

SUMMARY OF CHANGES

A. PERSONAL BANKING CUSTOMER

TERMS AND CONDITIONS - Effective as of 15 March 2023

**Note: New contents are marked in red*

GENERAL TERMS AND CONDITIONS

10. GENERAL PROVISIONS

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 (“Circular 20”) 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 **Committing to:**

- i) the amount of purchase, transfer, carry foreign currency abroad in accordance with the provisions of Circular 20 and other regulations of the Bank;
- ii) providing sufficient information, documents to the Bank as prescribed by law and taking legal responsibility for the authenticity of the information, documents provided to the Bank;
- iii) 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);
- iv) using the foreign currency in cash bought at the Bank for proper purposes and in accordance with laws and regulations;
- v) 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;
- vi) strictly complying with the provisions of Circular 20 and other relevant laws.

B. PREMIER CUSTOMER

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

**Note: New contents are marked in red*

11. General Provisions

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 (“Circular 20”) 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 Committing to:

- i) the amount of purchase, transfer, carry foreign currency abroad in accordance with the provisions of Circular 20 and other regulations of the Bank;
- ii) providing sufficient information, documents to the Bank as prescribed by law and taking legal responsibility for the authenticity of the information, documents provided to the Bank;
- iii) 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);
- iv) using the foreign currency in cash bought at the Bank for proper purposes and in accordance with laws and regulations;
- v) 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;
- vi) strictly complying with the provisions of Circular 20 and other relevant laws.