

BIDV CULTURE HANDBOOK

PART 1. PURPOSE, SUBJECT AND SCOPE OF REGULATION

I. PURPOSE

The Culture Handbook aims to guide all employees working in the BIDV system (hereinafter referred to as BIDVers) to understand, promote and foster cultural values; to practice codes of professional ethics, codes of conduct, traditional cultural events; thereby contributing to the development of BIDV's corporate culture. It also represents BIDV's commitment that customers and society at large can supervise, evaluate, and help BIDVers preserve their ethical conduct and appropriate behavior in the performance of their duties.

II. SUBJECT OF APPLICATION

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

III. SCOPE OF REGULATION

The BIDV Culture Handbook sets forth the cultural values, code of professional ethicals, and codes of conduct, applicable to BIDVers in their professional relationships as well as social behavior.

PART 2. PROVISIONS

I. CORE VALUES

Core values provide the solid foundation on which BIDV builds its brand and earns the trust of customers, partners, shareholders, and society. They also serve as a compass guiding the thoughts, perceptions, actions, and decisions of BIDV and its people.

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 holds the power to change the world. Building on experience accumulated over generations, BIDVers continuously learn each day, embrace new knowledge, technologies, and mindsets, and seize opportunities to create initiatives that enhance value and convenience for customers, partners, communities, and employees, while contributing to the advancement of society.

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 trust of customers, partners, communities, and colleagues is the foundation of all present and future success. Each BIDVer is therefore expected to act with dedication and responsibility in every endeavor, honoring BIDV's commitments fully and effectively. Every action must rest on solid principles - keeping promises and walking the talk - while following the example set by previous generations of BIDVers to nurture a humane way of life, cherish what is good, and act with kindness, sincerity, and dignity.

Keep up the belief!

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

3. Integrity

BIDVers understand and uphold their honor and professional responsibility by acting fairly, respecting the law, and adhering to ethical standards; by standing against wrongdoing and protecting what

is right. Each individual must continually cultivate professional stance, ensure transparency in interest-related relationships, and remain honest and earnest with themselves and with others.

Act with integrity!

- ❶ Respect the law and the right
- ❷ Be transparent and comply with ethical standards
- ❸ Be honest and serious with yourself and others

4. Detail orientation

BIDVers understand the meaning and importance of professionalism and attention to detail, regarding these qualities as essential to delivering the best products and services, thereby enhancing BIDV's operational efficiency and strengthening customer trust. Each BIDVer must always remain attentive and meticulous, ensuring that every action and word is carried out with dedication, diligence, and a strong sense of responsibility, while consistently honoring commitments to customers, partners, and the community.

Attend to detail!

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

5. Vitality

BIDVers recognize the value of a strong nation and a sustainable business, nurturing their aspiration to build a prosperous and civilized Vietnam where BIDV stands as a leading commercial bank with a friendly, professional, and modern working environment that radiates positive energy to society. This aspiration is continuously nurtured across generations, every day and every moment, within each BIDVer. It is also a way for BIDVers to honor and express gratitude to those who have devoted themselves to the growth and prosperity of BIDV and Vietnam.

Increase the vitality!

- ❶ Be dedicated to a civilized and prosperous society
- ❷ Strive for a professional and modern BIDV
- ❸ 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. PROHIBITED PRACTICES AT BIDV

1. Corruption
2. Money laundering and terrorist financing
3. Coercion and threats
4. Fraud and falsification
5. Abuse of trust and misappropriation of assets
6. Obstructing, concealing, or destroying evidence
7. Unauthorized use of BIDV's assets and brand
8. Gambling or organizing gambling
9. Collusion with customers
10. Harassment and exploitation of customers
11. Retaliation against whistleblowers, witnesses
12. Infringement on the health, dignity, or reputation of others
13. Other prohibited practices as stipulated by law and by BIDV.

V. 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.

VI. 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.