

BIDV CULTURE HANDBOOK

(Issued under Decision No. 666/QD-BIDV on the issuance of the Culture Handbook of the Joint Stock Commercial Bank for Investment and Development of Vietnam)

PART 1. PURPOSE, SUBJECT AND SCOPE OF REGULATION

I. PURPOSE

This culture handbook aims to guide all employees working in the BIDV system (hereinafter referred to as BIDVers) to understand, promote and foster cultural values; practice codes of professional ethics, codes of conduct, traditional cultural events; thereby building BIDV's corporate culture. This is also BIDV's commitment so that customers and the whole society can monitor, evaluate and help BIDVers maintain their ethical conduct and proper behavior when performing their duties.

II. SUBJECT OF REGULATION

The BIDV culture handbook is applicable to all contracted employees of BIDV in all working positions.

III. SCOPE OF APPLICATION

The BIDV culture handbook provides for cultural values, professional ethical standards, and codes of conduct in working relationships and social behavior of BIDVers.

PART 2. PROVISIONS

I. CORE VALUES

Core values are the standards that form a solid foundation for BIDV to build its brand and earn the trust from customers, partners, shareholders, and society. They are also a guideline for navigating thoughts, perceptions, actions and decisions of BIDV and BIDVers.

BIDV's 5 core values namely Intelligence - Belief - Integrity - Detail Orientation - Vitality are expressed in the abbreviation "iBIDV", particularly:

1. Intelligence

BIDVers deeply understand and believe that knowledge is the power to change the world. With a foundation of experience accumulated over generations, everyday BIDVers continuously learn and are ready to open to

new knowledge, new technologies, new mindsets and seize opportunities to constantly create initiatives to increase benefits and conveniences for customers, partners, communities, employees and contribute to promoting social progress.

Cultivate intelligence!

- 1 Read and learn something new every day
- 2 Constantly strive to create better values
- 3 Share and cooperate to enhance power

2. Belief

BIDVers understand that the strong belief from customers, partners, the community and the staff themselves is the foundation for all successes now and in the future. Therefore, each and every BIDVer must be dedicated, responsible in all activities, fully and effectively deliver all commitments made by BIDV. Each action is based on solid grounds, keeping promises and walking the talk; following the good example of the previous BIDVer's generations to foster a humane lifestyle, appreciate the good things, and behave with kindness, sincerity, and dignity.

Keep up the belief!

- 1 Be dedicated and responsible in all activities
- 2 Keep promise, walk the walk
- 3 Be humane and appreciate good things

3. Integrity

BIDVers understand and value their own honour and responsibility to their profession by always acting fairly, respecting the law and following ethical standards; fighting against the wrongs and protect the rights. Each person always need to cultivate and train professional stance; ensure the transparency in interest-related relationships; be honest and serious with yourself and with those around you.

Act with integrity!

- 1 Respect the law and the right
- 2 Be transparent and comply with ethical standards
- 3 Be honest and serious with yourself and others

4. Detail orientation

BIDVers understand the meaning and importance of professionalism, attention to details and consider these qualities as a cross-cutting factor in providing the best products and services, thereby improving the operational efficiency of BIDV as well as the trust of customers. Each BIDVer must always care about and attends to details. Every action and word is done with dedication, diligence and a high sense of responsibility, always respecting and properly delivering all commitments to customers, partners, and the community.

Attend to detail!

- ① Do the smallest things right
- ② Be dedicated, thoughtful in conversation and behavior
- ③ Attend to detail and see through. Do not be half-hearted.

5. Vitality

BIDVers understand the value of a strong nation and a sustainable business to nurture their aspiration to build a vital, civilized Vietnam where BIDV stays a leading commercial bank with a friendly, professional, modern working environment that brings the positive energy to the society. That vital aspiration will always be fostered through generations, every day, and every hour in every BIDVer. It is also a way for BIDVers to show their gratitude to those who have been working hard for the development and prosperity of BIDV as well as of Vietnam.

Increase the vitality!

- ① Be dedicated to a civilized and prosperous society
- ② Strive for a professional and modern BIDV
- ③ Create positive energy for everyone

II. CODE OF ETHICS

1. Respect the law – Act with integrity

Proactively study and strictly comply with laws, regulations and business processes to properly apply to your scope of work; build professional stance, maintain discipline; forecast risks; act carefully, do not cut off or skip the prescribed steps/procedures.

Do the right thing on the reasonable basis; be honest, transparent, uphold trust and honour, be enterprising; avoid embezzlement and self-interest; resolutely fight against wrongdoings.

2. Own your mind – Be loyal

Own your thoughts, perceptions, and emotions; clearly know your strengths and weaknesses; have a clear opinion, avoid the herd mentality, be careful with your words and actions.

Be loyal to the country, to the BIDV Aim your thoughts and actions at protecting assets, data, legitimate interests, reputation and brand of BIDV.

3. Learn continuously – Embrace growth mindset

Constantly learn and refresh yourself; select appropriate knowledge to foster self development; nurture forward thinking, ensure high adaptability; encourage creativity, eliminate conservative and backward thinking.

Set specific goals and requirements at work; develop detailed work plans, prioritize important tasks; maintain growth attitude, listen and make efforts to improve yourself every day and achieve higher performance at work.

4. Take responsibility – Be dedicated

Always take responsibility for yourself, your unit and BIDV; be willing to accept and complete tasks; be proactive in everything; dare to think, dare to do and dare to take responsibility; do not blame others; voluntarily be subject to supervision, control and practice a risk culture.

Be voluntary and self-disciplined to contribute your knowledge, talent, energy and enthusiasm to the common interests of the organization and community. Be dedicated in every task, every service provided to customers; respect and understand the needs of customers, fulfill commitments and wholeheartedly accompany customers and offer them the best service quality.

5. Live amicably – Act politely

Live with humanity and love; be respectful and thoughtful in each relationship, be grateful to the previous generations, sincerely support colleagues, customers and stakeholders; maintain respect, cooperation, mutual understanding, non-discrimination; preserve business ethics and respect cultural traditions.

Be a civilized citizen, lead a healthy lifestyle, live respectfully and for the common interests of community; be a dedicated, enthusiastic, aspirational banker who constantly strives for personal development and join hands to build a strong BIDV.

III. CODE OF CONDUCT

1. To predecessors: Be respectful, grateful

Always respect the efforts, contributions and good traditional values that have been left by the previous generations; respect, learn and continue to promote the achievements and experiences of the previous generations.

Show gratitude, regularly care for, listen to and share difficulties with the previous generations.

2. To superiors: Maintain obedience and trust

Subordinates respect and comply with the decisions and assignments by their superiors; Actively speak up your point of views, give recommendations for work improvement, properly perform your roles and positions at work; avoid harming reputation of your superiors and organization.

Always keep your trust, honesty and sincerity in relationship with your superiors. Respect, listen to the directions from superiors and make efforts for learning and improvement.

3. To subordinates: Be fair, be a role model

Superiors are responsive, modest, listen to opinions and aspirations of subordinates; arrange jobs according to their capacity and expertise; maintain fairness, objectivity and transparency in work assignment and evaluation.

Be supportive, helpful and create favorable conditions for your subordinates to perform their duties, protect their rights, honour and reputation; always be a role model at work and in life; be open-minded, dare to think, dare to do and dare to take responsibility, walk your talk, avoid abusing your position for personal gain.

4. To colleagues: Support and learn

Always maintain trust, cooperation, support in relationships and work with colleagues; be responsive, attentive and supportive at work and in life; avoid abusing relationships to commit fraudulent acts.

Learn from colleagues to make progress together; always nurture a modest and growth attitude when listening to colleagues; Be positive, enthusiastic, supportive in building a civilized and inclusive work environment.

5. To customers: Be attentive, friendly

Consistently apply customer-centricity approach in all activities; always be attentive, supportive to customers, listen to and proactively introduce BIDV's products and services that meet customers' needs.

Always be dedicated, friendly, hospitable and proper in interacting with customers; be committed, professional, thorough to inform and provide the highest quality services to customers.

6. To partners: Accompany for mutual development

Be sincere and build trust in cooperation with domestic and international partners; strive to best fulfill your commitments, walk the talk, share difficulties, and accompany for mutual development.

Cooperate for mutual interests, make decisions based on valid and clear grounds, strive to seek and adopt the best solution to ensure mutual benefits between the parties.

7. To media: Be cooperative, professional

Keep professionalism, adhere to plan when working with the media; always show a positive attitude in cooperation with press agencies.

Be consistent in giving information and statements, be confident in communication, leave good impression on the media, maintain BIDV's brand and reputation and inspire the community.

8. To the State: Comply, take responsibility

Always show respect, comply with the lawful and valid regulations of government agencies, mass organizations and social organizations.

Bravely speak up with high responsibility, be honest when giving opinions on the guidelines and policies of state regulators, localities, mass organizations and social organizations.

9. To the community: Share, spread values

Always take care of the disadvantaged groups in society and actively join hands with the community to promote sustainable development in line with the specific conditions of each individual and department.

Always keep the right attitude towards and show respect to the policy beneficiaries; spread good deeds and join hands to build a civilized community.

IV. ANNUAL CULTURE EVENTS

1. BIDV Day

BIDV Day is held on 26 April every year. This occasion features activities honouring employees, showing gratitude to generations of employees, customers and partners, as well as cultural and sports activities and community activities.

In some special years (5-year interval), BIDV's anniversary ceremony will be organized together with side events in accordance with the legal and regulatory provisions.

2. BIDV Culture Week and Cultural Awards

BIDV Culture Week is held annually on the occasion of the bank's anniversary to strengthen its internal solidarity and honour BIDV's cultural values and innovation through creative idea contests...

BIDV Culture Award is an annual award that honours staff and departments with considerable achievements in contributing to building BIDV culture.

3. Annual Gratitude Meeting

Every year, BIDV and its member units organize an annual meeting between generations of employees to show appreciation to the contributions of employees and foster traditional values.

Each unit can decide to organize conferences to meet with customers and partners to express gratitude and collect their feedbacks, and tighten the cooperation relationship between BIDV and its partners and customers.

V. IMPLEMENTATION ORGANIZATION

Branding and Communication Department is responsible for organizing the implementation of the Resolution and contents of the corporate culture specified in the Culture Handbook; be a focal point to work with units including Compliance Supervision, Legal Affairs, Human Resources, Trade Union Standing Committee, Youth Union to formulate sanctions on violation and submit to the Board of Directors for issuance and implementation.

1. Communication on the Culture Handbook

Disseminate the contents of the Culture Handbook in various ways to attract employees' attention.

Organize workshops and compulsory training programs for target groups from new employees to managers and leaders.

Organize communication campaigns, call for practice and develop Corporate Culture communication initiatives to all staff system-wide.

2. Contests on Corporate Culture

Annually, member units, in collaboration with Trade Union and Youth Union organize contests on corporate culture.

There should be rewards for units, teams and individuals who actively participate in and obtain encouraging results in corporate culture contests to spread it to the whole system.

3. Practicing BIDV Culture

Employees sign a commitment to comply with the Culture Handbook; behave and work to best serve customers as well as to protect the BIDV's brand and reputation.

Units, Trade Union and Youth Union actively encourage the practice of corporate culture on a regular and continuous basis; listen and respond to staff feedback and questions.

4. Examination and supervision

Organize periodic and ad-hoc inspection and assessment; develop self-inspection or cross-check inspection mechanisms, periodically report on implementation results, obstacles and propose solutions to handle and develop follow-up implementation plan at each unit.

Promptly propose rewards and disciplines to competent authorities.

5. Constantly fostering and updating the Culture Handbook

During the dissemination, practice and examination of the corporate culture, units, teams and individuals actively learn and discover typical cultural values of the BIDV and inform the Branding and Communication Department to report to the Board of Directors for amendments and supplements.

PART 4. IMPLEMENTATION EFFECTIVENESS

The Culture Handbook is issued under Decision No. 666/QD-BIDV on the issuance of the Culture Handbook of the Joint Stock Commercial Bank for Investment and Development of Vietnam and replaces the 2019 Code of Ethics and Conduct.

**ON BEHALF OF THE BOD
CHAIRMAN**

Signed

Phan Duc Tu

Appendix

SOME NOTES ON ETIQUETTE RULES

I. CONVERSATION

1. Greeting: Proactive – Hospitable

Be proactive to greet colleagues and customers at offices or when meeting with customers

Be friendly, hospitable, civilized, and polite.

2. Introduction: Polite - Informative

Be polite and proper when introducing yourself and others

Introduce briefly but informatively about your name, job title, working unit; role at work.

3. Business card: Sincere – Welcoming

Using a business card according to BIDV's form, give the business card with both hands, show the business card towards the recipient. When handing out the business card, start with the person of the highest position.

Receive business cards with both hands. Note down the information of the partner on the business card for reference in case of need.

4. Talking: Listening – Open

Respect, listen to and do not interrupt your partner. Use a common language, keep it short and easy to understand. Focus on what you want to say, control your emotions.

Create an open, warm, and friendly atmosphere.

5. Phoning: Brief – Enough to listen

Clearly define the objective and content to be discussed. Keep it short and easy to understand. Listen to and give your partner the opportunity to talk.

The volume when exchanging on phones should be enough and not affect the people around.

6. Email: Professional – Timely

Use BIDV's email when exchanging about work. Use polite, simple words. The email subject should be specific, concise, and accurately express the issue in question; use email signatures in accordance with BIDV's regulations.

Respond to the email promptly; set auto-response when absent.

7. At meetings: Serious – Constructive

Read the meeting content/documents and prepare comments in advance.

Follow the direction of the meeting chairperson, do not do private work. Focus on listening, switch your cell phone to silent mode during the meeting. Organize documents and items neatly after the meeting.

8. Group meeting: Constructive - Practical

Actively contribute ideas when asked or related to the areas of your concern/responsibility. When communicating, you should listen to and wait for the partner to express fully what he/she wants to say.

Do not send records and documents to groups on social networks. Do not exchange contents that are not related to the topic of the group and delete the group when the work is done.

9. Social networks: Respectful - Positive

Politely listen to and respect community opinions. Do not make speech on behalf of BIDV on social networks. Take responsibility for the correctness and legality of the information you post.

Actively interact with BIDV's social media presences. Keep customer information confidential and support to give advice on approved information within your scope of work. Comply with BIDV's regulations when interacting on social networks.

IV. PERFORMING DUTIES

1. Work: On time – On schedule

Adhere to the prescribed working hours. Report to the line manager when coming late and leaving early.

Use your time effectively and with quality. Complete the work with quality and on time. If there are any problems, report to the line manager for handling or extending the schedule timely.

2. Custume: Standard - Elegant

Wear uniforms/dresses in accordance with BIDV's regulations. Keep uniforms clean and beautiful and wear them only when on duty.

Keep your hair, jewelry polite, neat, and suitable for the office. Female staff should wear light and fresh makeup.

3. Document: Tidy – Organized

Organize, store records, documents in a scientific, neat and easy to use manner.

Manage records and documents in accordance with procedures and regulations, do not copy or distribute documents without approval from the line manager.

4. Asset: Safe - Efficient

Manage assets and information in accordance with regulations and procedures. Do not use BIDV's information assets for personal purposes, report to management when taking assets out of the office.

Use assets sparingly and efficiently; comply with regulations on fire prevention and fighting.

5. Workplace: Neat – Clean

Keep your workplace neat and clean. Decorate the workplace harmoniously and suitably in compliance with BIDV's brand identity; be conscious of preserving the common landscape.

Do not gather and talk loudly which may affect the people around. Refrain from eating in the office.

6. Learning: Self-disciplined – Quality

Be honest, self-disciplined to study to meet the job requirements. Attend the right and full learning courses.

Actively discuss with lecturers and colleagues; Spreading and disseminating the learned knowledge to colleagues.

7. Movement activities: Enthusiastic - Dedicated

Enthusiastically contribute ideas and efforts to collective activities.

Actively cooperate with teammates/colleagues and spread beautiful images from individual and unit's movement activities.

8. Attending events: Punctual - Courteous

Be the right person and be on time. Do not leave when leaders are still working and receiving guests (if without the consent of the host).

Dress politely, elegantly, confidently and friendly. Exchange, talk gently and attentively, care about guests.

9. Community: Civilized – Polite

Be polite and civilized when living in the locality and participating in activities in the community.

Get along with the collective, maintain order and common hygiene. Comply with regulations and conventions of the community; spread BIDV's cultural values and actively contribute to building a civilized community.