

**Article 1. Definition**

1. Live chat: is introducing, instructing and answering customer's questions related to IVB products and services. Information provided via Live chat is for reference only during the time of Live chat session.
2. Support staff: is IVB staff who has responsibility to support customers via Live chat.

**Article 2. Procedure**

1. Propose and confirm to use the service:
  - Customer visits IVB website at [www.indovinabank.com.vn](http://www.indovinabank.com.vn), selects the "Chat" item, then inputs all the requested information.
  - Choose "I agree to Terms of Conditions" and click "Chat" to start Live chat session.
2. Ending session: customer closes the chat window to end Live chat session.

**Article 3. Customer's rights and responsibilities**

1. Do not provide any information related to customer's accounts and transactions at IVB to support staff, except for customer's name, phone number and email address to use for the Live chat session.
2. Actively implementing methods to ensure information and operation security of customer's access devices.
3. Other rights and responsibilities as prescribed by Law.

**Article 4. IVB's rights and responsibilities**

1. IVB has the right to decline requests which not covered by Live chat support service if IVB states that these requests are not used for customer's transaction purpose at IVB and/or poses information and operation risks for customer's access devices.
2. Other rights and responsibilities as prescribed by Law.

**Article 5: Service disruption**

1. Service usage may be disrupted due to internet connection, software error and/or from the support staff. Customer agrees to waive all liability for IVB incurred due to this disruption.
2. In case of service disruption, customer can close Live chat window and repeat the procedure as stated in Article 2 or contact IVB hotline 1900 588 879 for instruction.

**Article 6: Network security risk**

Customer agrees to waive all liability for IVB if problems related to network security incurred during service usage which are beyond the control of customer and IVB, not the fault of IVB, such as hacking, virus spreading...

By choosing "I agree" or other approaches to use the service, customer agrees to all the terms and conditions of using the service.