agrees to allow Vietcombank to automatically debit any payment account of the Customer to collect fees and financial obligations arising to be paid to Vietcombank when the Customer uses the confirmation form.
- Take full responsibility when usernames, passwords, credentials are exposed, stolen, or taken advantage of by the Customer, even if this document expires.
- When there is a need to stop using the form of confirmation, customers are responsible for notifying Vietcombank in one of the following forms according to Vietcombank's regulations from time to time, including: contacting Vietcombank's legal transaction points, requesting on VCB Digibank Web or App version, call Vietcombank's Customer Support Center – VCC, text to the short number according to Vietcombank's regulations from time to time.
- Update information at Vietcombank's transaction points in case customers have a change in their phone number to receive OTP codes.
- Customers are responsible for registering and promptly updating with the bank on the use of digital signatures.
- Customers are fully responsible for registering, activating, and changing the status of using Digital Signatures with digital signature certificate providers.
- Customers are responsible for maintaining the security of devices where digital signatures are installed/stored (tokens, mobile devices, ...) and passwords/PINs using digital signatures.
- The Customer understands and agrees that when making a payment transaction abroad, the payment amount will be converted into VND to debit the Customer's account at the exchange rate set by Vietcombank.
- Perform other obligations as prescribed in this Terms and Conditions, the agreement between the parties and the provisions of the laws of Vietnam and the host country. The Client commits to a legal source of money in accordance with the provisions of Vietnamese law and performs transactions for lawful purposes when the Client makes transactions in accordance with the provisions of the laws of Vietnam and the host country; regulations on the prevention of money laundering, terrorist financing, financing the proliferation of weapons of mass destruction and sanctions compliance.

4. Rights and obligations of Vietcombank

4.1. Rights of Vietcombank

- Not responsible for any damage caused by the Customer's fault of disclosing the username, password, information, and confirmation form for any reason.
- Not responsible if customers use software, documents or follow instructions not provided by Vietcombank.
- Send information about Vietcombank's confirmation form to customers in one or several of the following forms: Announcement at Vietcombank's transaction point, announcement on Vietcombank's official website, notification via VCB Digibank or; sent to email or mobile phone or postal address provided by the Customer to Vietcombank.

- Vietcombank has the right to proactively stop providing the form of confirmation to customers when:
 - o For reasons beyond Vietcombank's control, prevention and anticipation, Vietcombank is no longer able to provide Confirmation Form or the Customer is no longer eligible to use Confirmation Form according to the content of these Terms and Conditions and other relevant regulations of Vietcombank, or the Customer's authorized representative is not approved by Vietcombank.
 - o Due to the change in the state's legal policies, Vietcombank cannot continue to provide services to customers.
 - o Other cases as prescribed by law and Vietcombank from time to time.
 - o In case Vietcombank actively stops providing the form of confirmation to the Customer, Vietcombank will notify the Customer in one of the following forms: Notice on the website, notice on Vietcombank's application, notice in writing, email and other forms from time to time about Vietcombank's suspension of the form of confirmation.
- Not responsible for any damage caused by the Customer's fault of disclosing the username, password, information, confirmation form for any reason or the device that stores the Customer's Digital Signature is infected with malicious code/cyber attack/lost/taken advantage of, Expired digital signatures... without the fault of Vietcombank.
- Not responsible for any damages incurred due to the Client's fault related to compliance with the provisions of Vietnamese and local laws, the legality of cash flow, anti-money laundering regulations, terrorist financing, financing of the proliferation of weapons of mass destruction and sanctions compliance.
- Vietcombank has the right to refuse/stop/delay the service provided to the Customer when detecting that the Customer/transaction has suspicious signs related to criminal activities, money laundering, terrorist financing, financing the proliferation of weapons of mass destruction, violation of sanctions, etc. the embargo program as prescribed by law and Vietcombank and/or the customer refuses to provide relevant information/documents or provides untruthful information/documents, when there is a suspicion that the customer's transaction is related to commercial fraud; or at the request of competent state agencies; or transactions that are potentially risky or related to fraudulent or fraudulent acts.
- Exercise the rights specified in other provisions of these Terms and Conditions, Vietcombank's internal regulations and relevant provisions of law.

4.2. Vietcombank's obligations

- Comply with current legal regulations on safety and security in e-banking transactions.
- Provide the form of confirmation within the scope of the Customer registering to use and agreeing with Vietcombank.
- Confidentiality of the Customer's information in accordance with the law. Vietcombank only provides information related to the Customer, information about the Customer's transaction to a third party with the Customer's permission or at the request of the competent State agencies, in accordance with the provisions of law; or provide Vietcombank's employees, third parties and/or individuals/organizations representing Vietcombank to provide Services to customers when these employees or third parties need to know information to process data, execute transaction

orders via Vietcombank's e-banking or resolve disputes (if any) between customers and Vietcombank related to implement the provisions of this document provided that the third party and/or individual/organization has a commitment to Vietcombank to ensure the responsibility to keep the confidentiality of the information provided.

- Ensure Customer rights when authenticating transactions using Confirmation Forms that Vietcombank provides to Customer.
- Block the Customer's right to use Confirmation Forms upon receiving notification from the Customer of the loss of the authentication device and/or disclosure of the Customer's authentication method login information.
- Resolve complaints of customers related to the use of Vietcombank's confirmation form.
- Perform Vietcombank's obligations specified in other terms of these Terms and Conditions.

5. Troubleshooting during Customer Confirmation Forms use

- Customers need to immediately call Vietcombank's Customer Support Center - VCC; or go to Vietcombank's transaction points for instructions if:
 - o Customers cannot access the VCB-Smart OTP application or suspect that the username, password, credentials are disclosed or forget the password or username; or
 - o The Client detects any professional or technical problems or problems related to the safety of the operation of the Confirmation Form, or,
 - o When the following cases occur: loss, damage to the OTP generator, SMS receiving phone number, security key storage device to generate electronic signatures; being scammed or suspected of being scammed; hacked or suspected of being attacked by hackers.
- In case the Customer enters the wrong password of the Confirmation Form (applicable to VCB-Smart OTP, Digital Signature) more than the maximum number of times as prescribed by Vietcombank/Digital Signature Certificate Provider in each period, the Customer will be blocked from accessing the confirmation form. Depending on Vietcombank's policy from time to time, customers can request to reactivate/unlock the application/device at Vietcombank's transaction points or on VCB Digibank.
- In case the Customer confirms by Facepay incorrectly more than the maximum number of times in a row according to Vietcombank's regulations/legal regulations from time to time, the Customer will be locked from the function of confirming transactions in the form of matching biometric information. Depending on Vietcombank's policy from time to time, customers can request to reactivate/unlock Facepay at Vietcombank's transaction points or on VCB Digibank.

6. Cases of exemption from liability

Vietcombank is not responsible for any damages or losses of customers arising from/due to:

- 6.1.** The Customer discloses/discloses authentic information and/or other information related to the transaction, in the form of confirmation to others in any form; or
- 6.2.** Interruptions, delays, unavailability or any incidents that occur during the process of checking information and obtaining authentication codes on the forms of confirmation that customers register due to causes beyond Vietcombank's reasonable control including but not limited to: interruptions and disconnections of Vietcombank's system (including causes that need to be upgraded and repaired to better serve customers), transmission line breakdowns of Internet

service providers, transmission line breakdowns of telecommunication networks, power failures, force majeure events such as epidemics, etc disasters, wars, terrorism, natural disasters, floods, fires, lightning strikes and/or other force majeure events occur; or

- 6.3. Problems related to the Customer's device (including operating system problems); or
- 6.4. The Customer's device is used by others with or without the Customer's consent; or
- 6.5. Vietcombank's implementation follows the decisions of competent state agencies.

D. CHANGES TO THE CONTENT OF THE TERMS AND CONDITIONS

- 1. Vietcombank may amend, supplement or replace the contents of these Terms and Conditions by posting the amended and supplemented Terms and Conditions on Vietcombank's official website and posting them at Vietcombank's transaction points and sending them to the Customer's registered email address or other methods of notification in Article 1, clause 1.1 section F of these Terms and Conditions.
- 2. Vietcombank is responsible for notifying and allowing reasonable time for customers to study the changes to these Terms and Conditions before the time of application, unless such changes must be made immediately in accordance with the law and/or at the request of a competent state agency. If the Customer continues to use the Service and/or the form of confirmation from the date the amended, supplemented or replaced Terms and Conditions are applied according to Vietcombank's notice, it is understood that the Customer accepts such changes and Vietcombank does not need to obtain any further approval from the Customer.
- 3. Vietcombank has the right to change the website address, screen interface of the Service, contact information and notify the Customer of these changes.

E. INTELLECTUAL PROPERTY RIGHTS

Objects subject to intellectual property rights such as trademarks, designs, logos, languages, images, reports and other information provided by Vietcombank on the Service are the property of Vietcombank. Any misleading copying, alteration, modification and use of similar trademarks/trademarks, designs, logos, languages, images, reports and such information in any manner and for any purpose without the written permission of Vietcombank shall be considered an infringement and will be dealt with in accordance with the provisions of the law law.

F. OTHER CONTENTS

1. Notice:

- 1.1. The Customer is considered to have received a notice from Vietcombank, if Vietcombank has notified the Customer in one / several of the following forms:
 - i. are published on Vietcombank's official website.
 - ii. are listed at Vietcombank's transaction points.
 - iii. are notified via VCB Digibank App/Web version.
 - iv. sent by Vietcombank to the email address that the Customer registers with Vietcombank via the internet.
 - v. have been sent to the contact address that the Customer has registered with Vietcombank.
 - vi. sent to the phone number that the Customer has registered to use the Service or registered with Vietcombank based on the confirmation of the service provider sending the message; or provided by

- customer support staff from Vietcombank's telephone switchboard or Vietcombank's automated switchboard at the phone number announced from time to time on Vietcombank's official website.
- 1.2. Vietcombank is deemed to have received a notice from the Customer regarding the Transaction Request on the actual date Vietcombank receives such notice.
 - 1.3. Any request for tracing or complaint related to the Customer's Account/Card during the use of the Service must be sent in writing by the Customer directly at any transaction point of Vietcombank or sent via electronic means as notified by Vietcombank from time to time (except for the case of tracing request, complaints related to errors due to Vietcombank's faults specified in Article 8, Clause 8.1 Section B and errors caused by faults of third parties specified in Article 8, Clause 8.3 Section B of these Terms and Conditions), even if Vietcombank has received a request to trace the complaint via the 24/7 hotline at: 1900545413 (or any other number that Vietcombank announces from time to time for this purpose).
 - 1.4. Customers agree to receive advertising and promotional information about Vietcombank's products, services, activity programs and notifications related to the use of the Customer's Services through registered emails, SMS, calls or through other methods that Vietcombank announces from time to time on Vietcombank's official website. Customers have the right to register/refuse to receive Vietcombank's advertising and promotional notices according to the methods announced by Vietcombank from time to time on Vietcombank's official website.
2. **Partial Invalidity:** If any provision of the Terms and Conditions is declared by a court or competent state authority to be illegal or unenforceable in any way, the validity, legality and enforceability of the remaining provisions of these Terms and Conditions shall not be affected thereby.
 3. **Governing Law and Dispute Settlement Agency:**
 - i. These Terms and Conditions are governed by the laws of Vietnam.
 - ii. Any dispute arising out of or in connection with these Terms and Conditions shall be resolved on the basis of negotiation between the parties.
 - iii. In case of failure to negotiate, the dispute will be resolved at the competent People's Court where Vietcombank's headquarters are located at the time of filing the lawsuit.
 4. **Language:**

These Terms and Conditions are made in Vietnamese and translated into English. In case there is a conflict between the Vietnamese version and the English translation, the Vietnamese version shall prevail.

G. VALIDITY OF TERMS AND CONDITIONS

1. These Terms and Conditions are effective from the date of the Customer's acceptance of these Terms and Conditions in the manner specified in Article 3, Clause 3.4 Section A of these Terms and Conditions until the Customer ceases to use the Service/ceases to use all forms of confirmation.
2. In case the Customer has stopped using the Service/confirmation form, the Customer is still bound by these Terms and Conditions and other agreements related to the Customer's rights and responsibilities that the Customer has not completed at the time of stopping using the Service/confirmation form.
3. These Terms and Conditions shall be construed as a document replacing the "Terms and Conditions for the use of e-Banking services and confirmation forms for individual customers" applied by Vietcombank before the effective date of these Terms and Conditions.

4. The Customer confirms that he has read, understood and undertaken to comply with these Terms and Conditions, other regulations of Vietcombank and the applicable laws of Vietnam related to the use of the Service and/or the form of confirmation.

H. VIETCOMBANK'S CONTACT INFORMATION

1. Vietcombank's official website: www.vietcombank.com.vn
2. Hotline 24/7: 1900545413;
3. Vietcombank's transaction point network: posted on Vietcombank's official website;
4. Head Office:

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

Address: No. 198 Tran Quang Khai, Hoan Kiem District, Hanoi, Vietnam

Phone: (84-24) 3934 3137

Fax: (84-24) 3936 5780

Terms and Conditions for QR Outbound Service

Effective from 05/06/2026

Article 1. Definitions

QR Outbound Service (hereinafter referred to as the “Service”) means the service provided by Vietcombank enabling Customers to use VCB Digibank to pay for goods and services by scanning QR codes at merchants in countries and territories worldwide within the network of international payment systems cooperating with Vietcombank.

Article 2. Rights and Obligations of the Customer

2.1. Rights of the Customer

The Customer shall have the right to request inquiries, disputes, or complaints regarding processed Transaction Requests within sixty (60) days from the date Vietcombank processes such Transaction Requests.

2.2. Obligations of the Customer

- 2.1.1. The Customer understands and agrees that, upon conducting cross-border QR payment transactions overseas, the transaction amount shall be converted into VND for debiting from the Customer’s account based on the exchange rate determined by Vietcombank at the time the transaction is processed.
- 2.1.2. The Customer undertakes that: (i) The source of funds used for the transaction is lawful in accordance with the laws of Vietnam and the laws of the country where the transaction is conducted; (ii) The Customer shall not conduct, organize, facilitate, or enable any acts involving the use or misuse of payment accounts, payment instruments, payment services, or intermediary payment services for gambling, organizing gambling, fraud, or deceptive activities; (iii) The Customer shall not conduct transactions for the purposes of money

laundering, terrorist financing, financing of proliferation of weapons of mass destruction, sanctions or embargo violations, or any purposes contrary to the laws and regulations of Vietnam or the country where the payment transaction arises; (iv) the Customer shall not conduct any transactions in breach of agreements between Vietcombank and relevant parties in the course of service provision, as notified by Vietcombank from time to time, including but not limited to prohibited transactions under the rules of international payment systems, such as: (a) adult goods or services; (b) gambling or lottery services; (c) tobacco products; (d) weapons; (e) goods or services infringing privacy rights or property rights; (f) financial products or services, including remittance and electronic money services; (g) biochemical hazardous products; (h) goods or services threatening national security or containing discriminatory content, including content relating to race, gender, religion, or region; generic drugs, counterfeit medicines, anesthetics, psychotropic substances, narcotic drugs, surrogacy services, and any other goods or services that are illegal or prohibited under the laws of the country where the Customer conducts the transaction. The Customer shall bear full responsibility before Vietcombank and the competent authorities for any damages, losses, liabilities, or legal consequences arising from any breach of the foregoing undertakings.

- 2.1.3. The Customer undertakes to provide truthful, accurate, and complete information and supporting documents relating to the use of the products and services (including but not limited to information relating to counterparties, goods, and services) and the purpose of the transaction(s), in accordance with Vietcombank's internal governance requirements and applicable laws and regulations from time to time.
- 2.1.4. The Customer shall proactively contact the Merchant to request supporting evidence relating to the goods/services and the Merchant's commitments prior to requesting Vietcombank to process an inquiry or dispute, except where the transaction shows signs of fraud. The Customer shall provide the aforesaid documents and supporting materials upon Vietcombank's request. In the event that the supporting documents are incomplete, Vietcombank shall have the right to request supplementation and/or suspend the handling process until all necessary documents are fully provided in accordance with applicable laws and the rules of the relevant international payment system.
- 2.1.5. The Customer shall bear inquiry/dispute handling fees in accordance with Vietcombank's prevailing regulations from time to time, together with any related costs, losses, or expenses (if any) arising during the process in which Vietcombank handles inquiries or complaints at the Customer's request in accordance with Vietcombank's regulations and/or the rules of the relevant international payment system.
- 2.1.6. The Customer understands and agrees that Vietcombank only provides support to the Customer and shall have no obligation to refund, recover, reverse, or otherwise intervene in any transaction that has been successfully processed based on a valid transaction request, including in cases where a dispute arises between the Customer and the Merchant, unless otherwise required by applicable laws.

Article 3. Rights and Obligations of Vietcombank

3.1. Rights of Vietcombank

- 3.1.1. Vietcombank shall not be liable for any damages, losses, costs, expenses, or consequences arising from the Customer's fault or from the Customer's failure to comply, or incomplete compliance, with the laws and regulations of Vietnam and/or the laws of the host country, including but not limited to regulations relating to the legality of the source of funds, transaction purposes, foreign exchange control, anti-money laundering, counter-terrorist financing, counter-proliferation financing, and compliance with applicable sanctions and embargoes from time to time.
- 3.1.2. Vietcombank shall have the right to refuse, suspend, or delay the provision of the Service and/or the processing of transactions for the Customer without incurring any liability for any damages arising to the Customer in the following circumstances: where Vietcombank detects or has reasonable grounds to suspect that the Customer and/or transaction shows suspicious signs relating to criminal activities, money laundering, terrorist financing, financing of proliferation of weapons of mass destruction, or violations of applicable sanctions or embargo programs in accordance with applicable laws and Vietcombank's internal regulations, but Vietcombank is unable to contact the Customer via the phone number registered for electronic banking services; and/or where the Customer refuses to provide relevant information and/or supporting documents, or provides false, inaccurate, or incomplete information and/or supporting documents; or where the Customer's transaction is suspected of involving commercial fraud; or upon request of competent state authorities; or where the transaction is deemed high-risk or related to fraudulent or deceptive activities.
- 3.1.3. Vietcombank shall have the right to refuse, suspend, or delay the provision of the Service in respect of cross-border payment transactions arising from prohibited business types, sectors, activities, or merchants/entities that are not permitted in accordance with applicable laws, regulations, or Vietcombank's internal policies from time to time.
- 3.1.4. Vietcombank shall have the right to refuse to receive, process, or continue processing any inquiry and/or complaint request without incurring any obligation or liability whatsoever in the event that the Customer fails to perform, or incompletely performs, the Customer's obligations, including but not limited to the following cases: the Customer fails to proactively contact the Merchant to request supporting evidence relating to the goods/services and the Merchant's commitments prior to requesting Vietcombank to conduct an inquiry or dispute process, except where the transaction shows signs of fraud; the Customer fails to provide the aforesaid documents and supporting materials as requested by Vietcombank. In the event that the supporting documents are incomplete, Vietcombank shall have the right to request supplementation and/or suspend the handling process until all necessary documents are fully provided in accordance with applicable laws and the rules of the relevant international payment system..
- 3.1.5. Vietcombank shall monitor the Customer's transactions for the purpose of detecting transactions showing unusual or suspicious signs. During the course of transaction monitoring in accordance with applicable laws and regulations, Vietcombank shall have the right to request the Customer to verify and provide relevant information and supporting documents relating to such transactions.

3.2. Obligations of Vietcombank

Vietcombank shall process Customer inquiries and complaints relating to processed Transaction Requests from the date Vietcombank first receives such inquiry or complaint via the 24/7 hotline at 1900545413 (or any other hotline number as notified by Vietcombank from time to time for this purpose), through electronic channels as notified by Vietcombank from time to time, or at any Vietcombank transaction office. The timeline for handling inquiries and complaints shall be subject to the rules and regulations of the relevant international payment system applicable from time to time. The Customer shall bear inquiry/dispute handling fees in accordance with Vietcombank's prevailing fee schedule, together with any related costs, losses, or expenses (if any) arising during the process in which Vietcombank handles such inquiries or complaints at the Customer's request in accordance with Vietcombank's regulations and/or the rules of the relevant international payment system.

These Terms and Conditions are made in Vietnamese and translated into English. In case there is a conflict between the Vietnamese version and the English translation, the Vietnamese version shall prevail.