

TERMS AND CONDITIONS OF ISSUANCE AND UTILIZATION OF LOCAL DEBIT CARD/ INTERNATIONAL DEBIT CARD

We would like to express our sincere thanks to our distinguished customer for opening and using of IVB Local debit card/ International Debit Card.

It is very important for you to read this Terms and Conditions when you register for usage of the Local debit card/ International Debit Card service provided by IVB. You hereby agreed that once you have registered to use the service at IVB, then you have read, understood and legally bound by this agreement.

Article 1 | Explanation of words

As used in these Terms and Conditions, the following terms shall have the following meanings:

- 1.1. "IVB" means INDOVINA BANK LIMITED, including Head office, branches, transaction offices and subsidiaries.
- 1.2. "Local debit card (ATM Card)": means the chip card with the logo of IVB and logo of National Payment Corporation of Vietnam (NAPAS) which is issued by IVB. ATM Card allows the Cardholder to perform transactions within available balance of current accounts opened with IVB, and the card usage scope is within Vietnam territory.
- 1.3. "International debit card": means the chip card with the logo of IVB and logo of an international card organization which is issued by IVB. The card allows the Cardholder to perform transactions within available balance of current accounts opened with IVB, and the card usage scope is inside and outside Vietnam territory.
- 1.4. "EMV Chip Card": means encoded electronic chip card in the EMV standard (Europe Master and Visa) with high security.
- 1.5. "VCCS Chip Card": means encoded electronic chip card in the VCCS standard (Vietnam Domestic Chip-based Payment Card Specifications) with high security.
- 1.6. "Cardholder": means an individual issued a card by IVB. The cardholder includes both the principal cardholder and the supplementary cardholder. The principal cardholder is the individual directly named in the card issuance for personal use. The supplementary cardholder is an individual authorized by the principal cardholder to use the card according to the agreement on card usage between the principal cardholder and IVB."
- 1.7. "PIN (Personal Identification Number)": is the password code which is provided by IVB for the first usage of card and then the cardholder changes it as the defined process to use for card transactions,
- 1.8. "Card Payment Organization (CPO)": means financial institutions authorized to provide card payment services through the Card Acceptance Unit and/ or cash advance point and/ or ATM in legal manner.
- 1.9. "International card organization (ICO)": is an organization established in a foreign country in accordance with the provisions of the law of foreign countries, having agreements with Card issuance bank, CPO and other related parties for cooperation of card issuance and payment with code of issuance organization issued by ICO, in accordance with the provisions of Vietnamese law and international commitments
- 1.10. "Merchant" means any organization or individual who accepts the Card as a mode of payment of goods and services, cash recharge, cash advance via the Card.
- 1.11. "Cash Advance Unit (CAU)" means a unit, CB or CPO at which the Cardholder may use the Card for cash advance. The CAU is deemed as a specific Merchant.
- 1.12. "Automatic Teller Machine (ATM)" means an automatic teller machine, deemed as a CAU, at which the Cardholder may use the Card for cash advance or other services provided by the bank.
- 1.13. "Card Account" means the payment account of the Cardholder opened at IVB for managing card transactions, interests and issues arising out of or in relation to the utilization of the Card. The Principal Cardholder and the Supplementary Cardholder shall jointly use one Card Account.
- 1.14. "Card Transaction" means any transaction performed by the utilization of the Card (cash transfer, cash recharge, cash advance, payment of goods and services), utilization of other services at a Merchant, CAU, ATM, on the internet and/ or in any other manner under IVB's regulations have been notified or publicly announced in accordance with the procedures specified in these Terms and Conditions.
- 1.15. "Daily Limit" means the maximum amount or the maximum number of times which the Cardholder shall be permitted to perform transactions on purchase of goods or services and/ or cash advance by the utilization of the Card within a day.
- 1.16. "Day" means a calendar day.
- 1.17. "Working Day" means any day, except Saturday, Sunday and any legal holiday in Vietnam.
- 1.18. "Transaction Date" means the date of the Card Transaction/ interests or fees arising out of the Card Transaction of the Cardholder.
- 1.19. "Transaction Processing Date" means the date on which the Card Transaction is processed/ updated by the card management system of an ICO and/ or IVB.
- 1.20. "Contract for card issuance and usage" means a written agreement between the Bank and the Cardholder on the issuance and card usage.
- 1.21. "Contract for card payment" means a written agreement between a bank and a Cardholder or with CPO (if any) on delivery of card payment.

Article 2 Transactions, fees, exchange rate and method of calculation of interests, fees

2.1. IVB shall be entitled to debit into the Card Account the following amount:

2.1.1 Any Card Transaction performed by the Cardholder or any other person authorized by the Cardholder or as a result of disclosure of the card number or PIN by the Cardholder or lost Card or other cases arising out of the Cardholder's utilization of the Card

2.1.2 Fees are under the applicable Tariff of interest rates and fees on services issued by IVB from time to time.

2.2. The exchange rate which is applied to convert any Card Transaction in a foreign currency into VND at the time the Card Transaction is debited to the Card Account shall be the exchange rate applied by the ICO.

2.3. All Card Transactions' value, fees, interests outstanding in a period shall be compounded to the beginning debt balance in the succeeding period. IVB reserves its rights to debit to the Card Account notwithstanding whether the existing debt balance exceeds the Debit Limit.

2.4. The fees and method of calculation of interests and fees are stipulated in the Tariff of fees on services issued by IVB from time to time, which is posted at the Bank transaction office address or publicized on the Bank's website. The Tariff of fees on services shall be an integral part hereof. IVB shall be entitled to vary the Tariff of fees on services during the Cardholder's utilization of the Card and give notice to the Cardholder by methods as stipulated in Article 8 hereof. The time such changes come into effect shall be indicated in the notice.

Article 3 Card security

3.1. Upon the receipt of the Card, the Cardholder shall endorse the document attached and immediately contact the Customer Service Center of IVB at the phone number 1900588879 or using SMS/Mobile Banking application for activating

3.2. The Cardholder is obligated to give a written notice to IVB immediately upon any change of the occupation, office address, address or any other contact information of the Cardholder.

3.3. The Cardholder is responsible for Card security, information of the Card and the PIN of the Cardholder. Therefore, the Cardholder shall not transfer or assign the Card to other persons or disclose or reveal the Cardholder's PIN.

3.4. The Cardholder is responsible for the use of all Debit Card utilities assigned by IVB to the Card or to all Card Transactions performed by the Cardholder (whether voluntary or involuntary) and all relevant fees.

3.5. In case the Cardholder suspects the Card is stolen, lost or the PIN is disclosed, the Cardholder must immediately notify the nearest IVB branches or Customer Service Center at the phone number 1900588879. After giving such notice, the Cardholder shall:

3.5.1. Immediately give written affirmation of such notice within 5 working days;

3.5.2. Furnish information of the time, the place at which the Card is lost, the last transactions and other information as required by IVB.

3.6. The Cardholder shall be responsible for any damage and indemnify IVB or any other third party (if any) for any damage arising out of the Card Transactions in the following cases:

3.6.1. The Cardholder manages or uses the Card or the PIN in fraud or negligence, including that the Cardholder allow the Card or the PIN to be used by any other person;

3.6.2. The Cardholder fails to immediately notify IVB of the lost Card under Article 3.5 above; the cardholder must bear all risks that occur while the card is still active.

3.6.3. The Card has been used prior to IVB's written affirmation of settlement of the notice on lost Card furnished by the Cardholder to IVB.

3.7. In case the Card is lost or the PIN is disclosed, the Cardholder shall notify and furnish an application for re-issuance of the Card (if any) in writing to IVB. IVB shall consider and make decision on re-issuance of the Card. The Cardholder shall pay fees on lost Card and re-issuance of the Card in compliance with IVB's regulations upon the re-issuance of the Card. In case the lost Card or the disclosed PIN which has been notified to IVB is retrieved or recovered by the Cardholder, the Cardholder shall immediately cut it in half and return it to IVB without using it.

3.8. In the event that the Card is hold by an ATM / a Merchant of other banks, the Cardholder shall apply for re-issuance of the Card and change of the PIN

Article 4 Replacement, reissuance and termination of utilization of Card

4.1. In case the Card is lost or stolen or the Cardholder desires to replace the Card, the Cardholder may submit a request on replacement of the Card to IVB and shall pay fees on replacement or reissuance of the Card to IVB.

4.2. Prior to the expiration of the Card, IVB shall give a notice to the Cardholder on the expiration of the Card and procedures for registration of renewal of the Term of Card. That the Cardholder fails to perform the procedures for registration of renewal of the Term of Card in accordance with IVB's regulations shall be automatically considered as termination of the utilization of the Card and the Cardholder shall retain the obligations to fulfill all payment owing by the Cardholder to IVB hereunder.

4.3. In case of unilateral termination of the utilization of the Card, the Cardholder shall give a written request to IVB. The Cardholder's request on termination of the utilization of the Card shall only be in effect and accepted by IVB upon the fulfillment of debt balance and other obligations and responsibilities of the Cardholder hereunder.

- 4.4. In case of termination of the utilization of the Card as per request of IVB, the Cardholder or the competent authorities or the Cardholder's failure to register for renewal of the Term of Card upon the expiration of the Card, the Cardholder shall return the Card which has been cut in half, perforated into Chip and magnetic tape (in case of return by post mail to IVB). In case the Cardholder fails to return the Card to IVB, the Cardholder shall bear fees on lost or stolen Card under IVB's regulations.
- 4.5. IVB shall be entitled to lock the Card / the Card Account / terminate the utilization of the Card prior to the expiration of the Card without prior notice to the Cardholder in the following cases:
- 4.5.1. The transactions are considered as unusual by IVB in accordance with regulation of unusual transaction identification of IVB and Vietnam laws in order to secure the Card Account of the Cardholder;
- 4.5.2. The issuance of Debit Card to the Cardholder may cause IVB's violation of the laws or regulations of the State Bank of Vietnam.
- 4.5.3. The Cardholder breaches regulations of IVB and the State Bank on issuance, payment, utilization and providing of card operation support services,
- 4.5.4. The Cardholder breaches these Terms and Conditions, security agreements or any other agreement, covenant or undertaking to IVB;
- 4.5.5. The Cardholder uses a counterfeit card and/or a card suspected of being counterfeit;
- 4.5.6. The Cardholder provides untrue information, including information provided before the issuance of Debit Card;
- 4.5.7. The Cardholder dies or declared to be dead without leaving a heir accepted by IVB;
- 4.5.8. The Cardholder is missing, has lost the capacity for acts or has the capacity for acts restricted or is criminal initiated / prosecuted / adjudicated.
- 4.5.9. Upon requests, judgements, decisions or instructions of the competent authorities, under the laws or regulations of the International Card Organizations;
- 4.5.10. The Principal Cardholder submits request on termination of the Supplementary Cardholder's utilization of the Card;
- 4.6. The termination of the utilization of the Card shall not affect the validity of these Terms and Conditions and the provisions herein shall be binding upon the parties.

Article 5 | Rights and obligations of Cardholder

5.1. The Cardholder shall have the right to:

- 5.1.1. Use the Card for payment of goods, services at any Merchant or cash withdrawal at any Merchant or ATM;
- 5.1.2. Request IVB to perform any service provided by it in relation to the utilization of the Card;
- 5.1.3. Require IVB to provide information on account balance, card transaction history and other necessary information related to the Card (including Primary Card and Supplementary Card)
- 5.1.4. Check and complain against card transactions, terminate Contracts for issuance and cards usage according to the provisions of termination article in the contract.
- 5.1.5. Submit written request to IVB on the replacement of the Card (in case the Card is lost, stolen or damaged or the Card's information is disclosed...), renewal of the Term of Card or termination of the utilization of the Card. The replacement or renewal of the Term of Card shall not have any effect on the Cardholder's obligations and responsibilities hereunder;
- 5.1.6. Take legal actions against IVB in case of IVB breaches these Terms and Conditions in accordance with the law.
- 5.1.7. Fulfill other rights as stipulated in the Contract of issuance and card usage and provisions of law.

5.2. The Cardholder shall have the obligation to:

- 5.2.1. Not perform any transaction violating the laws, regulations of IVB, ICO and the jurisdiction of the country in which the transaction is performed. The Cardholder undertakes to bear all responsibilities for these illegal transactions;
- 5.2.2. Provide sufficiently and accurately necessary information and documents as required by IVB upon the Cardholder's request on issuance of the Card and during the utilization of the Card, be responsible for the accuracy of the provided information, documents;
- 5.2.3. Bear all financial damages arising out of the Chip Card Transactions which are considered as unauthorized by the Cardholder;
- 5.2.4. Effect payment to the Bank for all expenses related to Card transactions made by Cardholder according to the Tariff of fees on services issued by IVB at the time of application, even in case that the Cardholder does not sign for confirmation on Transaction receipt. The Cardholder agrees to authorize IVB to automatically deduct the account of Cardholder at IVB to pay these fees.
- 5.2.5. In case the Cardholder registers to use the Card for transactions performed via the internet, mail, phone or any transaction without card present, the Cardholder shall bear any risk (if any) arising in relation to such transactions;
- 5.2.6. Be responsible for the receipt of goods / services and the qualities of goods / services purchased with the Card, settlement of disputes with the Merchants;
- 5.2.7. Promptly notify IVB any change of the Cardholder.
- 5.2.8. Undertake to inform personal identification documents, providing complete, timely, accurate information on any changes that is different from the information registered with the Bank and / or at the request of the Bank to serve the process of card transactions, to verify the data, to settle disputes and complaints related to card transactions.

- 5.2.9. Give notice by fastest means to the Bank when card is stolen, lost, when PIN code is revealed or in the suspicion of card being exploited by directly contacting to the nearest branches or telephone number 1900588879. After that, the cardholder must submit the request (form of the Bank) within 5 working days since the date the Cardholder gave offer to check through the Call Center, so that the Bank might serve as the basis for processing the investigation.
- 5.2.10. Maintain the minimum balance on the account as regulated by the Bank from time to time, which is posted at the Bank transaction office address or publicized on the Bank's website or notify the Cardholder by means among one of these notification methods in Article 4 of this Terms and Conditions; and at the same time the Cardholder is responsible for full payment of fees related to card transactions according to the Table of Fees for Card Service, stipulated by the Bank from time to time.
- 5.2.11. Request the Bank for investigations or complaints against card transactions within 60 (sixty) days since the date of transactions being made by international debit card and within 100 (one hundred) days since the date of transactions being made by local debit card.
- 5.2.12. Use the Card and comply with agreements hereunder, under the amendments, supplementations hereof, security agreements, and other covenants, documents attached hereto and thereto (if any).
- 5.2.13. Other responsibilities as stipulated in the contract for issuance and card usage and the provisions of law.

Article 6 | Rights and obligations of IVB

6.1. IVB shall have the right to:

- 6.1.1. Be exempt from responsibilities in case of failure of machines, data processing, telecommunication, natural disaster or any other events which are out of control of IVB or as a result of fraud, forgery;
- 6.1.2. Be exempt from responsibilities in case of forging or substandard delivery, quality of goods or services which are purchased with the Card. In addition, IVB shall be entitled to debit to the Card Account the value of Card Transactions notwithstanding whether or not the goods, services are delivered or performed;
- 6.1.3. Be exempt from responsibilities in case the Card is not protected or the PIN is disclosed or the Card is stolen as a result of the Cardholder's negligence;
- 6.1.4. Be exempt from responsibilities for risks arising out of or in relation to the Cardholder's payment for goods, services on the internet with Card;
- 6.1.5. Reject any claim of the Cardholder on any Card Transaction less than 10USD or equivalent at all types of Merchants, or less than 25USD or equivalent at travel and entertainment Merchants (T&E- Travel and Entertainment) in accordance with the Visa ICO's regulations (i.e. aviation, ships, trains...);
- 6.1.6. Be provided with information of the Cardholder and the Cardholder's transactions, lock the Card or terminate the utilization of the Card of the Cardholder upon requests of the competent authorities without any notice to the Cardholder;
- 6.1.7. In case IVB identifies any unusual or strange Card Transaction, it may request the Cardholder to contact it and / or suspend wholly or partially the utilization of the Debit Card until it has verified such performances;
- 6.1.8. Take legal actions against the Cardholder and/or the securing party in accordance with the laws upon the breaches of undertaken obligations by the Cardholder and/or the securing party;
- 6.1.9. The Bank has the right (but not the obligation) to take necessary measures including blocking or refusal of card transactions, temporary locking of accounts and / or to take other measures, in the following circumstances:
- Card transactions are not made by the Cardholder himself/herself;
 - Due to Anti-money laundering provisions in accordance with the law;
 - At the request of a competent government agency;
 - In suspicion of card fraud or lost;
 - To protect card account and / or to prevent damage to the Bank and / or Cardholder;
 - Card transaction is found to contain having contents in contrary to law or in contrary to the practice of card usage;
 - Cardholder violates any contract, agreement or commitment signed or committed to the Bank;

The Bank will inform the Cardholder immediately after the implementation of these above measures.

- 6.1.10. Debits from the Cardholder's account corresponding to the value of each Card transaction and any arising fees. Collects fees from cardholder according to the Table of Fee for Card Service, which being posted publicly or published by notice on the Bank's website.
- 6.1.11. IVB has the right to refuse to open an account/card, establish a business relationship, perform the transaction or terminate the business relationship with the customer in case IVB can't complete customer identification due to the customer refusing to provide information or providing incomplete information. .
- 6.1.12. Other rights as regulated in the contract of card issuance and usage and provision of law.

6.2. IVB shall have the obligation to:

- 6.2.1. Comply with regulations on card issuance and payment.
- 6.2.2. Respect the rights of the Cardholder.
- 6.2.3. Comply with the law on personal data protection, personal privacy, confidentiality of information related to cardholders, confidentiality of documents, card information, card transactions and account of the owner card, unless required by the competent authority.
- 6.2.4. Apply two ways of receiving information for checking and complaining from the Cardholder including: via telephone 1900588879 (with sound recording, 24 hours operation, 7 days a week) and via transaction offices of the Bank; in order to ensure the authentication of the information that the Cardholder has provided to the Bank.
- 6.2.5. Settle or respond to claims, requests for tracing of the Cardholder relating to the utilization of the Card in compliance with the ICO's regulations; CPO's regulations
- 6.2.6. Provide the Cardholder with information of interest rates, payable fees and other changes in relation to the utilization of the Card of the Cardholder;

- 6.2.7. Duly perform the agreements hereunder, under amendments, supplementations hereof, security agreements and other covenants, documents attached hereto and thereto (if any);
- 6.2.8. Be exempt from responsibilities for any dispute or claim on preferential services provided to the Cardholder by third parties.
- 6.2.9. IVB commits to respect and keep the Cardholder's information confidential, based on these Terms and Conditions, and only provide information at the request of the Cardholder, the person authorized by the Cardholder and at the request of state agency according to the provisions of law.
- 6.2.10. Immediately take measures of locking the card after receiving request by the Cardholder due to suspected fraud or loss and take full responsibility for the total amount of money incurred to cardholder, due to the usage of the card after the time card has been locked. At the same time, the Bank will cooperate with related parties to implement other necessary measures to prevent possible damages since the receipt of the Cardholder's notice of the card being lost, stolen, PIN revealed or suspected of being used.
- 6.2.11. To be responsible for problem solving of card inquiries and complaints from Cardholder relating to card usage.
- 6.2.12. Release the card swallowed in the ATM to the Cardholder or authorized individual within 05 working days since the date of receiving the Cardholder's notice.
- 6.2.13. Other responsibilities as stipulated in the contract of card issuance and card usage and in provision of the law.

Article 7 | Relationship between Primary Cardholder and Supplementary Cardholder

- 7.1. The Primary Cardholder may request for issuance of up to two (02) Supplementary Cards to the parties authorized by the Primary Cardholder.
- 7.2. The Primary Cardholder shall be responsible for any primary or supplementary card transaction.
- 7.3. The Primary Cardholder shall be entitled to submit written request to IVB on termination of the utilization of the supplementary card(s) without the consent of the Supplementary Cardholder(s). In case of termination of the utilization of the primary card, the utilization of the supplementary card(s) shall also be terminated. The Supplementary Cardholder agrees that the Primary Cardholder shall, on the Supplementary Cardholder's behalf, execute the "Application cum Contract for opening individual/organization account and service" which is also deemed as an agreement and other relevant documents attached thereto, give notice on lost Card, register for renewal of the Term of Card, acquire the Card, PIN and activate the Card of the Supplementary Cardholder.
- 7.4. The Primary Cardholder and Supplementary Cardholder(s) shall be jointly and severally responsible for implementation of provisions hereunder. The invalidity, unenforceability or waive of the Primary Cardholder's obligations shall not have effect on the Supplementary Cardholder(s)'s obligations and vice versa.

Article 8 | Notification

- 8.1. The Cardholder undertakes that the place of residence indicated in the "Application form for Local Debit Card/ International Debit Card cum Agreement" is the current legal place of residence of the Cardholder to which IVB shall deliver all documents, instruments relating to the transactions during the performance hereof and the competent authorities shall deliver written invitations, notices, serve, publish a notice in order to request the Cardholder to perform the Cardholder's obligations to IVB. The Cardholder shall notify IVB any changes of the permanent address, temporary address, liaison address or place of residence. IVB shall not be responsible for damages as a result of the Cardholder's failure on such notices.
- 8.2. In the event of any change in the Table of Fees for Card Service and / or any condition of this terms and condition, the Bank will make publicize available information in one of the following ways: (i) on the Bank's website, (ii) mass media; (iii) posting up at the Bank's address; (iv) send information to the Cardholder via post, email, fax, message, registered phone; (v) other methods as agreed by the Cardholder
- All these changes are considered as receipt by the Cardholder:
- Within 03 (three) days from sending (date of postmark), by post mail; or
 - On sending date, by fax; or
 - On receiving date, by automatic messages, emails, direct phone calls; or
 - On the publishing date, by IVB's official website; or
 - On the publishing date by IVB, by other methods
 - For changes in Table of Fees for Card Service: the time duration from the Bank's notice to the applicable changes in fee is 07 (seven) days and the changes will take effect on the date specified in the notice.
- 8.3. In case the cardholder does not agree with the changes, he/she has the right to terminate the use of the card to the bank. If the Cardholder continues to hold for the card usage, Card transactions incurring after the time of the Bank notice is considered as that the Cardholder accepts the changes of the Table of Fees and / or this Terms and Condition.
- 8.4. Any notice, confirmation, request from the Cardholder to the Bank must be made in writing form, and Cardholder must sign and send to the Bank. However, the Bank may (but is not obliged to) accepts and executes such requests by fax, telephone or email which the Cardholder has registered or notified in writing to the Bank from time to time.
- 8.5. All notifications (if any) of changes to any terms and conditions of this Terms and Conditions will be notified by the Bank to the Cardholder under this Terms and Conditions, and shall become an integral part of this Terms and Conditions.

Article 9 | Governing Law and Forum

9.1. These Terms and Conditions shall be governed by the laws of Vietnam and regulations on issuance and utilization of international debit card.

9.2. Any dispute arising out of or in relation to these Terms and Conditions shall be settled by negotiation between the parties. In case the parties fail to reach an agreement, the dispute shall be settled by the competent court in Vietnam.

9.3. In case any terms or conditions herein or each part thereof is invalid, illegal or unenforceable under the jurisdiction to any extent permitted by the laws; the validity, legality and enforceability of the remaining terms and conditions herein shall not in any way to be affected or impaired to that extent and/or to any other extent.

9.4. No failure of delay by IVB in exercising its rights and performing its obligations hereunder shall be deemed as waiver thereof except as otherwise noticed in writing by IVB.

Article 10 | Languages

10.1. The main language used herein, in the “Application form for Local Debit Card/ International Debit Card cum Agreement” and relevant documents, instruments among IVB and the Cardholder, the securing party is Vietnamese.

10.2. In case of involving foreign elements, the parties may use common foreign language together with Vietnamese. In the event of discrepancy between the two versions, the Vietnamese version shall prevail.

Article 11 | Miscellaneous

11.1. These Terms and Conditions and documents attached hereto (if any) are integral parts of the “Application form for Local Debit Card / International Debit Card cum Agreement” and shall be in effect from the signing date of Application form for Local Debit Card / International Debit Card cum Agreement to the termination of the utilization of the Card (upon the expiration of the Card without renewal of the Term of Card or requests of the Bank / the Cardholder / the competent authorities) and fulfillment of all payment obligations owing by the Cardholder to IVB. Upon the execution of the “Application form for Local Debit Card / International Debit Card cum Agreement”, The Cardholder and IVB verify that they have read, understand and undertake to duly perform these Terms and Conditions, other regulations of IVB and the applicable laws of Vietnam.

11.2. The Cardholder agrees that the bank, the Cardholder’s company or any other organization or individual shall be entitled to provide information of the Cardholder as per IVB’s requests at any time without the Cardholder’s consent.

11.3. Any notice (if any) on changes of any term or condition herein furnished by IVB to the Cardholder in accordance with Article 8 hereof shall be an integral part hereof.

11.4. Issues which are not specified herein shall be governed by the laws of Vietnam, other rules and regulations of IVB and agreements, covenants between the Cardholder and IVB.

Article 12 | Implementing Provisions

12.1. The Cardholder and the Bank confirm that they have read, understood and agree to the above terms and conditions, commit to strictly comply with the conditions and terms stated in these terms and conditions, as well as the current laws of Vietnam.

12.2. The contents not being stipulated in this Terms and Conditions will be applied in accordance with the laws of Vietnam as well as the agreement between the Cardholder and the Bank.

For detailed advice, please contact Customer Service Center: 1900588879