

APPENDIX 3: TERMS AND CONDITIONS OF ONLINE PAYMENT SERVICE FOR INSTITUTIONAL CUSTOMERS ON ONLINE BANKING

ARTICLE 1: INTERPRETATION OF TERMS

1.1. "Supplier": means an organization or individual that provides specific goods, services or products (such as electricity, water, telecommunications, apartment fees, etc.) that IVB cooperates with through online banking channels (Internet Banking and Mobile Banking) to provide Online payment services or related services to customers. The supplier is responsible for ensuring the quality and availability of services/goods and providing the necessary transaction information for IVB to carry out payment activities or connect services.

1.2. "Payment Service providers": means organizations licensed to provide payment intermediary services under the Operation License issued by the State Bank of Vietnam and are cooperating with IVB.

1.3. "Customer": means an Institutional Customer who registers and uses Online Banking services.

1.4. "Online payment transaction": means an activity in which an institutional customer makes payment for goods, services or financial obligations of the organization through IVB's online banking channel.

ARTICLE 2: GENERAL TERMS

2.1. The Customer agrees that the payment of bills on the Online Banking channel means that the Customer confirms that he has read, understood and agreed to comply with this Terms and Conditions, as well as the amendments and supplements announced by IVB from time to time in accordance with the provisions of law.

2.2. In case these Terms and Conditions of Online payment Service are different from other relevant regulations issued by IVB, the contents specified in these Terms and Conditions shall prevail.

2.3. IVB has the right to amend, supplement or replace the contents of these Terms and Conditions at any time without the prior consent of the Customer. All changes will be notified to customers before the changes take effect via IVB's official information channels (website, email, Online Banking application or other means). The Customer's continued use of the service after the date of

application of the change is understood as the Customer's agreement to all the amended/supplemented contents.

ARTICLE 3: TRANSACTIONS AND PROCESSING OF TRANSACTIONS

3.1. Transaction time: Customers can make Online payment transactions at any time through the Online Banking channel. Transactions will be processed by IVB immediately after customers complete the requirements on the system. IVB will debit from the customer's current account to fulfill the customer's Online payment requests.

3.2. IVB has the right to change the transaction time or transaction processing time to comply with legal regulations, internal processes or agreements with service providers. All changes will be notified to customers in advance via IVB's official information channels (website, email, Online Banking application or other means). IVB is committed to maintaining Online payment services with reasonable processing time, in line with online banking practices in Vietnam.

3.3. Transaction currency: Online payment transactions are only made in Vietnam Dong (VND).

3.4. The Customer agrees that apart from the periods of temporary suspension of the Online Banking system planned and notified by IVB in advance, the Online Banking system may be affected by technical problems, errors or unintended interruptions. IVB is responsible for correcting errors arising in transactions caused by technical problems, interruptions in Online payment transactions from the Customer's account and refunding the fees or charges collected for Online payment transactions that are erroneous during the system interruption.

3.5. Online payment transactions are made through IVB's online banking channels, including Internet Banking, Mobile Banking, and other transaction channels as prescribed by IVB from time to time. IVB has the right to add, change or restrict transaction channels to comply with the law, upgrade the system or improve customer experience. All changes are notified in advance by IVB to customers through IVB's official information channels.

3.6. Transaction limit: The transaction limit is set by IVB from time to time, depending on the service package that the Customer registers. The specific limit is publicized on IVB's website, Online Banking application and other official information channels. IVB reserves the right to change the transaction limit to comply with the provisions of the law, manage risks or improve services. All changes will be notified in advance by IVB through IVB's official information channels.

3.7. The maximum time for approving orders for Online payment transactions is **10 days** from the time IVB records the payment order made on the system provided that the payment order and transaction documents (if any) are made appropriately in accordance with IVB's regulations.

ARTICLE 4: TRANSACTION DOCUMENTS

4.1. Transaction documents related to Online payment services on Internet Banking and Mobile Banking include: Bank Debit Advice, Account Statement and other documents as prescribed by IVB from time to time.

4.2. Due to the peculiarities of Online payment services provided through payment intermediary service providers and the State Bank's regulations on ensuring the integrity of transaction documents, the beneficiary's information on transaction documents will be displayed as follows:

- For IVB services connected directly with the Provider, the name of the beneficiary on the transaction document is the name of the Service Provider.
- For services performed through Payment Service Providers, the beneficiary's name on the transaction document will be left blank.

4.3. IVB has the right to refuse to handle complaints and be exempt from liability for disputes related to the information provided by the Customer mentioned in Clause 4.2.

ARTICLE 5: HANDLING OF COMPLAINTS AND DISPUTES

5.1. The handling of complaints and compensation shall comply with IVB's current regulations in accordance with the provisions of law in each period.

5.2. IVB is not obliged to compensate for damages caused by the Supplier, Payment Service Providers or the Customer. However, IVB will coordinate with relevant partners to support the handling of arising complaints (if any).

5.3. Time limit for requesting tracing and complaints: Customers are entitled to request tracing and complaints within 60 (sixty) days from the date of occurrence of events to be traced and complained about.

5.4. Time limit for handling tracing and complaints:

- Within a maximum period of 30 (thirty) working days from the date of receipt of the customer's first request for tracing or complaint.

- Within a maximum period of 05 (five) working days from the date of notification of the result of tracing and complaint to the customer, IVB shall compensate the customer for losses arising from IVB's fault that is not due to the customer's fault and/or does not fall under force majeure events.
- Upon the expiration of the time limit for handling tracing and complaints specified in this Article but the cause or fault of any party has not yet been determined, within the next 15 (fifteen) working days, the parties shall jointly determine the damage and the compensation (if any) on the basis of the extent of the fault of the parties causing the damage.
- In case of signs of crime, IVB will notify the competent state agency in accordance with the law on criminal procedures and report to the State Bank (Payment Department, Banking Inspection and Supervision Agency, State Bank of provinces and cities in the area); at the same time, notify customers in writing of the status of handling requests for tracing and complaints. The handling of tracing and complaint results is the responsibility of competent state agencies for settlement. In case the competent state agency announces the settlement result without criminal elements, within 15 (fifteen) working days from the date of the conclusion of the competent state agency, IVB shall reach an agreement with the Customer on the plan to handle the tracing results. complaints.
- In case IVB, customers and related parties cannot reach an agreement and/or do not agree with the process of requesting tracing and complaints, the dispute settlement shall be carried out in accordance with the provisions of law.

ARTICLE 6: CUSTOMER RIGHTS

- 6.1.** To use the available balance on his/her payment account to execute legal and valid payment orders.
- 6.2.** To request IVB to execute lawful and valid payment orders.
- 6.3.** To be provided with information and documents of Online payment transactions, including: detailed inquiries about the payment orders sent, transaction status, notices of arising transactions, debt/credit notices, VAT invoices, etc.
- 6.4.** Other rights of the customer shall comply with the provisions of the Terms and Conditions for using the Online Banking service and the Terms and Conditions for opening and using the account.

ARTICLE 7: CUSTOMER OBLIGATIONS

- 7.1.** The Customers is responsible for ensuring that the source account has sufficient balance (including service fees) to make Online payment transactions at the time of the transaction.

7.2. The Customer must provide complete, accurate and timely information necessary to make the Online payment transaction, including but not limited to the Customer ID, invoice information, and other information as required by IVB or the Supplier. At the same time, customers are fully responsible for the authenticity and legality of the documents provided by customers, ensuring that they match the originals.

7.3. The Customers is responsible for checking and confirming the accuracy of the transactions made, and immediately notifying IVB of any errors or abnormal transactions.

7.4. The Customers is responsible for complying with applicable legal regulations related to Online payment transactions, including regulations on the prevention of money laundering and terrorist financing.

7.5. The Customers is responsible for any damages arising from the provision of false, incomplete, or insufficient information in the source account at the time of making the transaction.

7.6. Other obligations as prescribed in this Terms and Conditions, Terms and Conditions for opening and using payment accounts for IVB's Organizations, Terms and Conditions for using Online Banking services and other obligations as agreed between IVB and the Customer and in accordance with the law.

ARTICLE 8: RIGHTS OF THE BANK

8.1. To suspend or refuse to execute the Customers's Online payment order without being liable in the following cases:

- * The Customers's current account does not have enough balance to execute payment orders, collect service fees and other financial obligations (if any).
- * The Customers violates the provisions of these Terms and Conditions, other relevant Terms and Conditions.
- * IVB has grounds to believe that the transaction has signs of violating the law, or there are any signs of doubt about authenticity, forgery, fraud or fraud.

8.2. IVB is not responsible for any damages and/or complaints and disputes (if any) arising to the Customer or to a third party related to the Customer due to IVB's exercise of its rights and obligations specified in this Terms and Conditions, including IVB's suspension or refusal to execute the payment order. Customer's application.

8.3. Hereby, IVB is entitled to automatically debit (debit) any account (current account, deposit account and other accounts) of the Customer to collect service usage fees and transaction

processing fees according to IVB's current Fee Schedule, and other financial obligations (if any). In case the debit account does not have enough money for IVB to collect fees and other financial obligations (if any), the Customer must pay in full immediately by other sources.

8.4. Do not take any legal responsibility when an incident occurs due to falsification of Online payment documents and documents, provided by the Customer in contravention of regulations, and/or failure to comply with IVB's instructions and regulations issued in accordance with the law from time to time.

8.5. Not responsible for any damages arising from the inability to cancel or modify transactions that have been made by IVB according to the Customer's payment request.

8.6. The Customer agrees to allow IVB to recover money due to IVB's mistake or error during the transaction but must comply with the conditions specified in legal documents.

8.7 Other rights as specified in these Terms and Conditions, the Terms and Conditions for opening and using payment accounts for IVB's Organizations and the terms and conditions for using Online Banking services and other rights as agreed between IVB and the Customer and in accordance with the law.

8.8. IVB has the right to refuse to perform Online payment transactions if it is found to violate the provisions of laws and policies of IVB, or if the information provided is incomplete or inaccurate.

ARTICLE 9: OBLIGATIONS OF THE BANK

9.1. IVB commits to perform Online payment transactions in accordance with the information provided by the Customer, except for technical problems or force majeure circumstances beyond IVB's control (such as payment system failures, natural disasters, or other incidents as prescribed by law).

9.2. IVB is responsible for notifying the Customers of the transaction status or any issues related to the Online payment transaction as soon as possible, through one of the communication channels registered by the Customers.

9.3. IVB ensures the confidentiality of Customer's transaction information in accordance with the provisions of law and IVB's privacy policy, except for the case of providing information at the request of a competent state agency.

9.4. In case the transaction cannot be carried out due to the fault of IVB, IVB will refund the debited amount (if any) and compensate for direct damage (if any) in accordance with the law, unless otherwise agreed by the parties.

ARTICLE 10: GENERAL PROVISIONS

10.1. The Customer confirms that he has read and understood and agreed to the Terms and Conditions of Online payment Service for Institutional Customers.

10.2. The contents not mentioned in the Terms and Conditions of Online payment service for Institutional Customers shall comply with the Terms and Conditions for opening and using IVB's Institutional payment account and other relevant Terms and Conditions as agreed between the Customer and IVB and in accordance with the regulations of France, relevant laws in each period.

10.3. These Terms and Conditions shall be made in two versions in Vietnamese and English, which have the same legal validity. In case there is a difference between the Vietnamese content and the English content, the Vietnamese language shall be applied.

10.4. Disputes arising out of or in connection with these Terms and Conditions shall be resolved through negotiation. If negotiation is not possible, the dispute will be resolved in a competent court in Vietnam.