

TERMS AND CONDITIONS FOR OPENING AND USE OF ONLINE CURRENT ACCOUNTS

The Custormers being eligible to open online current accounts are:

- Vietnamese citizens having full civil legal capacity and civil act capacity, aged 18 or older or adolescents aged from 15 to below 18 having not lost or limited civil act capacity and having personal assets: permitted to establish and conduct the transactions of opening and using the accounts themselves.
- Foreign individuals permitted by the Vietnam State authorities to entry or reside in Vietnam (having civil legal capacity and civil act capacity under the laws of the countries where they are citizen)

Online current accounts are effective within 30 days of being opened. Online current account will be automatically deleted after 30 days if the customers fail to fulfill account activation procedures as required by VIB and VIB will be exempted from any liability for effects arising caused by the prescribed deletion of online current accounts.

On online current account registration, the customers agree to use the Internet Banking service and provide the necessary information for enabling the Internet Banking service.

The customers have read, understood and agreed with all <u>Terms and Conditions for Opening</u> and <u>Use of accounts and services.</u>