

## INSTRUCTIONS ON CHECK USING AT IVB

1. This check is used for cash withdrawal or payment to account in VND or foreign currency, and must be presented for payment within 30 calendar days from the draw date.
2. Check drawn in foreign currency must be in accordance with Vietnamese regulations on foreign exchange control.
3. In case of drawing under authorization, the mandator and the authorized person must strictly comply with IVB's regulations on the authorization of account utilisation.
4. The writing on the check is Vietnamese, in case of foreign elements, the check may be in English. Elements on a check must be printed or clearly written with pens or ball-point pens, not written with pencils or red ink, ink easy to fly, not corrected or erased.
5. The drawer must sign in pen or ball-point pen according to the sample of signature registered at IVB, together with the full name and seal specimen (if any) of the organization in case the check is issued by the legal representative of the organization.
6. Instructions for writing amount in numbers and in words:
  - The amount in numbers on check is the Arabic numerals: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9. After the digit of thousands, million, billion, thousand billion, million billion must put a dot (.); when there is a numeral after the unit number, the comma (,) must be placed after the unit digit. *Ex: 150.000.000 VND; 2.500,75 USD*
  - Amount in words must be clearly written: the first letter of the amount in words must be uppercase and close to the first line of the letter, must not be in line spacing, separate spaces between words, must not add more words (different lines) on between two consecutive words on the check. In special case, customer may state in Chinese the amount in words if BUs may read, understand and accept.
  - The amount in numbers stated in the check must be equal to the amount in words stated in the check
7. To specify the amount on a check must be paid by bank transfer to the account of beneficiary, clearly add the phrase "pay into account" on the front of the check immediately below the "Check" word, and clearly specify name of the beneficiary, account number and bank of the beneficiary.
8. The designation of the beneficiary (the "Pay to" section) is recorded as follows:
  - If check is paid to an identified beneficiary and permitted to transfer a check: clearly specify the name of the beneficiary.
  - If check is paid to an identified beneficiary and not permitted to transfer a check: clearly specify the name of the beneficiary and enclose the phrase "non-transferable" or "non-payable by order".
  - If check is paid to the check holder: either stating the phrase "pay to the check holder" or without stating the beneficiary's name.
9. In case of endorsement, the "Transfer transactions" section must contain transferee's full name and identity information (business registration license number/ tax code or equivalent identity document if the transferee is organization; ID card/ Citizen ID/ Passport if the transferee is individual), date of transfer and transferor's signature and seal (if any).
10. IVB should be immediately informed of check loss, otherwise, IVB will not be responsible for any damages related to lost check.
11. Other instructions please refer to "Terms and Conditions on Check supply and use at IVB" as posted at IVB's website and counters .