

TERMS AND CONDITIONS FOR CURRENT ACCOUNTS

1. A Current Account may be opened by private individual or juridical entity whose opening must be accompanied by appropriate and legitimate / legal proofs of identity and residency.
2. A deposit of not less than USD or its equivalent will be accepted as initial deposit. The foreign exchange value in the equivalent US Dollars amount in other foreign currencies accepted shall be based on the current market rate.
3. All deposits will be received as current funds and will be repaid in the same manner : provided, however, that deposits of drafts, checks, money orders, etc., will be accepted as subject to collection only and credited to the account only upon receipt of notice of payment.
4. Collection charges by the Bank's foreign correspondent in effecting such collection shall be for the account of the Depositor.
5. If, for any reason, the proceeds of the deposited checks, drafts, money orders, etc., cannot be collected or if the Bank is required to return such proceeds, the provisional entry therefore made by the Bank in its records shall be deemed automatically cancelled regardless of the time that has elapsed, and whether or not the defective items can be returned to the Depositor, and the Bank is hereby authorized to execute immediately the necessary correction amendments or changes into its records.
6. In receiving check items for deposit, the Bank, as a matter of policy, reserves the right not to accept such items which are made payable to order of any party other than the Depositor.
7. Application for payment orders (checks/transfers) may be made on the form supplied by the Bank for that purpose. The Depositor shall be responsible for keeping all such forms secure at all times and shall indemnify and hold the Bank harmless from any losses or claims arising from or connected with the loss, falsification or misuse of any such forms.
8. The Depositor shall notify the Bank immediately on discovering that any checks or payment orders issued by the Bank to the Depositor have been stolen, lost or mislaid : such notification should be confirmed by the Bank.
9. Withdrawals may be made by draft, mail or telegraphic transfer in the currency of the account at the request of the Depositor in writing or by authenticated cable other than the Bank's prescribed application for the above withdrawals. Such request must indicate the name of the payee/ s, amount and the place where the funds are to be paid.
Any documentary stamp, transmissions and other charges related to such withdrawals shall be for the account of the Depositor and to be paid upon demand.
All withdrawals must be supported by sufficient funds in the Depositor's account.
10. A monthly service charge may be imposed in respect of any account if the Depositor fails to maintain the required minimum balance in respect of such account as such minimum balance shall be notified to the Depositor from time to time.
11. The Bank shall be entitled at all times to correct any errors made by the Bank either in crediting or debiting any account or in executing any order in connection therewith. Without limiting any other provisions hereof, the Bank shall not be liable for any error which is rectified by the Bank within a reasonable time under the circumstances after the Bank has knowledge thereof and the Depositor hereby waives, to the fullest extent permitted by law, any claim against the Bank in respect of any such errors.
12. The Depositor may be notified either personally or in writing of the Bank's intention to close the account and interest will cease from the date of such notification. The Bank, may, at any time also return to the Depositor all or part of the amount which may be standing to his credit, or refuse to accept further deposits from him/her, or limit the amount of such deposits in its absolute discretion.
13. All accounts with no transaction for a period of 5 (five) years successively and continuously inactive from date of last transaction, shall be considered and classified as dormant.
Dormant account with outstanding balances remaining inactive after 5 (five) years of dormancy will be closed and the remaining balance will be forfeited in favour of the Bank to cover the Bank's administrative expenditures.
14. The Depositor shall promptly notify the Bank in writing of any change of signature (s), authorized signature(s) and/or address.
15. A Statement of Account indicating the transactions can be picked up or sent to the Depositor.
16. The Bank shall not be liable for, and the Depositor hereby waives to the fullest extent permitted by law any right which it may now or hereafter have to claim against the Bank in connection with (i) any misunderstanding mutilation, delay or faulty transmission of instructions, and communication, whether by post, telephone, telegraph, telex service or any other communication systems whatsoever, and (ii) any limitation on use or unavailability or non payment of funds due to restrictions on convertibility involuntary transfers, distraint of any character (whether or not having the force of law) or any other cause whatsoever beyond the control of the Bank. The specific means of communications or mode of despatch may be elected by the Bank at its sole discretion.
17. The Bank shall not be liable under any circumstances to the Depositor for any decrease in the value of the funds credited to any account due to the imposition of withholding or any other taxes or any fluctuation in currency exchange rates.
18. Any instruction for terminating an account must be in writing and must bear the signature of the Depositor(s) corresponding with the specimen signature given to the Bank.
19. These terms and conditions are subject to changes without prior notice.

APPLICATION FOR OPENING ACCOUNT
ÁUN XIN MÚÁ TAÀI KHOÁÁN

Date :
Ngày

Account No. :
Số tài khoản

NAME OF COMPANY/
INDIVIDUAL :

Tin Công Ty/
Caá nhên

Tel No :

Telex :

Fax :

ADDRESS :
Áòa chó

GENERAL INFORMATION
CHI TIẾT TỔNG QUÁÁT

FOR COMPANY :
Đánh cho Công Ty

Date of registration :
Ngày cêép giêéy pheáp

Registration No :
Giêéy pheáp số

Capitalization :
Vôén

FOR INDIVIDUALS :
Đánh cho caá nhên

Date of birth :
Ngày sinh

Place of birth :
Núi sinh

PP/ID No :
PP/ CMND

Nationality :
Quốc tóch

I/We shall comply with the Bank's terms and conditions
as stated at the back page hereof.

Tôi/Chúng tôi sẽ tuân thủ những áiiu khoản của
ngên háng áúúác qui áõnh úá trang sau àây :

Hochiminh City,

(Signed, stamped)
(Kyá tín, áoáng đêéu)



Specimen stamp
(if any)
(mêiu con đêéu nêéu cóá)

Signature authenticated by :
Chúá kyá áúúác chúáng thúác búái

Approved by :
Phí duiyát

REMARKS :
Ghi chúá