

CUSTOMER NOTE

1. Customers' deposits are kept confidential, safe and insured according to the provisions of law.
2. Customers can withdraw principal and interest at any BIDV transaction point (except for products with separate regulations).
3. When withdrawing money before maturity, customers will enjoy early withdrawal interest as prescribed by BIDV from time to time.
4. When the maturity date comes, if the customer has not yet paid, the customer will be allowed to extend the deposit term according to the product's regulations with the interest rate announced by BIDV on the date of extension.
5. In case the customer comes directly to BIDV to make a transaction, the customer must bring the original savings card.
6. In case the customer transacts online, the customer agrees to follow BIDV's regulations and instructions for that type of online transaction.
7. All transactions related to the Savings Card (withdrawal, transfer, pledge, mortgage...) take effect from the time BIDV confirms directly at the transaction location or performs online through BIDV's online transaction channel.
8. This term savings card automatically terminates its validity at the time BIDV fully pays the principal and interest to the customer; or when the customer reports the loss of the Savings Card; or when the customer transfers ownership of the deposit.
9. In case of loss, damage, crumpling, tearing, or change of content on the Savings Card, the customer must notify BIDV and complete the procedures according to BIDV's regulations.
10. The customer can inquire about the account information using the following services: SmartBanking QR code printed on the savings card, IVR automatic answering switchboard or BIDV transaction points.
11. The customer confirms that he/she has read, understood and agreed to the detailed information of the deposit product and BIDV's deposit terms and conditions.

Bank for Investment and Development of Vietnam JSC

BIDV

**TERM SAVINGS
CARD**

<p>SERIAL NUMBER AAE</p> <p>Owner information Owner: CIF number: ID number: Date of issue: Address:</p>	<p>Deposit information</p> <p>Account number: Product: Currency: Term: Deposit date: Due date: Rotation: Account receiving principal: Interest payment method: Partial withdrawal: Branch:</p>
<p>Information of related person Co-owner (if any) Legal representative (if any) Full name: ID number: Date of issue: Other co-owners</p>	<p>TELLER (Signed)</p> <p>REPRESENTATIVE OF BANK (Signed and sealed) BUSINESS TRANSACTION HEAD</p>

No.	Date	Transaction code	Amount of transaction	Balance	Interest rate %/ year	Teller	Controller
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