

SAFE TRANSACTION GUIDELINES ON BIDV - EBANKING

Dear Valued Customers,

Recently, some customers have their electronic bank account information stolen by scammers to appropriate their assets. Therefore, in order to protect your account information and assets, BIDV recommends that customers pay special attention to the following:

ALERTS

1. Receive unexpected calls, text messages, emails, news on social network notifying that you have won prizes, received money from abroad, etc. with instructions to receive prizes by providing login password, one-time password (OTP), which will then be used by the thieves to transfer money.
2. Receive unexpected calls, messages claiming to be bank staff or investigators and requiring you to provide bank account information, or forcing you to provide information by threatening, assuming you with responsibilities.
3. Receive unexpected calls claiming to be your friends, relatives who haven't met you for a long time and encountered difficulties and need your urgent help by buying scratch cards, transfer money to the account number provided by that person.

DONTS

1. DO NOT provide username, password for accessing e-banking service, do not provide OTP nor share the device which stores account information, card information, PIN code to any persons under any forms, including bank staff or those who claim themselves as bank staff or customer support staff of BIDV.
2. DO NOT provide any personal information related to your e-Banking account such as: your full name, ID number, account number, email address, registered telephone number, bank messages required by any persons unless you have actively contacted two BIDV Hotlines (1900 9247 and 04 22200588) for support or service registration.
3. DO NOT visit untrustworthy websites, DO NOT enter personal information and e-banking information into any websites or applications rather than official website/applications of BIDV.
4. DO NOT save login names and passwords on web browsers, shared devices (multiple users), public computers, etc.
5. DO NOT install software, applications from unsecured, unlicensed sites. Delete unknown or suspicious add-ons on existing browsers.
6. DO NOT download and use Internet Banking - Mobile Banking applications, OTP creation software on cracked mobile devices.

DOS

1. In order to prevent access to scam websites, please ensure that you log in to the BIDV's official website by typing www.bidv.com.vn or www.bidvsmartbanking.vn in the address bar of the browser. Then, you can log into e-banking account, declare information or download applications that originate from these sites. Please do not log into the e-banking website from links/addresses available in emails or non-BIDV websites.

2. When you lose your phone, transfer SIM cards to others, or notice any unusual transactions related to your account, please notify the Bank immediately via Hotlines: **1900 9247; 04 22200588** or visit the nearest BIDV's counter to change information or temporarily lock the service registered with the Bank relating to your phone number.

3. Install, use anti-virus software on personal devices used for Internet Banking transactions.

4. Only use public computers to access and perform Internet Banking transactions when necessary, provided that password will be changed immediately after that. Please install and use the latest version of operating system and browser, supported by the manufacturer to avoid the risk of computer viruses, spywares, etc. in e-banking transactions.

5. Keep your passwords, OTPs confidential and do not share devices that store the information. Please change login password periodically at least every 3 months, or when exposed, suspected to be exposed.

6. Log out of Internet Banking - Mobile Banking applications after use.

7. In case of regular transactions on Internet Banking with high transaction amount, please use hardware token for security and activate fingerprint authentication if your phone supports this feature.

8. Register for BSMS (account balance and card transaction notification) to increase the security of the account and card.

9. Read and strictly follow Safe Transactions Guidelines to ensure proper, safe and secure e-banking/card services.

10. Contact BIDV immediately (via phone, email, facebook) to verify information in case of any prize notification calls or suspicious transactions from your account/card or for support when there are concerns, inquiries. Official customer support channels of BIDV:

- Hotline: 1900 9247 or 04 22200588
- Email: bidv247@bidv.com.vn
- Facebook: <https://www.facebook.com/BIDVbankvietnam/>

Note:

In case customers contact BIDV's official customer support channels for support,



customers may need to provide some personal information to identify customers such as: Full name, date of birth, ID number, account number, email address, registered phone number, transaction history, username, etc. (the information is not required via facebook).

We wish you have a safe and efficient service experience!

