

SUMMARY OF CHANGES

A. PERSONAL BANKING CUSTOMER

TERMS AND CONDITIONS - Effective as of 15 February 2023

**Note: New contents are marked in red*

GENERAL TERMS AND CONDITIONS

10. GENERAL PROVISIONS

10.17 Your Obligations on one-way transfers abroad from Vietnam and payment, transfer for other current transactions of resident individuals:

10.17.1 Providing sufficient information to the Bank as prescribed by law and taking legal responsibility for the authenticity of the information provided to the Bank. From that, the Customer when buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions have to present to the Bank the following information at the minimum:

- a. Information to identify the Customer as individual buys, transfers or carries foreign currency abroad according to prevailing Anti Money Laundering regulations.
- b. Information to identify the Beneficiary of the buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions: Name of beneficiary, account number of beneficiary, beneficiary bank (address, country). In the absence of beneficiary account number, valid Identity number or Citizen number or Passport number or equivalent legal documents can be presented instead.

The Bank has the right to decline or not to process the above buying, transferring requests or not to issue a certificate of carrying cash in foreign currency abroad according to regulations on carrying cash in foreign currency upon entry and exit in the event that the Customer doesn't present sufficient and/ or accurate information as prescribed belows:

10.17.2 Presenting documents when buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and

	transfer of money for other current transactions according to regulations of the Bank.
10.17.3	Taking legal responsibility for the authenticity of documentation presented to the Bank.
10.17.4	Not using a single set of documents to buy, transfer or carry foreign currency in excess of the amount stated in relevant documents, and the amounts of foreign currency to buy, transfer or carry abroad at a single or multiple licensed bank(s).
10.17.5	Using the foreign currency in cash bought at the Bank for proper purposes and in accordance with laws and regulations.
10.17.6	Not buying, transferring or carrying foreign currency abroad for the purposes of money laundering, terrorism financing, financing of the proliferation of weapons of mass destruction, fraud and other violations of the laws.
10.17.7	When a resident being individual makes payments or transfers money abroad for purchase and sale of goods through an overseas Commodity Exchange, he/she shall comply with the provisions of this Circular 20/2022/TT-NHNN of State Bank of Vietnam guiding the regulations on the purchase and sale of goods through the Commodity Exchange in foreign countries through the Commodity Exchange in Vietnam connected with the Commodity Exchange in foreign countries and relevant regulations.
10.17.8	Having commitment on buying, transferring or carrying foreign currency abroad in according to threshold of buying, transferring or carrying foreign currency abroad.
10.17.9	Strictly complying with the provisions of prevailing law and relevant laws on buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions.

B. PREMIER CUSTOMER

**PREMIER MASTER ACCOUNT TERMS AND CONDITIONS –
Effective as of 15 February 2023**

**Note: New contents are marked in red*

11. General Provisions

11.17 Your Obligations on one-way transfers abroad from Vietnam and payment, transfer for other current transactions of resident individuals:

11.17.1 Providing sufficient information to the Bank as prescribed by law and taking legal responsibility for the authenticity of the information provided to the Bank. From that, the Customer when buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions have to present to the Bank the following information at the minimum:

- a. Information to identify the Customer as individual buys, transfers or carries foreign currency abroad according to prevailing Anti Money Laundering regulations.
- b. Information to identify the Beneficiary of the buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions: Name of beneficiary, account number of beneficiary, beneficiary bank (address, country). In the absence of beneficiary account number, valid Identity number or Citizen number or Passport number or equivalent legal documents can be presented instead.

The Bank has the right to decline or not to process the above buying, transferring requests or not to issue a certificate of carrying cash in foreign currency abroad according to regulations on carrying cash in foreign currency upon entry and exit in the event that the Customer doesn't present sufficient and/ or accurate information as prescribed belows:

11.17.2 Presenting documents when buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions according to regulations of the Bank.

11.17.3 Taking legal responsibility for the authenticity of documentation presented to the Bank.

11.17.4 Not using a single set of documents to buy, transfer or carry foreign currency in excess of the amount stated in relevant documents, and the amounts of foreign currency to buy, transfer or carry abroad at a single or multiple licensed bank(s).

- 11.17.5 Using the foreign currency in cash bought at the Bank for proper purposes and in accordance with laws and regulations.
- 11.17.6 Not buying, transferring or carrying foreign currency abroad for the purposes of money laundering, terrorism financing, financing of the proliferation of weapons of mass destruction, fraud and other violations of the laws.
- 11.17.7 When a resident being individual makes payments or transfers money abroad for purchase and sale of goods through an overseas Commodity Exchange, he/she shall comply with the provisions of this Circular 20/2022/TT-NHNN of State Bank of Vietnam guiding the regulations on the purchase and sale of goods through the Commodity Exchange in foreign countries through the Commodity Exchange in Vietnam connected with the Commodity Exchange in foreign countries and relevant regulations.
- 11.17.8 Having commitment on buying, transferring or carrying foreign currency abroad in according to threshold of buying, transferring or carrying foreign currency abroad.
- 11.17.9 Strictly complying with the provisions of prevailing law and relevant laws on buying, transferring or carrying foreign currency abroad for the purposes of one-way transfer of individuals and payment and transfer of money for other current transactions.