

Transportation * Car (self-owned) Motorbike Public Transportation

Mother's maiden name or Primary School's name* (*compulsory for security verification*):

3. Employment Details

Occupation* Owner/Director/Manager Officer Self Employed

Company name*: Business Type*:

Company Address*: Office Phone*

Labour Contract* Less than one year 1 - 3 years Permanent Other (please specific)

Current Position*: Time in current employment:* Year(s) Month(s)

Monthly Salary (A)*: Other monthly income (B)*:

Payroll Type* Cash Payroll via BIDV Payroll via.....

Years of working experience*: Year(s) Month(s)

Previous company name:

4. Financial Information

Number of credit card(s) held 1-2 3-5 More than 5 None

Loan(s) with BIDV: Yes No Loan(s) with other credit institutions:
 Yes No

5. Referee's Information (Spouse or other person if not married)

Full name*: Relation with primary cardholders*:

ID Card/Passport number*: Date of issuance*: / / Place of issuance*:

Company name*: Mobile*:

Company address*:

6. Collateral Assets Information

Amount:

In words:

Collateral Account: opened via Bank.....Branch

The collateral owner allows BIDV to hold this collateral account as security for repayment obligation arising from this Contract. The collateral owner undertakes that the collateral is his/her legal property, is not being used in any way to secure any other obligations and not in dispute.

7. Pledged Assets Information

<input type="checkbox"/> Assets under ownership of Borrower		Name of Co-owner/Secured Party:				
<input type="checkbox"/> Assets under ownership of Borrower and co-owner(s)		ID Card/Passport number:		Date of issuance:		Place of issuance:
<input type="checkbox"/> Assets under ownership of third party		Address:			Home phone/Mobile number:	
No.	Type of assets	Serial number	Value	Term	Maturity date	Issuing Institution

The borrower (and co-owner/Secured Party) undertakes that the pledged assets are legally owned by the borrower (and co-owner / secured party), and are-not in dispute and not used to secure for any other debt repayment obligations

8. Requested Information (Please cross all of unfilled options out)

8.1 Account opening request

Type of Account Current Account Saving Account

Bank account for service payment:

<input checked="" type="checkbox"/> BIDV Online	BIDV Online and BSMS services are registered by default to support customers during card usage. OTP will be sent to the mobile phone number registered in part 2. Personal Information (primary card) and 8.4. Supplementary Card Application (supplementary card)
<input checked="" type="checkbox"/> BSMS ⁵	
<input type="checkbox"/> BIDV Smart Banking	

User name and Password Delivery method: Direct at branch Via email

Tick “√” in the box if you opt out that service : BIDV Online BSMS

<p>8.7. Borrowers Insurance (<i>aplicable for BIDV Visa Smile</i>)</p> <p>In case of Register for Borrowers Insurance – BIC Binh An</p> <p>1. The Insured: Primary Cardholder</p> <p>2. Requested Sum Insured: VND</p> <p>3. Insurance plan & insurance premium rate</p> <ul style="list-style-type: none"> - Plan A (Limit of liability for Accident: 100% Sum Insured, less than 1 billion VND; Limit of liability for normal illness, sickness: 100% Sum Insured, maximum 100 million VND): 0.3% per year) - Plan B (Limit of liability for Accident: 100% Sum Insured, less than 2 billion VND; Limit of liability for normal illness, sickness: 100% Sum Insured, maximum 100 million VND): 0.4% per year) - Plan C (Limit of liability for Accident: 100% Sum Insured, less than 3 billion VND; Limit of liability for normal illness, sickness: 100% Sum Insured, maximum 200 million VND): 0.45% per year) - Plan D (Limit of liability for Accident: 100% Sum Insured, less than 4 billion VND; Limit of liability for normal illness, sickness: 100% Sum Insured, maximum 200 million VND): 0.48% per year) <p>4. Notes</p> <ul style="list-style-type: none"> - Terms and conditions: comply with the Wording of Borrowers Insurance Policy of BIDV Insurance Corporation (BIC) approved by the Ministry of Finance's Official Letter No. 4916 / BTC-QLBH dated April 04, 2016. - In case of death due to a special disease or disease which the state medical authority can not determine the cause: <ul style="list-style-type: none"> + If the insured event occurs in the first insurance year (with a condition that the existing policy’s insurance period is 12 months) : The insurer will pay 50% of Sum Insured for death due to normal illness, sickness. + If the insured event occurs from the second insurance year onwards (with a condition that the policy’s insurance period more than 12 months) : the insurer will pay 100% of Sum Insured according to death due to normal illness, sickness. - Supplementary Insurance benefits (applicable for all insurance Plan): - Accidental hospitalization allowance (in case of an insured accident which hospitalization is needed). - Assist with interest pending for the claim settlement (in case of the indemnifiable claim). <p>5. Insurance Premium Payment Method</p> <p><input type="checkbox"/> Pay one time full premium <input type="checkbox"/> Pay annually</p>

9. Tax report according to the United States’ laws - Foreign Account Tax Compliance Act

People who are obliged to pay tax under the U.S laws (W9 document needed)

People who are not obliged to pay tax under the U.S laws but have one of the following signs relating to the United States) (W8-BEN document needed)**

None of the above

(**) An individual has one of these indicia: A green card; A U.S. place of birth; A U.S. residence address or a U.S. correspondence address (including a U.S. P.O. box); An “in care of” address or a “hold mail” address that is the sole address with respect to the client; A U.S. telephone number; Standing instructions to pay any amounts from the account to an account maintained in the U.S; A power of attorney or signatory authority granted to a person with a US address.

10. Attachments

<input type="checkbox"/> A copy of ID Card/Passport of Borrower (and Co-Owner/Guarantor)	<p>BIDV Officer (signature)</p>
<input type="checkbox"/> Original document of Valuable Paper(s)/Term Saving Certificate	
<input type="checkbox"/> Original document of Verification and Holding Valuable Paper(s)/Term Saving Certificate and Withdrawal Authorisation Request (if Valuable Papers are issued by another institution)	
<input type="checkbox"/> Others	

By signing below, I/We acknowledge and confirm that

(i) The completion of this application form does not ensure approval of my/our application by BIDV

⁵ BSMS default services include: Receiving advertisement and notice message, Inquiry message, Auto-message (changes in balance of current account, savings account and credit card transaction) and loan disbursement notice.

(ii) The information above is up-to-date, accurate and complete. BIDV shall reserve the right to store, use, and provide my/our information to anyone/any organization if necessary;

(iii) BIDV has sole discretion to hold or require the issuer of Saving Certificate/Valuable Papers to hold account/pledged assets/collateral assets in Section 6, 7. Also, I/We irrevocably consent, authorize the BIDV to collect principal, interest and fees from handling of pledged /collateral assets without other procedure;

(iv) My/our signature below is the evidence my understanding of and consent to all matters set out in this BIDV Contract for Credit Card Application. The signature below is going to be used for all my/our card transactions.

(v) In case of a Primary Cardholder, I warrant that I am at least 15 years of age and acknowledge that BIDV reserves the right to immediately terminate my BIDV Credit Card service in the event that such access was mistakenly provided to a person under 15 years of age.

(vi) Any credit card (both of Primary and Supplementary Cards) which is issued by BIDV under my/our account is not going to be used for any illegal purpose. I/We undertakes that my/our credit card(s) will be used to buy and pay for goods and services complied with Vietnamese legislation, including buying and making payment overseas.

(vii) I/We already received one copy, read, understood and accepted all General Terms and Conditions for Issuance and Use of Credit Card of BIDV which may be adjusted from time to time.

This Contract for Credit Card Application includes Application Form and General Terms and Conditions for Issuance and Use of Credit Card. The Contract is made in Vietnamese and English. English version is for reference only. If any conflicts incur between Vietnamese and English version, Vietnamese version shall prevail.

Relevant terms, conditions and agreements: BIDV General Terms and Conditions for Accounts and Services

**Legal Representative or
Authorized Person**
(Signature)

Primary Cardholder
(signature)

**1st Supplementary
Cardholder**
(Signature)

**2nd Supplementary
Cardholder**
(Signature)

Signature 1

Signature 1

Signature 1

Signature 2

Signature 2

Signature 2

A. For Issuing Branch only

Contract number:

BDS Code:

BIDV Customer Management Officer Code:

AM Code:

Attendance Code of Customer Referral Officer (for emulation only):

BIDV confirms all information registered by Customer above is :

Complete and accurate

Cardholder	CIF Number	Credit Limit (in figures and in words)	Monthly Cash Limit (for supplementary cardholder only)	Insurance premium (applicable for Borrowers Insurance's registration)
Primary Cardholder				
1 st Supplementary Cardholder				
2 nd Supplementary Cardholder				

Incomplete and Inaccurate. Reasons:

Reception Department Execution Date: dd/mm/yyyy		Legal Representative or Authorized Person Date of Approval: dd/mm/yyyy
BIDV Reception Officer (signature)	BIDV Process Officer (signature)	(signature and stamp)

B. For Customer Information Update and Customer Information Management Department only

After thorough examination, Department, BIDV Branch approves Customer's Credit Card Application at (hour) (dd)/..... (mm)/..... (yyyy)

Reception Department Execution Date: dd/mm/yyyy		Customer Information Update Department Execution Date: dd/mm/yyyy		Customer Information Management Department Execution Date: dd/mm/yyyy	
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)
For Card Issuance Officer only			Execution time stamp:(hour)..... (minute), (dd)/.....(mm)/..... (yyyy)		
Cardholder	Card Number	BIDV Officer (signature)		BIDV Quality Assurance Officer (Signature)	
Primary Cardholder					
1 st Supplementary Cardholder					
2 nd Supplementary Cardholder					
BIDV e-Banking Service Registration date: dd/mm/yyyy			BSMS Service Execution Date: dd/mm/yyyy		
BIDV Officer (signature)	BIDV Quality Assurance Officer (Signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)		



SUPPLEMENTARY CREDIT CARD APPLICATION FORM AND AGREEMENT

To: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)- Branch.....
Contract No.:

Date (dd/mm/yyyy):

Please fill out this application form (* required)

1. Primary Cardholder’s Information:

Full name (as shown on ID Card/Passport):

Date of birth* : / / Type of Credit Card*: Mobile number*:

Credit Card Number* □□□□-□□□□-□□□□-□□□□

2. Supplementary Cardholder’s Information

I/We hereby request and authorize the Bank to issue a combined supplementary credit card (subject to the General Terms and Conditions for Issuance and Use of Credit Card contained in the Contract for Credit Card Application) to the person identified below. I/We understand supplementary credit card is subject to an annual fee and other fee occurred relating to this supplementary card, the transactions made on this supplementary card will be billed on my/our statement.

	1st Supplementary Card	2nd Supplementary Card
Full name*		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth*		
Nationality *		
Name embossed on Card (same requirement as Primary Card)*		
ID Card/Passport*		
Date of Issuance*		
Place of Issuance*		
Relationship with primary Cardholder*		
Permanent residential address*		
Current residential address*		
Email address*		
Mobile number*		
Monthly Spending Limit *(if any)		

3. Online card transaction (E-commerce) registration

Card is registered to online card transaction (E-commerce) **by default** and the phone number to receive OTP when doing E-commerce transaction is the registered mobile number in 2. **Supplementary Cardholder’s Information.**

Tick “√” in the box if you **OPT OUT** that service: 1st Supplementary Card 2nd Supplementary Card

4. BIDV’s e-Banking Service

Bank account for Service payment:

<input checked="" type="checkbox"/> BIDV Online	BIDV Online and BSMS services are registered by default to support customers during card usage. OTP will be sent to the mobile phone number registered in part 2. Personal Information (primary card) and 8.4. Supplementary Card Application (supplementary card)
<input checked="" type="checkbox"/> BSMS ¹	
<input type="checkbox"/> BIDV Smart Banking	

User name and Password Delivery method: Direct at branch Via email

Tick “√” in the box if you do not apply that service BIDV Online BSMS

¹ BSMS default services include: Receiving advertisement and notice message, Inquiry message, Auto-message (changes in balance of current account, savings account and credit card transaction) and loan disbursement notice.

5. Tax report according to the United States' laws - Foreign Account Tax Compliance Act

- People who are obliged to pay tax under the U.S laws (W9 document needed)
- People who are not obliged to pay tax under the U.S laws but have one of the following signs relating to the United States) (W8-BEN document needed)**
- None of the above

(**) An individual has one of these indicia: A green card; A U.S. place of birth; A U.S. residence address or a U.S. correspondence address (including a U.S. P.O. box); An "in care of" address or a "hold mail" address that is the sole address with respect to the client; A U.S. telephone number; Standing instructions to pay any amounts from the account to an account maintained in the U.S; A power of attorney or signatory authority granted to a person with a US address

6. Attachments:

By signing below, I/We acknowledge and confirm that:

- (i) The completion of this application does not ensure approval of my/our application by BIDV
- (ii) The information above is up-to-date, accurate and complete. BIDV shall reserve the right to store, use, and provide my/our information to anyone/any organization if necessary;
- (iii) My/our signature below is the evidence my understanding of and consent to all matters set forth in this BIDV Contract for Credit Card Application. The signature below is going to be used for all my/our card transactions.
- (iv) In case of a Primary Cardholder, I warrant that I am at least 15 years of age and acknowledge that BIDV reserves the right to immediately terminate my BIDV Credit Card service in the event that such access was mistakenly provided to a person under 15 years of age.
- (viii) Any credit card (both of Primary and Supplementary Cards) which is issued by BIDV under my/our account is not going to be used for any illegal purpose./We undertakes that my/our credit card(s) will be used to buy and pay for goods and services complianced with Vietnamese legislation, including buying and making payment overseas.
- (v) I/We already received one copy, read, understood and accepted all General Terms and Conditions for Issuance and Use of Credit Card of BIDV which may be adjusted from time to time.

Contract for Credit Card Application includes Application Form and General Terms and Conditions for Issuance and Use of Credit Card. The Contract is made in Vietnamese and English. English version is for reference only. If any conflicts incur between Vietnamese and English version, Vietnamese version shall prevail.

Relevant terms, conditions and agreements: BIDV General Terms and Conditions for Accounts and Services

**Primary
Cardholder**
(signature)

1st Supplementary Cardholder
(signature)

2nd Supplementary Cardholder
(signature)

Signature 1

Signature 2

Signature 1

Signature 2

A. For Issuing Branch only

Contract number:

BDS Code:

BIDV Customer Management Officer Code:

AM Code:

Attendance Code of Customer Referral Officer (for emulation only):

BIDV confirms all information registered by Customer above is :

Complete and accurate

Cardholder	CIF Number	Credit Limit (in figures and in words)	Monthly Cash Limit (for Supplementary Cardholder only)
Primary Cardholder			
1 st Supplementary Cardholder			
2 nd Supplementary Cardholder			

Incomplete and Inaccurate. Reasons:

Reception Department Execution Date: dd/mm/yyyy		Legal Representative or Authorized Person Date of Approval: dd/mm/yyyy
BIDV Reception Officer (signature)	BIDV Process Officer (signature)	(signature and stamp)

B. For Customer Information File and Customer Information Management Department only

After thorough examination, Department, BIDV Branch approves Customer's Credit Card Application at (hour)(dd)/.....(mm)/.....(yyyy)

Reception Department Execution Date: dd/mm/yyyy		Customer Information Update Department Execution Date: dd/mm/yyyy		Customer Information Management Department Execution Date: dd/mm/yyyy	
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)
For Card Issuance Officer only			Execution Time Stamp:(hour).....(minute), (dd)/..... (mm)/..... (yyyy)		
Cardholder	Card Number	BIDV Officer (signature)		BIDV Quality Assurance Officer (signature)	
Primary Cardholder					
1 st Supplementary Cardholder					
2 nd Supplementary Cardholder					
BIDV e-Banking Service Registration date: dd/mm/yyyy			BSMS Service Execution Date: dd/mm/yyyy		
BIDV Officer (signature)		BIDV Quality Assurance Officer (signature)		BIDV Officer (signature)	
				BIDV Quality Assurance Officer (signature)	

PHỤ LỤC 001BE-IV/CNSP – ĐĂNG KÝ KIỂM HỢP ĐỒNG PHÁT HÀNH VÀ SỬ DỤNG THẺ
TÍN DỤNG BIDV VISA INFINITE – TIẾNG ANH

BIDV VISA INFINITE CREDIT CARD APPLICATION FORM AND AGREEMENT



Date - -

Contract No

To: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Branch.....
Please fill out this application form (* required)

1. Required Information *

a. Loyalty Redemption * Airmiles GLP code Cash back

b. Preferred credit limit * VND

In words

c. Type of Secure *

Unsecured Partially secured Secured

d. Type of Annual fee¹

Option 1: 29,999,000 VND Option 2: 19,999,000 VND Option 3: 9,999,000 VND

e. Card box

Black box with yellow emulsion Red box with silver emulsion

f. Type of Welcome gift *

Airmiles GLP code Accor Advantage Plus card

2. Personal Information

Full Name* (As shown on ID Card/Passport):

Name to appear on card (maximum 21 CAPITAL letters including spaces)*

Nationality * Date of birth - - Place of birth *

Gender * Male Female Number of dependents *: Personal Income Tax Code

ID Card/Passport Number *

Date of Issuance * Place of Issuance *

Foreigner Only

Visa number Visa Expiry Date - -

Permanent residential Address *

Current residential address *

Years and months at current address Year Month

Home phone number Mobile *² E-mail*³

Education Level * Secondary High School College University/Master/PhD

Marital Status * Single Married Divorce Judicial Separation Others (please specify)

Type of Residential * Self-owned Rented Living with parents Mortgaged Other (please specify)

Transportation * Car (self-owned) Motorbike Public Transportation

¹ Number of Complimentary privileges:

- Option 1: VIP lounge - Unlimited, VIP meet: 8 bookings/year, Golf/Spa: 5 bookings/year
- Option 2: VIP lounge - Unlimited, VIP meet: 8 bookings/year, Golf/Spa: 2 bookings/year
- Option 3: VIP lounge - 6 bookings/year, VIP meet: 1 booking/year, Golf/Spa: 1 booking/year

² I/we agree that this mobile is the official number registered with the Bank and used to receive One-time-password (OTP) when doing online transaction (subject to change from time to time through methods stipulated by the Bank). Any Customer's instructions through registered telephone number shall bind upon Customer.

³ Your monthly statement will be sent to registered email above.

Mother's maiden name or Primary School's name* (*compulsory for security verification*)

3. Employment Details

Occupation * Owner/Director/Manager Officer Self Employed

Company name * Business Type *

Company Address Office Phone *

Labour Contract * Less than one year 1 -3 years Permanent Other (please specific)

Current Position *

Time in current employment * Year(s) Month(s)

Monthly Salary (A) Other monthly income (B)*

Payroll Type *

Cash Payroll via BIDV Payroll via.....

Years of working experience Year(s) Month(s)

Previous company name

4. Financial Information

Number of credit card(s) held 1-2 3-5 More than 5 None

Loan(s) with BIDV Yes No Loan(s) with other credit institutions Yes No

5. Referee's Information (Spouse or other person if not married)

Full name * Relation with primary cardholders *

ID Card/Passport number * Date of issuance * - -

Place of issuance *

Company name * Mobile *

Company address *

6. Collateral Assets Information

Amount

In words

Collateral Account opened via Bank

The collateral owner allows BIDV to hold this collateral account as security for repayment obligation arising from this Contract. The collateral owner undertakes that the collateral is his/her legal property, is not being used in any way to secure any other obligations and not in dispute.

7. Pledged Assets Information

Assets under ownership of Borrower

Assets under ownership of Borrower and co-owner(s)

Assets under ownership of third party

Name of Co-owner/Secured Party

ID Card/Passport number Date of issuance - - Place of issuance

Home phone/Mobile number Address

No.	Type of assets	Serial number	Value	Term	Maturity date	Issuing Institution

The borrower (and co-owner/Secured Party) undertakes that the pledged assets are legally owned by the borrower (and co-owner / secured party), and are-not in dispute and not used to secure for any other debt repayment obligations.

8. Requested Information (Please cross all of unfilled options out)

8.1 Account opening request

Type of Account Current Account Saving Account

Form of Account Personal Guardian/Legal Representative

8.2 Auto Debit Authorization

I/We hereby agree that BIDV may, and is authorised for this purpose debit my/our account(s) opened with BIDV any amount payable (or any shortfall to any agreed amount payable) to BIDV on the working day prior to monthly Due date or on monthly Due date to settle my/our BIDV credit cards account(s).

Account number at bank

Minimum Due Amount ⁴ Full Closing Balance % Outstanding Balance (No less than 5%)

8.3 Address to receive paper-based monthly statements/letters/notifications

(For environment protection purpose, statement will be sent to your registered email. If you would like to receive paper-based monthly statement and/or letters/notifications, please indicate the address in adherent box)

8.4 Supplementary Card Application

	1st Supplementary Card	2nd Supplementary Card
Full name *	<input type="text"/>	<input type="text"/>
Annual fee* ¹	<input type="checkbox"/> Option 1: 29,999,000 VND <input type="checkbox"/> Option 2: 19,999,000 VND	<input type="checkbox"/> Option 3: 9,999,000 VND <input type="checkbox"/> Option 4: 600,000 VND
Gender *	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth *	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Nationality *	<input type="text"/>	<input type="text"/>
Name to appear on Card (same requirement as Primary Card)*	<input type="text"/>	<input type="text"/>
ID Card/Passport*	<input type="text"/>	<input type="text"/>
Date of Issuance *	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Place of Issuance *	<input type="text"/>	<input type="text"/>
Relationship with primary Cardholder*	<input type="text"/>	<input type="text"/>
Permanent residential address *	<input type="text"/>	<input type="text"/>
Current residential address *	<input type="text"/>	<input type="text"/>
Email address*	<input type="text"/>	<input type="text"/>
Mobile number *	<input type="text"/>	<input type="text"/>
Monthly Spending Limit Required (if any)*	<input type="text"/>	<input type="text"/>

8.5. Online card transaction (E-commerce) registration

Card is registered to online card transaction (E-commerce) **by default** and the phone number to receive OTP when doing E-commerce transaction is the registered mobile number in **2. Personal Information** (primary card) and **8.4. Supplementary Card Application** (supplementary card).

Tick “√” in the box if you **OPT OUT** that service: Primary Card 1st Supplementary Card 2nd Supplementary Card

8.6 BIDV E-Banking Service

Bank account for service payment

<input checked="" type="checkbox"/> BIDV Online	BIDV Online, BSMS and BIDV Smart Banking services are registered by default to support customers during card usage. OTP will be sent to the mobile phone number registered in part 2. Personal Information (primary card) and 8.4. Supplementary Card Application (supplementary card)
<input checked="" type="checkbox"/> BSMS ⁵	
<input checked="" type="checkbox"/> BIDV Smart Banking	

User name and Password Delivery method Direct at branch Via email

Tick “√” in the box if you opt out that service : BIDV Online BSMS BIDV Smart Banking

9. Tax report according to the United States’ laws - Foreign Account Tax Compliance Act

People who are obliged to pay tax under the U.S laws (W9 document needed)

People who are not obliged to pay tax under the U.S laws but have one of the following signs relating to the United States) (W8-BEN document needed)⁵

⁴ Auto debit authorized amount is the Minimum Amount if Customer opts in Auto debit authorization.

⁵ BSMS default services include: Receiving advertisement and notice message, Inquiry message, Auto-message (changes in balance of current account, savings account and credit card transaction) and loan disbursement notice.

None of the above

10. Attachments

<input type="checkbox"/> A copy of ID Card/Passport of Borrower (and Co-Owner/Guarantor)	BIDV Officer <i>(signature)</i>
<input type="checkbox"/> Original document of Valuable Paper(s)/Term Saving Certificate	
<input type="checkbox"/> Original document of Verification and Holding Valuable Paper(s)/Term Saving Certificate and Withdrawal Authorisation Request (if Valuable Papers are issued by another institution)	
<input type="checkbox"/> Others	

By signing below, I/We acknowledge and confirm that

- (i) The completion of this application form does not ensure approval of my/our application by BIDV
- (ii) The information above is up-to-date, accurate and complete. BIDV shall reserve the right to store, use, and provide my/our information to anyone/any organization if necessary;
- (iii) BIDV has sole discretion to hold or require the issuer of Saving Certificate/Valuable Papers to hold account/pledged assets/collateral assets in Section 6, 7. Also, I/We irrevocably consent, authorize the BIDV to collect principal, interest and fees from handling of pledged /collateral assets without other procedure;
- (iv) My/our signature below is the evidence my understanding of and consent to all matters set out in this BIDV Contract for Credit Card Application. The signature below is going to be used for all my/our card transactions.
- (v) In case of a Primary Cardholder, I warrant that I am at least 15 years of age and acknowledge that BIDV reserves the right to immediately terminate my BIDV Credit Card service in the event that such access was mistakenly provided to a person under 15 years of age.
- (vi) Any credit card (both of Primary and Supplementary Cards) which is issued by BIDV under my/our account is not going to be used for any illegal purpose. I/We undertakes that my/our credit card(s) will be used to buy and pay for goods and services complianced with Vietnamese legislation, including buying and making payment overseas.
- (vii) I/We already received one copy, read, understood and accepted all General Terms and Conditions for Issuance and Use of Credit Card of BIDV which may be adjusted from time to time.

This Contract for Credit Card Application includes Application Form and General Terms and Conditions for Issuance and Use of Credit Card. The Contract is made in Vietnamese and English. English version is for reference only. If any conflicts incur between Vietnamese and English version, Vietnamese version shall prevail.

Relevant terms, conditions and agreements: BIDV General Terms and Conditions for Accounts and Services

Legal Representative or Authorized Person <i>(Signature)</i>	Primary Cardholder <i>(signature)</i>	1st Supplementary Cardholder <i>(Signature)</i>	2nd Supplementary Cardholder <i>(Signature)</i>
--	---	--	--

Signature 1

Signature 1

Signature 1

Signature 2

Signature 2

Signature 2

⁵ An individual has one of these indicia: A green card; A U.S. place of birth; A U.S. residence address or a U.S. correspondence address (including a U.S. P.O. box); An "in care of" address or a "hold mail" address that is the sole address with respect to the client; A U.S. telephone number; Standing instructions to pay any amounts from the account to an account maintained in the U.S.; A power of attorney or signatory authority granted to a person with a US address

A. For Issuing Branch only

Contract number:

BDS Code:

BIDV Customer Management Officer Code:

AM Code:

**If cardholder choose Accor Advantage Plus card, please fill out this information:*

Officer's name :..... Mobile..... Department.....

Department address:.....

Attendance Code of Customer Referral Officer (for emulation only):

BIDV confirms all information registered by Customer above is:

Complete and accurate

Cardholder	CIF Number	Credit Limit (in figures and in words)	Monthly Cash Limit (for Supplementary Cardholder only)
Primary Cardholder			
1 st Supplementary Cardholder			
2 nd Supplementary Cardholder			

Incomplete and Inaccurate. Reasons:

Reception Department Execution Date: dd/mm/yyyy		Legal Representative or Authorized Person Date of Approval: dd/mm/yyyy	
BIDV Reception Officer (signature)	BIDV Process Officer (signature)	(signature and stamp)	

B. For Customer Information File and Customer Information Management Department only

After thorough examination, Department, BIDV Branch approves Customer's Credit Card Application at (hour)(dd)/.....(mm)/.....(yyyy)

Reception Department Execution Date: dd/mm/yyyy		Customer Information Update Department Execution Date: dd/mm/yyyy		Customer Information Management Department Execution Date: dd/mm/yyyy	
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)
For Card Issuance Officer only			Execution Time Stamp:(hour).....(minute), (dd)/..... (mm)/..... (yyyy)		
Cardholder	Card Number	BIDV Officer (signature)		BIDV Quality Assurance Officer (signature)	
Primary Cardholder					
1 st Supplementary Cardholder					
2 nd Supplementary Cardholder					
BIDV e-Banking Service Registration date: dd/mm/yyyy			BSMS Service Execution Date: dd/mm/yyyy		
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)		

C. Other requirement:

- BIDV officer at Branch requires Cardholder to specify their choice:
 - + Type of card box
 - + Type of Welcome gift: Airmiles/Accor Advantage Plus card
 - o If Cardholder chooses Airmile: Cardholder must fill out GLP code in Application form. If Cardholder has not GLP code, BIDV officer requires Cardholder to register GLP code on Vietnam Airlines website.
 - o If Cardholder chooses Accor Advantage Plus card: BIDV officer must fill out officer information (Name, Mobile, Department address) in Application form – Item A. For Issuing Branch only
 - + Type of Annual fee
- About Welcome gift:
 - + If Cardholder chooses Airmiles:
 - o Head office will credit GLP miles into Golden Lotus Plus account of Cardholder within 01 month from credit card issuing date.
 - o Head office will notify about GLP miles to Cardholder via email
 - + If Cardholder chooses Accor Advantage Plus card:
 - o Head office will transfer Accor Advantage Plus card to BIDV branch within 02 months from credit card issuing date.
 - o Head office will notify about Accor Advantage Plus to cardholder via email
 - o BIDV officer at branch will present the gift to Cardholder within 03 working days from the date of receiving Accor Advantage Plus card.



**SUPPLEMENTARY BIDV VISA INFINITE CREDIT CARD APPLICATION FORM
AND AGREEMENT**

Date - -

Contract No

To: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Branch ...

Please fill out this application form (* required)

1. Primary Cardholder's Information

Full name (as shown on ID Card/Passport) *

Date of birth* - -

Mobile number *

Credit Card Number * - - -

2. Supplementary Cardholder's Information

I/We hereby request and authorize the Bank to issue a combined supplementary credit card (subject to the General Terms and Conditions for Issuance and Use of Credit Card contained in the Contract for Credit Card Application) to the person identified below. I/We understand supplementary credit card is subject to an annual fee and other fee occurred relating to this supplementary card, the transactions made on this supplementary card will be billed on my/our statement.

	1st Supplementary Card	2nd Supplementary Card
Full name *	<input type="text"/>	<input type="text"/>
Annual fee* ¹	<input type="checkbox"/> Option 1: 29,999,000 VND <input type="checkbox"/> Option 2: 19,999,000 VND	<input type="checkbox"/> Option 3: 9,999,000 VND <input type="checkbox"/> Option 4: 600,000 VND
Gender	* <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth *	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Nationality *	<input type="text"/>	<input type="text"/>
Name embossed on Card (same Requirement as Primary Card)*	<input type="text"/>	<input type="text"/>
ID Card/Passport	<input type="text"/>	<input type="text"/>
Card Number *	<input type="text"/>	<input type="text"/>
Date of Issuance *	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Place of Issuance *	<input type="text"/>	<input type="text"/>
Relationship with primary Cardholder *	<input type="text"/>	<input type="text"/>
Permanent residential address *	<input type="text"/>	<input type="text"/>
Current residential address *	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Mobile number *	<input type="text"/>	<input type="text"/>
Monthly Spending Limit *(if any)	<input type="text"/>	<input type="text"/>
Card box	<input type="checkbox"/> Black box with yellow emulsion <input type="checkbox"/> Red box with silver emulsion	
Type of Welcome gift *	<input type="checkbox"/> Airmiles GLP code <input type="text"/> <input type="checkbox"/> Accor Advantage Plus card	

3. Online card transaction (E-commerce) registration

Card is registered to online card transaction (E-commerce) **by default** and the phone number to receive OTP when doing E-commerce transaction is the registered mobile number in **2. Supplementary Cardholder's Information**.

Tick "√" in the box if you OPT OUT that service: 1st Supplementary Card 2nd Supplementary Card

¹ Number of Complimentary privileges:
 • Option 1: VIP lounge - Unlimited, VIP meet: 8 bookings/year, Golf/Spa: 5 bookings/year
 • Option 2: VIP lounge - Unlimited, VIP meet: 8 bookings/year, Golf/Spa: 2 bookings/year
 • Option 3: VIP lounge - 6 bookings/year, VIP meet: 1 booking/year, Golf/Spa: 1 booking/year

4. BIDV's e-Banking Service

Bank account for Service payment

<input checked="" type="checkbox"/> BIDV Online	BIDV Online, BSMS và BIDV Smart Banking services are registered by default to support customers during card usage. OTP will be sent to the mobile phone number registered in part 2. Personal Information (primary card) and 3.4. Supplementary Card Application (supplementary card)
<input checked="" type="checkbox"/> BSMS ²	
<input checked="" type="checkbox"/> BIDV Smart Banking	

User name and Password Delivery method Direct at branch Via email

Tick “√” in the box if you do not apply that service BIDV Online BSMS BIDV Smart Banking

5. Tax report according to the United States' laws - Foreign Account Tax Compliance Act

- People who are obliged to pay tax under the U.S laws (W9 document needed)
- People who are not obliged to pay tax under the U.S laws but have one of the following signs relating to the United States) (W8-BEN document needed)**
- None of the above

(**) An individual has one of these indicia: A green card; A U.S. place of birth; A U.S. residence address or a U.S. correspondence address (including a U.S. P.O. box); An “in care of” address or a “hold mail” address that is the sole address with respect to the client; A U.S. telephone number; Standing instructions to pay any amounts from the account to an account maintained in the U.S; A power of attorney or signatory authority granted to a person with a US address

6. Attachments

By signing below, I/We acknowledge and confirm that:

- i. The completion of this application does not ensure approval of my/our application by BIDV
- ii. The information above is up-to-date, accurate and complete. BIDV shall reserve the right to store, use, and provide my/our information to anyone/any organization if necessary;
- iii. My/our signature below is the evidence my understanding of and consent to all matters set forth in this BIDV Contract for Credit Card Application. The signature below is going to be used for all my/our card transactions.
- iv. In case of a Primary Cardholder, I warrant that I am at least 15 years of age and acknowledge that BIDV reserves the right to immediately terminate my BIDV Credit Card service in the event that such access was mistakenly provided to a person under 15 years of age.
- v. Any credit card (both of Primary and Supplementary Cards) which is issued by BIDV under my/our account is not going to be used for any illegal purpose./We undertakes that my/our credit card(s) will be used to buy and pay for goods and services complianced with Vietnamese legislation, including buying and making payment overseas.
- vi. I/We already received one copy, read, understood and accepted all General Terms and Conditions for Issuance and Use of Credit Card of BIDV which may be adjusted from time to time.

Contract for Credit Card Application includes Application Form and General Terms and Conditions for Issuance and Use of Credit Card. The Contract is made in Vietnamese and English. English version is for reference only. If any conflicts incur between Vietnamese and English version, Vietnamese version shall prevail.

Relevant terms, conditions and agreements: BIDV General Terms and Conditions for Accounts and Services

**Primary
Cardholder**
(signature)

1st Supplementary Cardholder
(signature)
Signature 1 Signature 2

2nd Supplementary Cardholder
(signature)
Signature 1 Signature 2

² BSMS default services include: Receiving advertisement and notice message, Inquiry message, Auto-message (changes in balance of current account, savings account and credit card transaction) and loan disbursement notice.

A. For Issuing Branch only

Contract number:

BDS Code:

BIDV Customer Management Officer Code:

AM Code:

**If cardholder choose Accor Advantage Plus card, please fill out this information:*

Officer's name :.....Mobile..... **Department**.....

Department address:.....

Attendance Code of Customer Referral Officer (for emulation only):

BIDV confirms all information registered by Customer above is :

Complete and accurate

Cardholder	CIF Number	Credit Limit (in figures and in words)	Monthly Cash Limit (for Supplementary Cardholder only)
Primary Cardholder			
1 st Supplementary Cardholder			
2 nd Supplementary Cardholder			

Incomplete and Inaccurate. Reasons:

Reception Department Execution Date: dd/mm/yyyy		Legal Representative or Authorized Person Date of Approval: dd/mm/yyyy	
BIDV Reception Officer (signature)	BIDV Process Officer (signature)	(signature and stamp)	

B. For Customer Information File and Customer Information Management Department only

After thorough examination, Department, BIDV Branch approves Customer's Credit Card Application at (hour)(dd)/.....(mm)/.....(yyyy)

Reception Department Execution Date: dd/mm/yyyy		Customer Information Update Department Execution Date: dd/mm/yyyy		Customer Information Management Department Execution Date: dd/mm/yyyy	
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)
For Card Issuance Officer only			Execution Time Stamp:(hour).....(minute), (dd)/..... (mm)/..... (yyyy)		
Cardholder	Card Number	BIDV Officer (signature)		BIDV Quality Assurance Officer (signature)	
Primary Cardholder					
1 st Supplementary Cardholder					
2 nd Supplementary Cardholder					
BIDV e-Banking Service Registration date: dd/mm/yyyy			BSMS Service Execution Date: dd/mm/yyyy		
BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)	BIDV Officer (signature)	BIDV Quality Assurance Officer (signature)		

C. Other requirement:

- BIDV officer at Branch requires Cardholder to specify their choice:
 - + Type of card box
 - + Type of Welcome gift: Airmiles/Accor Advantage Plus card
 - o If Cardholder choses Airmile: Cardholder must fill out GLP code in Application form. If Cardholder has not GLP code, BIDV officer requires Cardholder to register GLP code on Vietnam Airlines website.
 - o If Cardholder choses Accor Advantage Plus card: BIDV officer must fill out officer information (Name, Mobile, Department address) in Application form – Item A. For Issuing Branch only
 - + Type of Annual fee
- About Welcome gift:
 - + If Cardholder choses Airmiles:
 - o Head office will credit GLP miles into Golden Lotus Plus account of Cardholder within 01 month from credit card issuing date.
 - o Head office will notify about GLP miles to Cardholder via email
 - + If Cardholder choses Accor Advantage Plus card:
 - o Head office will transfer Accor Advantage Plus card to BIDV branch within 02 months from credit card issuing date.
 - o Head office will notify about Accor Advantage Plus to cardholder via email
 - o BIDV officer at branch will present the gift to Cardholder within 03 working days from the date of receiving Accor Advantage Plus card.

GENERAL TERMS AND CONDITIONS FOR THE ISSUANCE AND USE OF CREDIT CARD

Effective from....

This **General Terms and Conditions for the Issuance and Use of Credit Card** (hereinafter referred to as the “**Terms and Conditions**”), together with the **Credit Card Application Form and Agreement**, constitute the complete **Contract for Credit Card Application** legally binding both Cardholder and BIDV (“**Contract**”). Upon signature on this Contract, Cardholder have acknowledged and agreed to be bound by the terms and conditions hereunder.

Except otherwise stated, if there is any inconsistency between this Terms and Conditions for the Issuance and Use of Credit Card and other relevant policies on credit cards at BIDV, this General Terms and Conditions for the Issuance and Use of Credit Card shall prevail.

Cardholder guarantees to have read and fully understood this Contract for Credit Card Application. (*) Please retain a copy of this Terms and Conditions for the Issuance and Use of Credit for your own record.

ARTICLE 1: DEFINITIONS

1.1 **BIDV** means the Joint Stock Commercial Bank for Investment and Development of Vietnam, and in other specific circumstances, means the Headquarter and Branches/Transaction Offices.

1.2 **Acquiring Bank** means a bank/other credit institution which is eligible to provide card payment services under the applicable law.

1.3 **Card Association** means any national and international associations of credit institutions issuing and providing via-card payment services in which BIDV has taken part or has cooperated.

1.4 **Contract for Credit Card Application** (hereinafter referred to as “**Credit Card Contract**” or “**Contract**”) includes the Credit Card Application and Agreement and the General Terms and Conditions for the Issuance and Use of Credit Card.

1.5 **Card** means the credit card issued by BIDV to a Cardholder in accordance with this General Terms and Conditions for the Issuance and Use of Credit Card.

1.6 **EMV Chip Card** (hereinafter referred to as “**Chip Card**”) means a card having electronic chip attached on which can process like a multi-purposes and multi-facets computer and can store important coded information with high security.

1.7 **Cardholder** means the person(s) who use card provided by BIDV, including both Primary Cardholder and Supplementary Cardholder(s).

1.8 **Primary Cardholder** means the person who represents and signs into this Credit Card Contract with BIDV in accordance with this General Terms and Conditions for the Issuance and Use of Credit Card.

1.9 **Supplementary Cardholder** means the person who is allowed by the Primary Cardholder to use the card in accordance with agreements on the use of card between the Primary Cardholder and BIDV.

1.10 **Card Management System** means the hardware and software system managing the whole process from the issuance of card to Cardholder to the use of card by Cardholder.

1.11 **Credit Card Cancellation** means the decision by BIDV not allowing Cardholder to continue to use the card.

1.12 **Delivery Service for Card and PIN upon Request** means the service to provide card and/or PIN upon request from Cardholder to the address stated in the letter from Cardholder to BIDV.

1.13 **Service for Card Management via Contact Center** means following services: to temporarily deactivate card, to activate card, to provide information about card/card transactions, to change address to receive card monthly statement/mobile number/email address/auto debit rate, to activate/cancel Ecommerce transactions and other transactions in accordance with BIDV policy at each time.

1.14 **International online card authentication service (referred to as 3D Secure Service)** is an authentication service to increase the security for cardholders when making online card transaction in website with Verified by Visa or Identify Check logo.

1.15 **Merchant** means organization or person that accept card payment for goods and services in accordance with the card payment agreement with the Acquiring Bank.

1.16 **Card transaction** means use of the Card by Cardholder to perform the transaction at Merchant/Automatic Teller Machine (ATM)

1.17 **Card not present transaction** means the transactions conducted at Merchant without the presenting of Card and/or Cardholder including: E-

commerce, installment transaction, MOTO transaction, recurring transaction.

1.18 Online card transaction (E-commerce) means the cardholder uses the card to pay for goods and services directly on the Merchants' websites connected to the online payment system of BIDV and /or BIDV's partners.

1.19 Debit means an act of increasing customer's outstanding balance including the exchange amount of transaction, fees decided by BIDV or International Card association (if any), interest and other fee debited in Credit Card Account.

1.20 Credit means an act of decreasing customer's outstanding balance including the cashback amount, the amount adjusted by BIDV or Card association (if any) and the other credits recorded in Credit Card Account

1.21 Credit limit means maximum amount of credit available on the Credit Card as approved by BIDV.

1.22 Available limit means the available amount of Credit limit which Cardholder is allowed to spend.

1.23 Transaction limit means the maximum amount determined by BIDV or the Payments Bank from time to time on the basis of type, times, date of transaction Cardholder is allowed to spend.

1.24 Transaction Receipt means the record proves that Card transactions have been conducted at Merchant by Cardholder.

1.25 Statement period means the period between two continuous Statement dates.

1.26 Automated Teller Machine (ATM) means computerized machine that permits Cardholder conduct the following transaction: depositing, top up, withdrawing cash, transferring, bill payment service, , account balance inquiry, changing PIN, checking current account information or other transactions according to Acquiring Bank's regulations.

1.27 Transaction date means the date on which Cardholder conducts the transaction as recorded in BIDV system.

1.28 Posting date means the date by which transaction is credited or debited to Card Account as recorded in BIDV system.

1.29 Statement date means the date BIDV issues Bank Statement for Cardholder.

1.30 Payment due date means the date on which Cardholder is obliged to pay the amount no less than the minimum payment due shown on the Statement. If the Due Date is not a Business Day, the payment will be due on the following Business Day of that Due Date.

1.31 Personal Identification Number (PIN) means a numeric password provided initially by BIDV to a Cardholder and any other PINs customized and used by Cardholder in card transactions for regulated identification process. Cardholder is obliged to secure the confidentiality of PIN.

1.32 Card Management means requests made by Cardholder for cards/PIN delivery; card renewal, replacement, loss or theft notification, validity cancellation of cards; PIN reprint; locking/unlocking, activation of cards; increasing/reducing credit limit; changes in type of secure; changes in Cardholder's information; registration/cancellation/change in automatic debit rate;... according to regulated services provided by BIDV in particular period.

1.33 Use of Card means Cardholder's execution of any card transactions and/or transactions using Credit Cards' information at Merchants/ATM.

1.34 Card Statement means a record monthly issued by BIDV stating Cardholder's card transactions, interests, fees incurred during statement period and adjusting entries (if any).

1.35 Statement Balance means the due payment of Cardholder including card transaction amount, charges and fees, interests incurred pertaining to Usage of Card, which are recorded in Card Statement.

1.36 Minimum payment due means the minimum amount shown in Bank Statement which Cardholder is obliged to pay to BIDV.

1.37 Transaction amount means the amount used for purchasing products, services, and cash withdrawal or transactions equivalent to cash withdrawal at Merchants or ATM.

1.38 Currency swap transaction amount means the transaction amount converted into VND according to the exchange rate of Card Association or BIDV.

1.39 Exchange rate means the exchange rate between Vietnamese dong (VND) and a foreign currency at the time the Transactions are credited or debited into the Credit Account. Exchange rate applied to Card transactions is subject to regulations of Card Association.

1.40 Credit Card Account means the account on BIDV's Card Management System which is used to monitor card transactions, fees, interests and any issues incurred pertaining to the Usage of Card. Primary Cardholder and Supplementary Cardholder share the same Credit Account.

1.41 Bank Account includes current account(s) and/or demand savings account account(s) of Cardholder opened at BIDV.

1.42 **Validity Date of Card** means the dates embossed thereon.

1.43 **Temporary suspension** means Cardholder transiently being unable to use Credit Card by request of Cardholder or BIDV.

1.44 **Contact Center** means a call center that receives and handles requests via telephone, email and any other methods (if any) pertaining the credit card services policies according to BIDV's terms and conditions in particular period.

1.45 **BIDV credit card's instalment** means a function of BIDV credit card which allows Cardholder(s) to repay one of their purchases by monthly instalment.

ARTICLE 2: SECURITIES

2.1 For Cardholder(s) who submit collateral securities for Credit card account application agree that:

a. Cardholder shall guarantee that the security asset(s) legally owned or co-owned by Cardholder/Guarantor must not be in dispute and/or must not be used to secure any other repayment obligations at the time of application.

b. Cardholder shall sign a loan guarantee security agreement and obtain necessary secured transactions registration and notarization/authentication required by the laws and BIDV policies.

c. Cardholder shall authorize BIDV and other Credit Institution issuing Saving Certificate/Valuable Papers to hold collateral/collateral assets/ accounts using savings-book from other issuing institutions and/or other documents with value for Card issuance.

d. BIDV shall only lift foreclosure of any collateral securities 30 days after the Card end of use in accordance with provision under Article 11 of this Contract and Cardholder has paid all outstanding dues with incurred interest and fees

e. In case of temporary increase of Credit limit, BIDV shall lift foreclosure of any collateral securities 30 days after termination of the temporary Credit limit and Cardholder has paid all outstanding dues with incurred interest and fees due to the increase of Credit limit

2.2 For Cardholder(s) who do not submit collateral securities for Credit card account agree that:

a. Cardholder(s) shall use all legal income sources to ensure payment obligation to BIDV in accordance with this Contract.

b. Cardholder(s) shall provide collateral securities as per requests from BIDV when it is deemed by BIDV to be necessary. In case Cardholder(s) cannot provide

any collateral securities, he/she must pay remaining debts to BIDV earlier than the Payment due date.

2.3 In case the Card has been issued in accordance with Cardholder's deposit balance at BIDV, Cardholder agrees to authorize BIDV to debit from such savings and/or other documents of value the outstanding amount(s) with incurred interest and fees in the happening of variable factors affecting the source(s) for debt collection from BIDV.

ARTICLE 3: CREDIT LIMIT

3.1 Each Card is assigned a Credit Limit that applies to both purchase and cash advance transactions. The Credit Limit is determined by BIDV and must be strictly observed by Cardholder(s).

3.2 Term for validity of Credit Limit ("Term of Credit Limit"): Up to 12 months from the date of Credit Limit assignment by BIDV in consideration that such Term of Credit Limit shall not exceed the date of Card end of use as defined in Article 11 of this Contract. Upon expiry of the Term of Credit Limit, BIDV shall automatically reassign the same Credit Limit if Cardholder has fully observed all conditions required by BIDV in each period.

3.3 In consideration of Cardholder's financial conditions and actual circumstances at each time, BIDV reserves the right to change or terminate the Credit Limit assigned to Cardholder without Cardholder's consent.

3.4 Cardholder shall submit a written request to BIDV when there is a need to change the assigned Credit Limit. BIDV shall consider such request based on evaluation of Cardholder's situations at the time of request. Once such request is approved by BIDV, a new Credit Limit shall be in effect at the time of approval replacing the previous one.

3.5 Exceeding the Credit Limit

a. Cardholder must use the Card within the Credit Limit assigned by BIDV. That BIDV allows transactions leading to excess of the Credit Limit does not mean BIDV's approval of increase of the Credit Limit for Cardholder.

b. If Cardholder's spending exceeds assigned Credit Limit for the Card, Cardholder is responsible to make immediate payment for the excess amount and other incurred fees to BIDV.

c. BIDV reserves the right to reject transactions, suspend the use of the Card and request payment of an over-the-limit fee (if any) in case the Card has exceeded its Credit Limit without prior notice to Cardholder.

d. BIDV reserves the right to debit from Cardholder's income, savings accounts and assets owned or co-owned by Cardholder to pay for the outstanding balance of the Credit Limit without Cardholder's approval.

ARTICLE 4: CARD ISSUANCE, PIN DELIVERY

4.1 Cardholder agrees and acknowledges that BIDV has full right to deliver the Card and PIN to Cardholder by any means that BIDV deems appropriate and safe. Cardholder shall be deemed to have received the Card and PIN when Cardholder confirms by signature on BIDV's receipt document for each method of delivery. BIDV has the right, but no obligation, to accept Cardholder's request to deliver the Card and PIN to a specific address. In such circumstance, BIDV requires to identify Cardholder with some personal information and Card information as per BIDV policy. BIDV is exempt from any further responsibility for Card/PIN delivery when required information for identification is fully confirmed to be correct.

4.2 Cardholder must contact BIDV to receive the Card and PIN within 90 days from the date of Card/PIN issuance following BIDV notice, unless otherwise agreed between BIDV and Cardholder. After such time, BIDV shall handle unclaimed Card/PIN in accordance with BIDV relevant policy.

ARTICLE 5: MANAGEMENT OF THE CARD

5.1 Cardholder shall use the Card to purchase goods and services at Merchants or to withdraw cash at Merchants/ ATM within assigned Credit Limit.

5.2 Cardholder is responsible for all Card transactions arising from the date of signing for Card receipt and must maintain the Card, secure PIN number/ Card information, Bank Statement information and other confidential information of the Card.

5.3 BIDV is responsible for maintaining the confidentiality of Cardholder's information, the Card, Card transactions, except when required by the laws or regulations of Card Association.

5.4 Cardholders are required to comply with following regulations to maintain confidentiality of the Card/ PIN number:

- a. Sign at the signature stripe on the back of the Card and use this signature for all transactions using Cards;
- b. Do not disclose PIN number, information on the Card including, without limitation, Card number,

Expiration Date, CVV2/CVC2 number to anyone (including family members, friends);

c. Do not lend or let others use the Card;

d. Do not take note of the PIN number on anything attached to or near the Card;

e. Notify BIDV immediately should the Card be stolen or lost, or the information on the Card and/or PIN number be illegally used by the unauthorized third party/parties, or Cardholder have detected an unusual transactions;

g. Cardholder acknowledges and agrees that BIDV shall not be liable for any damages/loss incurred to Cardholder out of or relating to Cardholder's non-compliance of confidentiality regulations for the Card.

5.5 In the event that the Card/ information relating to the Card/ PIN number is lost/stolen/ used by other unauthorized persons, Cardholder must:

a. Immediately inform BIDV via Contact Center or nearest BIDV Branches/ Transaction Offices.

b. Provide details for the time and location that the Card was found lost, the Card information/ PIN number that has been stolen, last transaction(s) carried out by Cardholder and other information as requested from BIDV.

c. Return the primary Card and supplementary Card(s) to BIDV in the event that Cardholder suspects any fraud and insists not to perform the transaction even though the Card(s) is still in Cardholder's possession.

d. In case the Card information is suspected to have been disclosed to other third party/parties, Cardholder shall not re-activate the Card. If the stolen Card is found after notification of loss of Card from Cardholder to BIDV, Cardholder shall not use this Card but cut the Card in half and return to BIDV.

e. BIDV shall deactivate/block the Card within 60 minutes from the receipt of Cardholder's notice.

5.6 Cardholder is responsible for all damages and compensating BIDV and/or any third party/parties (if any) for Card transaction(s), if:

a. The damages arise from Cardholder's fraud or non-compliance of the agreements with BIDV as defined in this Terms and Conditions for the Issuance and Use of Credit Card during Cardholder's use of the Card.

b. The damages arise from the exploitation of the Card by Cardholder.

c. The damages arise from unlawful use of the Card against the laws and BIDV's policy.

5.7 Cardholder is registered to BIDV's Online and BSMS service by default at the time of Card

issuance; especially, VISA Infinite's cardholder is additionally registered to BIDV Smart Banking service to support timely control of Card transactions and self-maintenance during the use of the Card. Cardholder are required to comply with **General Terms and Conditions of accounts and services at BIDV**, which is announced on website: bidv.com.vn

5.8 Cardholder is registered to online card transaction (E-commerce) and international online card authentication service (3D Secure Service) by default at the time of Card issuance to improve experience and security during the use of the Card. 3D Secure Service will be activated within 48 hours after successful issuance or mobile phone update of the Card (the 3D Secure activation time may be longer in the weekends or in holidays).

5.9 By signing on BIDV credit card's instalment application form and/or when BIDV sending notifications (SMS/ bank statement) about the successful instalment transaction conversion, Cardholder(s) is deemed to agree with all BIDV credit card's instalment's terms and conditions (The terms and conditions in particular period is published on BIDV's official website: bidv.com.vn)

5.10 Cardholder has the right to request Services for Card Management via Customer Care Center and other electronic channels such as BIDV Online, BIDV SMS, and BIDV Smart-banking in accordance with agreements between BIDV and Cardholder hereunder. Cardholder shall be responsible for all requests for Card services. BIDV reserves the right to (i) record all exchanges via phone between BIDV and Cardholder for proof of request for Card service(s) from Cardholder as well as evidence for disputes between the parties (if any); (ii) ask Cardholder to provide proof of the execution/ non-execution of any transactions.

5.11 BIDV reserves the right to lock the Card immediately without prior notice or approval from Cardholder if BIDV finds out any potential risk of disclosure of confidential information or any fraud from Cardholder.

5.12 BIDV reserves the right to change the Card number and/ or Card expiration date when the Card is replaced or renewed. Cardholder is solely responsible for notifying such change to any related parties to whom Cardholder may conduct transactions or have agreement to pay via the Card. BIDV is not responsible for any loss or damages that Cardholder may suffer as a result of such change.

5.13 Before the Card's expiration date, BIDV shall inform and instruct Cardholder procedure for card renewal via mail, phone or other possible means. Thirty (30) days before card's expiry, if BIDV does not receive any response from Cardholder, it is deemed that Cardholder has agreed with the Card renewal. BIDV shall send notice and renewal Card to Cardholder when the old one expires

ARTICLE 6: CREDIT, DEBIT AND THE PRINCIPLE OF INTEREST, FEES

6.1. BIDV reserves the right to Debit the Credit Account in the following cases:

a. Any transactions arising from the use of Card or Card's information

b. Interest and fees

b1. Debt interest: to be daily accumulated corresponding with the debit balance of Cardholder. The principle of interest shall be specified in Article 6.6 below;

b2. Any fees such as: Card issuance fee; Annual fee; Transaction fee; Card Management fee, Foreign exchange fee, International transaction fee, Cash advance fee at ATM/POS and any other fees as specified in BIDV's Card Service Fees.

6.2 Cardholder shall be responsible for any successful Card transactions debited to Credit account, including the transactions which may not be licensed by BIDV system such as: Online transaction, Card transaction with or without PIN, Card not present transaction and any other transactions which are independent transaction limit, the amount and numbers of transaction that prescribed by BIDV in each period.

6.3. BIDV reserves the right to debit or credit in Credit account in the following case:

a. To request Cardholder to refund the amount of money regarding this Terms and Conditions

b. For any reason in order to adjust/ remedy/ resolve system error (if any) without prior notice to Cardholder

c. To process the transactions which shall be automatically recorded to Credit Account from the system of Card Association, notwithstanding Cardholder's assent to such transactions

6.4. BIDV has the right to hold the account or postpone crediting to card account when BIDV recognizes any abnormal signs or transactions suspected to be wrong or illegal, to ensure the security for customer's card account.

6.5 Principles of calculating fee

a. Fees relating to card transactions (e.g: international transaction fee, foreign exchange fee...) shall be calculated/ applied on the Post Date.

b. Any other fees shall be calculated/applied on the day BIDV records Credit/Debit to card account.

6.6 Principles of calculating interests

a. Cash advance transaction: BIDV shall charge interest on the debited amount from the date of transaction to the date on which Cardholder makes full payment for it.

b. Goods and Services Purchase Transaction: On due date, if:

- Cardholder does not make payment or just make partial payment for Closing Balance at end of Statement period, BIDV shall charge interest on the amount of principal transaction from the transaction date to the date on which Cardholder completes full payment.

- Cardholder makes full payment by due date, any transactions conducted within Statement period shall be free from interest.

6.7 Interest rate, fees shall be specified in Service Fee issued by BIDV in particular period. Service Fee is the integral part of this Terms and Conditions. During Cardholder's use of card, BIDV shall amend the Service Fee and notify Cardholder of such amendment as well as its effective date in compliance with Article 14 of this Terms and Conditions.

ARTICLE 7: STATEMENT

7.1 Statement shall be made every month in a fixed date at BIDV's sole discretion for each card type.

7.2 BIDV shall provide Cardholder a monthly Statement which includes information of card transactions, fees and interests charge arising within the Statement Period, adjusted transactions (if any), the amount have been paid, opening balance, closing balance, minimum payment due, due date, interest rate applied in the current period, and other information.

7.3 BIDV shall deliver Cardholder a monthly Statement through the email address Cardholder has provided BIDV or to the billing address registered by Cardholder

7.4 Cardholder agrees that he/she shall be deemed to have received the Statement unless Cardholder notifies BIDV of Cardholder's failure to receive such Statement within the first ten (10) working days from the Statement Date.

7.5 Cardholder is liable to review all transactions listed in the Statement. Statement will be deemed to be accurate unless Cardholder sends written notice to

BIDV of the Statement's receipt failure within ten (10) days from the Statement Date.

7.6 Under any circumstances, Cardholder shall not be released from the obligation of payment for Statement Balance on the Payment due date.

ARTICLE 8: PAYMENT FOR CREDIT CARD ACCOUNT

8.1 Cardholder shall make payment for Minimum payment due before or on the Payment due date as notified in Statement.

8.2 Currency for payment stated in Credit Card Account is Vietnam Dong

8.3 Cardholder can make payment for debit balance in cash, bank transfer, transfer order from other Bank, authorize BIDV to automatically credit to account Cardholder opened at BIDV, or any other methods of payment as notified by BIDV from time to time. In case of bank transfer or transfer application from other Bank, the payment is deemed to be successful when BIDV receive note of credit for such amount. The amount received after 3:00 PM (from Monday to Friday) by any methods of payment (except the case of authorize for BIDV to automatically credit to Account) shall be carried over to the next working day.

8.4 BIDV reserves the rights, at any time in which BIDV considers as necessary, to hold, collect the principal amount, interest, fees from any of Cardholder's current account notwithstanding the opening of such account is by BIDV's Branches or any other Credit Institutions; any assets owned or jointly owned by Cardholder. BIDV shall make a notice to Cardholder as specified in Article 14 of this Terms and Conditions.

8.5 BIDV is not responsible for fees and interest incurred from Credit account (if any) as result of the Auto debit Authorization Account is insufficient for the payment amount at the moment BIDV conducts the auto debit

8.6 Any amount of money transferred to Credit Card or Credited in Credit account shall be deducted to the current debit balance (if any).

8.7 The principle of payment for Statement Balance shall subject to the time transaction recorded and the following priority order:

- a. Interest, fees.
- b. Cash withdrawing transaction (and the similar) of the prior period;
- c. Payment for goods and service transactions of the previous period;

d. Cash withdrawing transactions (and the similar) of the current period;

e. Payment for goods and service transactions of the current period;

BIDV, in the particular case, has the right to change the priority order of payment at its own discretion

8.8 In case of the inability of Cardholder on continuously using the Card due to card expiration and/or any other reasons, Cardholder shall not be released from the payment obligation as stipulated in this Terms and Conditions, its amendment, Statement, and any other attached documents (if any).

ARTICLE 9: DISPUTE, COMPLAINT

9.1 Cardholder has the right to complain or request for Card transaction tracing within 60 (sixty) days from the Transaction date. In case Cardholder makes a complaint via telephone, if required by BIDV in the call, Cardholder shall be responsible for completing the dispute form within the stipulated time of BIDV. In case Cardholder does not complete the request for dispute resolve on time, BIDV shall be exempt from liability if any complaint/ dispute regarding Cardholder's transaction arises and shall use the call record (if available) to be the final base for customer's dispute resolve stipulated by BIDV time to time.

9.2 If the purchase is not converted to instalment successfully and/ recorded on bank statement, Cardholder(s) must notify BIDV no later than 2 days from statement day. After that, BIDV shall be exempt from any related fee/interest (if any)

9.3 For periodic payment transactions (month, quarter, year), Cardholder must notify the Merchant and keep the proof when he / she stops using the service. BIDV reserves the right to refuse to receive any related complaints if Cardholder fails to provide the evidence notified to the Merchant

9.4 Cardholder should actively work with the Merchant on the transaction to be investigated and complaints before sending to BIDV and responsible for dealing with issues directly related between Cardholder and Merchant. BIDV assumes no liability in relation to the delivery, quality of service / goods that Cardholder pays by Card.

9.5 Cardholder must bear all financial losses for chip Card transactions that Cardholder believes to be counterfeit.

9.6 Cardholder must present the Card at the request of BIDV in case the Card holder complains or requests to trace the transaction.

9.7 Cardholder is responsible for cooperating with BIDV in the investigation of fraudulent transactions arising in relation to the Credit Account by providing information relating to the Credit Account, information related to the use of card, information about relatives of Cardholder, ... at the request of BIDV. The card holders must provide legal evidence to prove that the transaction was not carried out by themselves in order to assist BIDV to investigate the case.

9.8 BIDV is responsible for solving or responding to complaints and requests for checking of card holders, except for complaints and requests for checking small transactions, namely small value card transactions less than USD 25.00 or other equivalent value converted into VND at Merchant operating in tourism and entertainment according to the regulations of the card organization (e.g., aviation, car rental, cruise, cruise and card transactions valued at less than USD 5.00 or equivalent VND equivalent in other types of Merchants. BIDV is responsible for informing the customer of the time limit for handling the complaint upon receipt of the transaction and not later than 45 working days from the date of receipt of the valid invoice from the customer.

9.9 BIDV reserves the right to use any document relating to Card Transactions. As proof that the Card holder is acting on behalf of Cardholder.

9.10 BIDV assumes no responsibility to the Card holder for any card transactions that have been made, damage or loss in the event that:

a. Merchant refuses to accept the Card without the fault of BIDV.

b. Troubles, omissions, and failures of other ATMs and ATMs in the Payment Acceptance System.

c. Natural disasters or any incident handling system, communication or any incident beyond BIDV's control, or as a result of fraud or fraud.

d. Card holder's fault in the use of the Card and / or Card holder's violation of the Terms and Conditions for the issuance and use of this card for any reason.

9.11 In case the complaint is in the process of settling the complaint, the Card holder may temporarily not pay for the transaction in question. In the event of improper transaction complaints or the deadline, the Card holder shall be responsible for paying all the complaints and other arising interests and expenses (if any).

ARTICLE 10: OVERDUE DEBT

10.1 The outstanding amount of the minimum payment due remaining unpaid shall be classified as

overdue debt. If Cardholder is 45 days past due, the whole Statement Balance shall be classified as overdue debt.

10.2 All Card Transactions not debited to Credit Card Account upon the carrying over of overdue debt classified as overdue debt when debited.

10.3 After the conversion classification to overdue, BIDV may suspend or terminate Cardholder's use of Card and resort to any lawful measures to recover the debt (including the principal, all accrued interest and charges thereof) from Cardholder's income, Accounts, other saving accounts opened via any other credit institution, or assets under the ownership or co-ownership of Cardholder without Cardholder's consent.

ARTICLE 11: CREDIT CARD CANCELLATION

11.1 The cancellation of Card shall be subject to the following conditions:

- a. BIDV, at its sole discretion, asserts that Cardholder is deemed to be incapable of or deficient in making payment for the debt;
- b. BIDV, at its sole discretion, asserts that maintaining the current credit limit may lead to BIDV violating legislative provisions and regulations of State Bank of Vietnam;
- c. Cardholder violates the provisions prescribed in this Terms and Conditions and other agreements with BIDV;
- d. Cardholder has provided false information;
- e. Cardholder has passed away;
- f. Cardholder is legally incapacitated or partially legally incapacitated or prosecuted and adjudicated by criminal proceedings.
- g. Cardholder and BIDV are bound to obey judgments, decisions or instructions of State agencies, and regulations of International Card Association;
- h. Cardholder requests to cancel all usage of Card;
- i. The cancellation is subject to Vietnamese legislation.

11.2 When Credit Card is cancelled, BIDV shall simultaneously retrieve Primary Card and Supplementary Card(s) (if any).

ARTICLE 12: INSURANCE

12.1. In accordance with the agreement between BIDV and the [customer/client], on a voluntary basis, the Cardholder agrees to purchase the insurance for borrowers before the Bank completes the issuance of credit limit of the card for the period of granting the

credit limit at the insurance value at least equal to the credit limit of the card. The insurance value in case of [event of default/the risk arises] shall be credited directly to the deposit account of the borrower at the BIDV system and the Bank has full discretion in using/discharging this insurance amount, including, amongst others, to retain the balance in the deposit account for the purpose of repayment of overdue loans under the credit card in accordance with this Contract.

12.2. By this Contract, the Cardholder unconditionally and irrevocably authorizes BIDV to submit an Application for insurance payment upon the occurrence of the Insurance Event even if, for any reason, the Cardholder does not or is unable to exercise his/her right to request for payment of insurance.

12.3. In case of the insurance premium is paid annually, from the second year, no later than 7 days before the expiry of the insurance premium payment period, the client shall pay the insurance premium for the next year in accordance the schedule for payment of insurance premium published in the first year. If the cardholder fails to pay the insurance premium, the bank shall have the right to debit the balance from the deposit account of the cardholder opened at branches of BIDV for payment of insurance premium.

ARTICLE 13: TERMS AND CONDITIONS IN CASE OF SUPPLEMENTARY CARDHOLDER

13.1 Supplementary Cardholder(s) is/are solely made available to the Credit Limit provided by BIDV to Primary Cardholder. Supplementary Cardholder(s) shall not be provided independent Credit Limit.

13.2 Primary Cardholder and/or Supplementary Cardholder(s) are held liable to fully pay for all transactions using Card/information of Card provided by BIDV, all the accrued interest, charge arising thereon even if Primary Cardholder and/or Supplementary Cardholder(s) do not sign on the Receipt. The overdue debt shall be repaid by Supplementary Cardholder in case of the incapacity of Primary Cardholder and vice versa.

13.3 Primary Cardholder and Supplementary Cardholder(s) shall be held jointly liable for this Contract. Primary Cardholder incapacity of complying with this Contract shall no way discharge Supplementary Cardholder's liability.

13.4 All notices, documentation shall be delivered to Primary Cardholder under the provisions of this Contract.

13.5 Transactions made by Primary Cardholder and Supplementary Cardholder shall be recorded on one Statement which shall be delivered to Primary Cardholder via methods registered.

13.6 Primary Cardholder is allowed to make any requests related to Supplementary card, at his/her discretion, pertaining to Supplementary Card including: deactivation, activation of Supplementary card, extension, replacement, cancellation, reactivation of PIN, card and PIN receiving, card close...

13.7 If necessary, Supplementary Cardholder(s) shall reserve the right to cancel and return Supplementary Card to BIDV. Supplementary is not allowed to cancel the Primary Card or to amend this Contract.

ARTICLE 14: NOTICES

14.1 Cardholder undertakes that current residential address registered in this Contract is lawful. All information about transactions and relevant documentation from BIDV, as well as invitations, notices, processed document, public offering by State Agencies shall be delivered to the address registered. Cardholder is liable to advise any changes in relation to permanent residential address and current residential address. BIDV shall not be held responsible to any matters arising from Cardholder's misadvice.

14.2 Relevant documents, receipts and notices shall be delivered to Cardholder via methods including: public announcement at BIDV's transaction center, official website, email, SMS, phone call. Cardholder is obliged to advise BIDV any changes in email address, mobile phone, home phone. BIDV shall not be held responsible to any matters arising from Cardholder's misadvice.

14.3 All transaction documents and others ("Documents") shall be deemed received by Cardholder:

- a. Within three (03) days upon the date sent (according to post office's time stamp) if sending by letter; or
- b. On the date sent if sending by fax; or
- c. On the date sent if sending via SMS, email address, direct phone call; or
- d. On the day that Documents are announced on BIDV's official and supplementary website; or
- e. On the day that Documents are officially announced by other methods.

14.4 Cardholder is held liable to keep all information related to card, received from BIDV via SMS, phone call, telegram, fax, email, post office or direct

delivery confidential and shall be responsible for damages to BIDV or third party (if any) resulted from Cardholder's disclosure.

14.5 Cardholder shall be obliged to timely notify BIDV of any changes in Cardholder's income and problems that affect the capacity of repayment, current residential address, company address, mobile phone, email address and accounts opened in BIDV or other credit institution. BIDV shall not be held responsible to any matters arising from Cardholder's misadvice.

ARTICLE 15: GOVERNING LAW – DISPUTE SETTLEMENT

15.1 This Contract is construed and governed by Vietnamese law.

15.2 Any disputes arising out of or in connection with this Contract shall be initially settled through negotiation. In the event both parties failing to reach an agreement after negotiations, the dispute shall be referred to be settled by eligible Court by virtue of Vietnamese legislation.

15.3 If at any time during the existence of the contract one of its provisions, which is severable and distinct from the others, is determined to be or to have become invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions of the contract shall in no way be affected or impaired

15.4 BIDV's late execution and compliance shall not be deemed as waiving its whole or partial rights and obligations under this Contract unless there is an official notice of waiver from BIDV.

15.5 Cardholder violating the announcing obligations under Article 14 and/or having been removed from household register and/or having exited more than 06 (six) months without notifying the new address shall be deemed to conceal address in order to avoid repayment obligations. In this case, address registered in this Contract shall be considered as Cardholder's last residence. BIDV shall reserve the right to request for a hearing at the court in Cardholder's absent.

15.6 In case the final judgment is in favor of BIDV, Cardholder shall bear all the litigation fees according to legislative regulations and all BIDV's fees and charges arising from the dispute settlement including transportation, lawyer fees and others in accordance with Vietnamese legislation.

ARTICLE 16: AMENDMENTS

16.1 Amendments, supplementations and appendices changing credit limit and security terms shall form an integral part of this Contract and shall be binding on the parties.

16.2 Amendments and supplementations shall take effect upon the date specified on the notice or the date sent of such notice. Cardholder shall be considered as giving consent thereto if he/she does not close the Card prior to the effective date of the amendments and supplementations or within 05 days since the date sent.

ARTICLE 17: LANGUAGE

17.1 This Contract and other relevant documentation communicated between BIDV and Cardholder shall be in Vietnamese.

17.2 In the event of involvement of foreign party, both parties can mutually agree to the language of this Contract. In case of any inconsistency, Vietnamese version shall prevail.

ARTICLE 18: USING VISA CONCIERGE SERVICE FOR BIDV VISA INFINITE CREDIT CARDHOLDER

18.1. Visa Concierge Services is a program designed by Visa to provide Visa Infinite cardholders 24/7 with access to exclusive offers from some of the world's greatest brands and vendors. Some services which Visa provides:

- Travel, airfare, hotel, restaurant assistance; car rental; pre-trip assistance; emergency travel; passport and visa assistance; city & country assistance, emergency translation assistance.
- Golf course bookings, health & entertainment services, sports activities; event tickets.
- Express delivery services, special purchases.

18.2 When BIDV Visa Infinite Cardholder contacts BIDV Hotline to request for Visa Concierge service, cardholder agrees to authorize BIDV to contact Visa Concierge for customer assistance.

18.3 BIDV will assist to consult the information of Concierge service only. If cardholder wants to pay goods/service, Cardholder should require Visa Concierge directly or BIDV will support to inform Cardholder's requirement to Visa, then Visa Concierge will service cardholder directly.

ARTICLE 19: GENERAL PROVISIONS

19.1 For Cardholder having applied for BIDV MAN UTD card, Cardholder agrees that Manchester United Corporation ("MU") and MU's business partners, which are subject to change, are allowed to share and use personal information of Primary and Supplementary Cardholder to: (a) provide services at

Cardholder's request; (b) to conduct a market research and customer categorization, and (c) to contact via letter, phone number or electrical methods (including email, text, analog television) to promote MU's products, services and relevant events unless Cardholder opts out of MU's promotion scheme. Cardholder shall meticulously review MU's confidentiality policy including up-to-date list of MU's affiliates and business partners which is available online at www.manutd.com and in writing that can be obtained by sending direct request to MU DP Officer at MU Ltd, Freeport, NW4517A, Old Trafford, Manchester M16 1BX, England.

19.2 Cardholder authorizes BIDV to request for his/her information from his/her Bank, Company, other institutions and individuals at any time without Cardholder's consent.

19.3 Cardholder authorizes BIDV to use and store his/her mobile number, email address and other information relevant to Card Transaction via BIDV, whether in or outside Viet Nam, for the purpose of promotion, improvement and enhancement of BIDV's Card Services.

ARTICLE 20: IMPLEMENTATION EFFECT

20.1 This Contract takes effect upon Signing Date and will be terminated in 30 days upon the End-of-use Date under Article 11 and Cardholder's completion of obligation to pay the principal, all accrued interest and charges.

20.2 BIDV shall reserve the right to assign or delegate its rights under this Contract to a Third Party without Cardholder giving consent thereto.

20.3 The Card is BIDV's property and not available to be assigned by Cardholder to a third party. Cardholder must return the Card at any time at the request of BIDV,

20.4 Matters not prescribed by this Contract shall comply with relevant law provisions, BIDV's regulations, and other agreements between Cardholder and BIDV.

