**Appendix 01/Business Online**

*(Enclosed with Form 01/*Business Online*)*

**TERMS AND CONDITIONS OF BIDV BUSINESS ONLINE**

**1 Article 1: Interpretation of Terms**

* 1. BIDV: means Joint Stock Commercial Bank for Investment and Development of Vietnam, BIDV Branches and transaction Center nationwide, providing customers with BIDV Business Online services as regulated.
  2. Customers are corporate (resident and non-resident) and others business type (including business households, households, cooperative group) that hold accounts at BIDV and register for BIDV Business Online services.
  3. BIDV Business Online: is the service provided by Joint Stock CommercialBank for Investment and Development of Vietnam to corporate customers with banking services via Internet.
  4. Internet Banking Transaction: means the transaction processed on BIDV Business Online, includingFacilites Service, Payment Service and Term Deposit and other services.
  5. Accounts: means all bank accounts including current accounts, deposit accounts and or loan Accounts t in Viet nam dong or foreign currency maintained at BIDV and nominated to be linked on BIDV Business Online.
  6. Service charge account: means a current account not including characterized accounts and in accordance with regulations of the Bank from time to time, registered to pay for all service charge as maintainance charge, register charge and token charge.
  7. “Term Deposit Online Account”: means a term deposit account created by corporate customers using Term Deposit Service on BIDV Business Online .
  8. Debit account: means an account that BIDV Business Online program debit for transaction as per customer request.
  9. Debit branch: means the branch of debit account
  10. Account Owner: means the person having the right to manage and use customer account in accordance with requirements of the customer and Vietnamese law.
  11. User: means the individual having the right to login and use BIDV Business Online services as applied by the customer.
  12. User Number: means the numeric string supplied by BIDV to the user in accordance with the application form for the first login BIDV Business Online .
  13. PIN: means personal identity number issued by BIDV to the user for the first log-in BIDV Business Online.
  14. Password: means personal password set by the user for logging in BIDV Business Online services.
  15. Hardware Token: means an electric device used to generate random password to authenticate the user, provided by BIDV for user to login andmake transaction on BIDV Business Online as the second authentic code
  16. “Contract for BIDV Business Online” means the agreement between the customer and BIDV regarding the use of BIDV Business Online services; including information filled on Registered Form for BIDV Business Online and the provisions as agreed in Terms and Conditions, Application Form, and other written agreements (if any).

**2 Article 2: Scope of Services**

* 1. BIDV provide customers with BIDV Business Online services via its website [www.bidv.com.vn](http://www.bidv.com.vn), including:
* ***Payment Service***: including Self fund transfer , internalthird party fund transfer, domestic fund transfer, International Payment, Standing Instruction, Bill Payment, Bulk Payment.
* ***Term Deposit Service***: Term Deposit Booking and Term Deposit Withdrawal.
* ***Facilities Service***:

+ Account inquiry: current account, , exchange rate, interest rate, service charge Inquiry.

+ Porfolio Summary Report: Inquiry all current Accounts, term deposit account and loan account Account statement Request

+ Cheque services: cheque inquiry, request for issuance of cheque, stop cheque request.

+ Payment Inquiry: Inquiry status of payment transactions posted to bank on BIDV Business Online

+ Credit Facility: Request for loan, request for premature payment, and request for disbursement.

+Trade Finance: Request for issuance/amendment/termination of Letter of Credit, Request for issuance/amendment/termination of guarantee, shipping guarantee

+ Other online services provided by BIDV from time to time.

* 1. Provision of all or any of above services shall comply with regulations of BIDV from time to time.
  2. The customer register BIDV Business Online services by filing in, signing and sealing onto the “BIDV Business Online Registration Form” as regulated.

**3 Article 3: User**

* 1. “BIDV Business Online Registration Form” is legal basis and including the authorization of account owner to users for accessing BIDV Business Online and processing transactions.
  2. The customer commits that transactions approved via BIDV Business Online system by the authorised users shall be the customer's responsibilities, whether the approver of transaction is account owner or so authorized by account owner.
  3. The customer commits to take internal control measures to ensure that the users shall maintain the confidentiality of account information and transactions, and create transaction in accordance with customer requirements and provisions of law.

**4 Article 4: Transaction Limit**

* 1. Except as otherwise agreed between the customer and BIDV regarding the increase/decrease of limits, all of transactions processed via BIDV Business Online system must comply with:

1. Daily Limit: is the maximum amount limit that customer is allowed to make transaction in one day.
2. Transaction Limit: is the maximum amount limit that customer is allowed to process for a transaction.
3. Maximum number of transactions: is the maximum number of transactions that customer is allowed to process in one day.
   1. Maximum limit per day for Bulk Paymentis the maximum amount limit of bulk payments that customer is allowed to process in one day.Maximum Number of File Upload per day: is the maximum total number of File Upload that a customer is allowed to process in a day.Customers register the limits and process daily transactions within the registered limits. Registered limits may not exceed the “maximum limits” as regulated by BIDV.
   2. Transactions exceeding the registered limits of the customer or of the user shall not be processed by BIDV and BIDV shall notify an error of “entitlement failed” to customer's mail box on BIDV Business Online system.
   3. BIDV may change the maximum allowable limits. Before BIDV makes any change, BIDV shall announce the same as soon as possible on <http://www.bidv.com.vn> or by reasonable means to inform the customer.

**5 Article 5: User Number, Password and Security Device**

* 1. The user is responsible to log in BIDV Business Online program within 45 days from the date when the PIN is generated by BIDV. The user is responsible to change the User Number and PIN provided by BIDV for the first time log-in and periodically change the password. The user is able to change User Number for the firsttime log-in only. User ID created by the user shall be unique and unchangeable in the system.
  2. The user is responsible to ensure the security of User Number and password. The user must remember the password and shouldnot note it down anywhere or disclose it to any person; Not to configure web browser to remember Username and password; To sign out BIDV Business Online when it is not in use; To take cautious measures and restrict to use public computers or wireless for logging into BIDV Business Online system.
  3. The user must notify BIDV at the soonest when user discovers or suspects that there is any illegal access into BIDV Business Online services or that the password is disclosed. The customer must re-verify by a written notice sent to BIDV (if a notice is made prior to that by different manner);
  4. The user commits to take full responsibility for the maintenance and use of the User Number, password and token issued by BIDV upon signing theAcknowledgement Letter.
  5. In case Token is lost or damaged, the customer shall immediately notify BIDV to lock Token and process necessary procedures for re-issuance of Token at the customer's request.
  6. The user must strictly follow security instructions issued by BIDV (as revised from time to time) in using BIDV Business Online services.

**6 Article 6: Transaction Processing**

* 1. Transactions processed via BIDV Business Online system must be accurate and completeunder the provison of BIDV and duly approved before being sent to BIDV system for processing.
  2. The customer agrees that the validity of customer's orders and all of documents, and information provided by the customer as well as feedbacks or notices provided by BIDV via BIDV Business Online shall be similar as in writing.
  3. The Bank shall only process customer's transaction on effective date as nominated by the customer on payment order. In case the customer nominates an effective date in the future, BIDV may process such a transaction at any time on the effective date.
  4. Regarding transactions in connection with credit facilities of customers in BIDV (such as New Loan Request, request for Loan disbursement, request for issuance of Letter of Credit /guarantee/ shipping guarantee, etc.), the customer acknowledges that the issuance of credit, disbursement, or issuance of letter of credit/guarantees shall be decided by BIDV subject to its inspection results and credit-related conditions.
  5. Customer's transaction shall not be successfully processed by BIDV if:

1. Account available balance is not sufficient.
2. The transaction exceeds the registered limits.
3. All necessary information or supportingdocuments are not provided or such provided information or documents are not satisfactory as per requirements for each transaction.
4. A certain transaction is restricted or forbidden by laws Regulation or for whatever reasons.
   1. For transaction in connection with foreign currency conversion, exchange rates is adopted by BIDV as of the processing date shall be applicable, except for those transactions in which exchange rates are agreed between BIDV and the customer under any contract for sale and purchase of foreign currency; in this case, the customer is required to provide information on relevant contracts.
   2. Cut-off time for each type of transactions is different. Subject to regulations of BIDV, transactions approved after cut-off time may be refused to be processed or maintained in the system for processing in the following business day. The customer may update transaction status on BIDV Business Online system.
   3. Payment request in connection with foreign currenciespayments, bulk payment, Cheque book Request, account statement Request, and services credit facilites, and trade finance shall be processed within regulated time of BIDV. These regulated time may subject to be changed in compliance with regulations of BIDV and other related laws. In that case, BIDV shall take responsibility to inform customers about these changes in appropriate methods.
   4. The customer commits that all of Internet Banking Transactions submitted to BIDV shall be carefully checked.
   5. The account owner accepts that any access of authorized users into BIDV Business Online system using the User Number, password and Token provided by BIDV is created by the user, and that the account owner shall take full responsibilities for these transactions. BIDV may process transactions without any additional consent or notice of the customer.
5. **Article 7: Regulations on foreign currency related transactions**
   1. The customer shall only be allowed to process foreign currency related transactions for the right purposes and in compliance with provisions of applicable laws and regulations on management of foreign exchange and regulations of BIDV.
   2. The customer must attach necessary documents in accordance with provisions of applicable laws and regulations on management of foreign exchange and regulations of BIDV.
   3. The customer ensures that the scan copies of such documents are true copies without any modification or amendment. The customer shall take full responsibilities for any transaction that has been processed by bank on basis of attached scan documents.
   4. The customer is responsible to present original documents to BIDV within the regulated time. The customer shall be responsible for the authentication, validity and legality of documents presented to BIDV.
6. **Article 8: Regulations on BIDV Term Deposit Online**
   1. Effective Date of “Term Deposit Online”:

* “Term Deposit Online” account shall be opened immediately at the date when BIDV approves of the customer's application for opening “Term Deposit Online” account.
* Commencement date of interest calculation shall be the date when the customer applies to open “Term Deposit Online” and it is approved of by BIDV.
* Expiry date shall be determined on the basis of account opening date, term selected by the customer applying for Term Deposit Online.
  1. Interest Rate of “Term Deposit Online”:
* Interest rate of “Term Deposit Online” shall be determined at the time when the customer opens account, which shall be fixed rate and payment shall be made at the end of the term.
* Total interest calculation days shall be the actual days from opening date of Term Deposit Accounttil the close date of the account (not-including the close date).
* Interest rate of “Term Deposit Online” shall be decided and announced by BIDV from time to time on its website, at Branches and Transactions Center as well as shown on initiation screen when the customer selects all of details to register Term Deposit Online. Interest rate shall be determined on basis of 360-day year.

Interest =

* 1. Payment of Principal/Interest of Term Deposit Online.

Instruction for payment of principal and interest at the due date shall be selected by the customer upon registering BIDV Term Deposit Online, specifically as follows:

+ Not Renewal: on the due date, all of principal and interest shall be paid into payment account nominated by the customer.

+ Renewal Principal: on the due date, interest shall be paid into payment account nominated by the customer while the principal shall be rotated with similar term and at the interest rate announced by BIDV as of the date of rotation.

+ Renewal Principal and Interest: on the due date, the principal and interest shall be automatically rotated with similar term and at the interest rate announced by BIDV as of the date of rotation.

* 1. Withdrawal/finalization of balance of “Term Deposit Online”:
* The customer may not be allowed to make more than five premature partial withdrawals.
* Premature interest rate: the premature withdrawal shall be subject to non-term interest rate announced by BIDV as of the date of premature withdrawal/finalization while the remaining amount shall still be calculated at the interest rate as announced previously. In case there is any change of interest rate for premature withdrawal for new products, BIDV shall announce on its website <http://www.bidv.com.vn>.
* The customer can withdraw/finalize its account online (if so allowed by the program) or at the counter. In latter case, the customer shall only be allowed to process the transaction at the debit branch. The customer may withdraw/finalize its “Term Deposit Online” account in cash or by account transfer.
* Only the account owner/co-owners and chief accountant (if so registered by the customer) of debit account shall have the power to withdraw/finalize its “Term Deposit Online” account at the counter. The signature and seal subscribed onto transaction documents must be the same with registered and effective sample signature or seal recorded in BIDV system.
  1. Transfer.

The transfer of BIDV Business Deposit Online account shall be carried out in accordance with BIDV regulations from time to time.

* 1. Account Information.

The customer shall track all information related to Term Deposit Online” account (Account number, Account balance, deposit date, due date, interest rate, and so on) via BIDV Business Online program or at BIDV branches in all over the country.

The customer may inquire for “Term Deposit Onlineaccount balance upon submitting respective “Term Deposit Online” orders and subject to the bank's approval.

**9 Article 9: Cross Border Funds Transfer**

9.1 BIDV's terms and conditions on Cross Border Funds Transfer:

- The Applicant agrees that BIDV has its full authority to choose any Third Party’s service (“Third Party”: any Receiving bank/ Intermediary bank… chosen by BIDV to convey the funds directly or indirectly to the Beneficiary bank) to effect the remittance transaction as per request by the Applicant.

- In no circumstances will BIDV bear any losses or damages if the transaction is delayed or failed to be performed due to Force Majeure or any incidents that are out of BIDV’s control. If any such circumstance occurs, however, BIDV will try its best to contact the Third Party involved to minimize the Applicant’s potential losses or damages.

- The Applicant agrees that BIDV and/or the Third Party can delay, block or refuse to make the transaction without bearing any responsibility if BIDV and/or the Third Party has any grounds to establish suspicion that: (i) the transaction may breach any Vietnamese laws or international laws or common practices, and/or (ii) the transaction may involve money laundering or terrorist financing.

- The Applicant agrees that BIDV can provide all information relating to the Applicant and the transaction, including but not limited to: name; information of ID, Passport, Business Registration; address; Tax code; … at the request of: (i) the Third Party (“Third Party”: any Receiving bank/ Intermediary bank… chosen by BIDV to convey the funds directly or indirectly to the Beneficiary bank), (ii) Vietnamese authority and/or the competent authority of the Third Party’s/Beneficiary Bank’s country.)

- Except for reasons of Force Majeure, Cross Border Funds Transfer transactions via BIDV Business Online sent to the bank before 3:00p.m of the working day will be processed on the same day, the others   after 3:00p.m will be processed on the next working day.

9.2 Applicant's commitments

The Applicant undertakes that:

- The supporting e-documents attached to the payment order sent to BIDV via BIDV Business Online have the same legal power as the original supporting documents, The Applicant takes responsibility to present the original documents at BIDV’s counter within 5 working days from the order placement; and the supporting documents are in strict compliance with current laws and regulations on foreign exchange control and other related regulations of Social Republic of Vietnam.

- The Applicant shall bear full responsibility for the legality and accuracy of the payment order and the attached documents

- The Applicant commits to ensure the accuracy between the e-documents and original documents, and shall bear all risks arising from the mistake, edition, or forge of the signature or the seal before sending the e-documents to the Bank, and bear full legal responsibility for all Cross Border Funds Transfer transactions processed by the Bank based on the attached e-documents;

- The Applicant shall bear all risks arising from my/our instructions on the payment order

- BIDV is allowed to set the Value Date to the next working day in case the Value Date mentioned on the payment order is the working day-off of the Third Party/Beneficiary bank

- The Applicant shall submit all supporting documents as required by BIDV for each remittance purpose and other neccessary documents (if any) at BIDV's counters

- The Service has been strictly performed as per contract’s terms and conditions in case payment is made after service performance

- The Applicant shall furnish BIDV with all information related to the transaction upon BIDV’s request to be in compliance with Vietnamese laws, international laws and practices, regulations on money laundering and/or terrorist financing;

- The Applicant shall bear full legal responsibility for breach of my/our above-mentioned commitments.

**10 Article 10: Irrevocable Transaction**

10.1 The customer may notcancell, modify, refuse, or deny any Transaction processed successfully with its User Number, password and Token via BIDV Business Online program.

10.2 For transactions with value date is future date, the customer shall only be allowed to cancell the transactions before the value date. Data recorded, verified, processed and stored by BIDV Business Online system shall be the evidence of processed transactions.

10.3 BIDV Business Online transactions duly submitted to BIDV and approved of by BIDV shall have full legality of a contract between BIDV and the customer.

**11 Article 11: Service Charge**

11.1 Fee schedule for BIDV Business Online shall comply with existing regulations of BIDV and shall be publicly announced on its website <http://www.bidv.com.vn>;

11.2 In case of any change of fee schedule, BIDV shall have announcement as soon as possible on <http://www.bidv.com.vn>, or on BIDV Business Online service screen, or by reasonable means to inform the customer.

11.3 Service Charge shall be collected by debiting to the customer account with BIDV, subject to each type of charges and transaction that service charge may be collected for each transaction or periodically. Before processing the transaction, the customer needs to make sure that its account balance is sufficient for both transaction amount and service charge for transaction. For service charges collected periodically, BIDV shall collect from the registered charge account. If, at the date of collecting periodic charge, the account balance is insufficient, BIDV shall have the right to debit to other accounts of the customer opened with BIDV or request the customer to make payment to BIDV by other manners. The customer commits that it shall make full payment of all of service charges payable to BIDV within the required time.

**12 Article 12: Rights and obligations of the Customer**

**12.1 Rights of the Customer:**

To access BIDV Business Online service to inquire for information and process transactions in accordance with registered services on the registered account;

* + - To make claim in relation to any error or violation (if any) arising in the course of using the services in accordance with provisions of law. Such a claim must be made in writing and submitted to BIDV within 07 working days from the date when rights and benefits of the customer are violated. Beyond this period, BIDV shall not be responsible to handle the claim. In case customer's claim is irrelevant to BIDV's fault, the customer shall be responsible to any cost arising from the claim in accordance with regulations of BIDV;
    - To rescind Internet Banking Transactions that are not effective yet;
    - To change registered information by filling in “BIDV Business Online Change Application Form” and submitting to BIDV; BIDV shall change respectively after checking, verifying and approving of the customer's request for change of information;
    - To terminate the use of services by filling in “BIDV Business Online Termination Form”;
    - To request BIDV to lock, deactivate or activate users, issue and reissue password, Token;
    - To request BIDV to make repayment with respect to local payment orders for wrong payment instructions that the receiving bank doesn't credit to the beneficiaries. In case of wrong payment instructions but the receiving bank still credits to the beneficiaries, the customer shall take full responsibility; Other rights as stipulated in the Terms and Conditions for use of BIDV Business Online and relevant provisions of laws.

**12.2 Obligations of the Customer**

* + - To comply with regulations of BIDV and the law on opening, using and maintaining the account, commercial transactions and other relevant regulations on transaction processed by the customer;
    - To ensure the security and save all the correspondence with BIDV via email. Email addresses must be registered with BIDV on Application/Request of Changing Service.
    - To ensure sufficient balance on the payment account for processing the transactions and paying service charges in accordance with provisions of BIDV on effective date of the transaction;
    - To check results of transactions, transaction status, and account balance after the transactions have been processed by BIDV; the Customer needs to check the reason of the bank's refusal and follow the bank instructions. If there is any notice of refusal with respect to the transaction but the customer account is still debited successfully, the customer mustn't re-process the transaction but actively contact BIDV for assistance.
    - To provide full and accurate information, documents and instructions required by BIDV upon registering and during the use of BIDV Business Online service;
    - To notify in writing to BIDV of any change of registered address, contact and other information;
    - To approve of BIDV's debiting its account for payment of transactions and service charges in relation to the use of services, dispute resolution fees in accordance with provisions of law and regulations of BIDV;
    - To repay to BIDV any excess payment and/or arising interest (if any);
    - By its costs, to equip fully and regularly maintain to ensure the quality of equipments, connection devices and system software, and so on, for safe connection and access to BIDV Business Online services;
    - To be responsible for any cost in connection with any action or dispute resolution in accordance with provisions of law;
    - Other obligations as stipulated in the Terms and Conditions for use of BIDV Business Online and relevant provisions of laws.

**13 Article 13: Rights and obligations of BIDV**

**13.1 Rights of BIDV**

* + - To provide information in accordance with regulations to the customer and competent state agencies;
    - To provide for and change charges of BIDV Business Online services, including but not limited: annual charge, charge of registration/ modification/ termination of using the services; fees for maintenance, change, issuance and re-issuance of User Number, transaction password, and token; transaction fees;
    - To regulate types of payment account allowable with respect to BIDV Business Online service;
    - To refuse to process illegal or improper transactions in accordance with provisions of law and regulations of BIDV in such cases that fall beyond BIDV's reasonable control;
    - The Bank shall not modify or supplement any information for Domestic Payment transactions in VND processed on BIDV Business Online system but shall support the request for repayment to the customer.
    - To lock, suspend, re-activate or terminate customer's use of services as requested or in accordance with Article 16 and/or as requested by competent authorities;
    - To have the right to lock/suspend the users' access immediately upon receiving any request in writing, by fax or on the phone from the users or upon request of competent authorities in compliance with the law;
    - To debit to the account for processing customer transactions; to collect relevant charges in accordance with fee schedule as regulated by BIDV from time to time; to off-set amounts that BIDV may mistakenly credit into customer account (if any);
    - To debit or freeze and disputed payment or arising cost brought before jurisdictional authorities (court, arbitral tribunals);
    - To suspend the supply of BIDV Business Online services for purposes of maintaining or upgrading the system or in exceptional cases as stipulated in Article 14 of this document;
    - To have the right to terminate customer's right to use BIDV Business Online services if it has included CIF;
    - Other rights as stipulated in the Terms and Conditions for use of BIDV Business Online and relevant provisions of laws.

**13.2 Obligations of BIDV**

* + - To ensure rights and benefits of the customer as stipulated in the Terms and Conditions for use of BIDV Business Online;
    - To maintain the confidentiality of information on customer, account and transactions in accordance with provisions of law;
    - To lock the user upon receiving customer's notice in writing or over the phone regarding the loss of Token or disclosure of password;
    - To handle requests for investigating customer's claims during service application process;
    - To try to ensure accurate information is provide to the customer via the services; However, due to nature of the services and certain circumstances beyond BIDV's control, BIDV shall not assure that no information is inaccurate or erroneous;
    - To notify the customer on the website <http://www.bidv.com.vn> if it has planned to suspend the supply of BIDV Business Online services for purposes of maintaining and upgrading the system;
    - Other obligations as stipulated in the Terms and Conditions for use of BIDV Business Online and relevant provisions of laws.

**14 Article 14: Exemption of Liabilities**

BIDV shall be exempted from liabilities for any loss or damage to the customer for the following reasons:

* 1. Any of customer's users discloses the User Number, password or Token to any other person.
  2. Any of customer's users uses information acquired from the access to BIDV Business Online service to provide to any third party in violation of customer's needs or provisions of law.
  3. Any of customer's users processes/approves of Internet Banking Transactions that are improper or violate provisions of law.
  4. The interruption, delay, or unavailability or any problem arising during the supply of BIDV Business Online service for any reason falling beyond BIDV's reasonable control, including but not limited, interruption for upgrading or repairing the services, interrupted connection, connection failure of BIDV system, connection failure of telecommunication service providers; third parties' faults; power failure; natural disaster; sabotage; strike; order or instruction of the Government or state agencies, and other competent authorities.
  5. Order of competent governmental agencies or in accordance with provisions of law.

**Article 15: Amendment of terms and conditions**

15.1 “Terms and Conditions for use of BIDV Business Online” shall bind the responsibilities of BIDV and the customer upon BIDV's receipt of the “BIDV Business Online Registration Form” in regulated form duly sealed and signed by the customer;

15.2 BIDV shall have the right to change the “Terms and Conditions for use of BIDV Business Online” by a notice on its website. The user shall be notified of such change immediately after logging into the services. If agreeing with the revised terms and conditions, the user may continue its session and use of the services. If disagreeing with the revised terms and conditions, the user may skip its session;

15.3 The customer commits that it shall take internal control measures to ensure that the agreement or disagreement with the revised terms and conditions of each user shall follow the discretion of the customer;

15.4 The customer's continuance of the services after the effective date of the revised terms and conditions means that the customer has accepted all of such changes.

**Article 16: Termination of the contract**

In the following cases, BIDV Business Online services may be terminated:

- BIDV receives the Application for Termination of BIDV Business Online service duly signed and sealed by the customer.

- Pursuant to an order of competent governmental agencies or in accordance with provisions of law.

**Article 17: Governing Law and Settlement of Dispute**

This Contract for use of corporate e-banking services shall be governed under Vietnamese laws and regulations. If there is any dispute arising in connection with the interpretation of terms hereof, the terms' interpretation shall be as regulations of the law. If there is any dispute arising from the supply and use of services between the customer and BIDV, such a dispute shall be resolved first by negotiation method. If such a negotiation fails, any of the Parties may have the right to recourse the dispute before a competent court in Hanoi, Vietnam for settlement.

**Article 18: Other provisions and implementing clause**

This Contract for use of corporate e-banking services and attached documents are integral parts. By signing into the “BIDV Business Online Registration Form”, the customer commits that it has read and understood and shall comply in full with above terms and conditions and other provisions of Vietnamese laws and regulations.

This Contract takes effect from the date when the customer duly signs and seal into the “BIDV Business Online Registration Form”.