

ARTICLE 1. SCOPE OF APPLICATION

These Terms and Conditions apply to the Goal Savings product that TPBank provides to its Individual Banking Customer through TPBank Digital Banking channels for Individual Banking Customer who meets the general requirements provided by TPBank.

ARTICLE 2. INTERPRETATION OF TERMS

1. "TPBank/Bank" means Tien Phong Commercial Joint Stock Bank.
2. "Digital Banking service/TPBank Mobile" means the service that allows the Customer to implement financial management (account inquiry, savings, credit cards, loans...), execute online transactions (fund transfer, bill payment, top-up, online shopping payment, online deposit placement/withdrawing, credit card payment, cash advance...), and other transactions that TPBank permits. The Customer logs in by Username and Password to access the system and use services.
3. "Terms and Conditions" means Terms and Conditions regarding Goal Savings for Individual Banking Customer at TPBank.
4. "Customer" means an individual who uses Goal Savings and meets all conditions and requirements according to Article 3 of these Terms and Conditions.
5. "Goal Savings" ("Product") means the product allows the Customer to implement the transactions/deposit withdrawing via TPBank Mobile app or the counter of the Bank's branches, and receive principal and interest according to the agreement with TPBank. Goal Savings allows the Customer to periodically and cumulatively deposit the savings money to achieve the saving goals.
6. "Account" means a transactional account that allows the Customer to make transactions in Vietnamese Dong at TPBank.
7. "User" means a login account generated by TPBank Mobile, which allows the Customer to access the TPBank Mobile system, following the TPBank requirements and contemporary laws.
8. "Password" means the character string used by the Customer to enter the TPBank Mobile system, following the contemporary laws of Vietnam. The Customer can change the Password by using the *Change Password* feature on TPBank Mobile.
9. "Authentication Methods" means methods used by TPBank to verify the user identity and confirm the Customer's acceptance of the online transactions implemented on digital banking channels for the Individual Banking Customer. Authentication Methods include:
 - OTP-SMS is a method of providing OTP to verify the Customer's identity by a text message sent to the Customer's phone number registered to use the service.
 - Hard Token is an OTP-providing device that shows the OPT on the Customer's device screen when the Customer presses a button. Hard Token has an expiration time.
 - eToken is a software that provides OTP codes installed on mobile devices and is only associated with login accounts on TPBank Mobile app. e-Token has no expiration time.

ARTICLE 3. TARGET CUSTOMER

To use Goal Savings on the TPBank Mobile app, the Customer needs to meet the following criteria:

1. Individual Banking Customer is a Vietnamese citizen who is 18 years of age or older and has full legal capacity according to the contemporary law, or who are from 15 to under 18 years

- of age with no limited legal capacity or lack of legal capacity according to the contemporary law.
2. Individuals have transactional accounts to make payments in VND at TPBank.
 3. Customer who registered to use digital banking services on TPBank Mobile.
 4. Customer who has demand on using Goal Savings at TPBank.

ARTICLE 4. CHARACTERISTICS AND FEATURES OF GOAL SAVINGS

ĐIỀU 1. 4.1. Characteristics

- a. Currency: VND.
- b. Minimum first deposit amount: VND 100,000 (A hundred thousand Vietnamese dong); Minimum deposit amount for the following times: VND 50,000 (Fifty thousand Vietnamese dong). Maximum deposit amount: Not specified.
- c. Tenor: 01, 02, 03, 06, 09, 12, 18, 24, 36 months (as may be amended from time to time, depending on the regulations of TPBank).
- d. Interest rate: Apply the current board rate of TPBank for the Individual Banking Customer on www.tpb.vn, following the State Bank of Vietnam's regulations on the interest rate.
- e. Interest Calculation: Interest Amount =
$$\frac{T1*A1+T2*A2+T3*A3+\dots+Tn*An}{365}$$
 - T1, T2, ..., Tn: The balance of goal savings deposit by the end of each day, from the first deposit placement date to the n date.
 - A1, A2, ..., An: The interest rate at tenors (%/year) of goal savings deposit corresponding to each deposit day.
 - n: The number of days has actual balance
- f. Account for depositing the goal savings deposit and receiving money after withdrawing: One of the Customer's valid transactional accounts in VND that was opened at TPBank was assigned by the Customer when depositing or withdrawing the savings money.
- g. Interest payment method: At maturity.
- h. Renewing instructions: Customer selects one of the following renewing instructions:
 - **Renewal of principal and interest:** At the maturity date of the deposit term, the entire amount of principal and interest is automatically renewed according to the same deposit term as the previous term. In case at the time of renewal, but TPBank no longer mobilizes the deposit term corresponding to the previous deposit term, the system will not automatically renew. The entire amount of principal and interest will be transferred to the customer's current account opened at TPBank. The system will send a notice to the customer: notice of timely payment on the digital banking application for science and technology, no renewal.
 - **Renewal of principal:** At the maturity date of the deposit term, the entire principal amount is automatically renewed according to the same deposit term as the previous term. In case at the time of renewal, but TPBank no longer mobilizes a term corresponding to the term that the customer has previously deposited, the system will not automatically renew. The entire amount of principal and interest will be transferred to the customer's current account opened at TPBank. The system will send a notification to the customer: notice of timely payment on the application, no renewal.
 - **Non-renewable:** At the maturity date of the deposit term, the entire principal and interest will be transferred to the customer's current account opened at TPBank. Time limit for depositing more money into the deposit account: For the installment term of 02 months or more, limitation of the time to deposit more money into the deposit account up to 30 days before the maturity date of the deposit account.

ĐIỀU 2. 4.2. Features

- a. Flexibly deposit and withdraw the savings money at any time of maturity.
- b. Actively select the tenor and deposit amount based on personal demand.
- c. Get the balance confirmation from TPBank to demonstrate an individual's financial capacity when studying/traveling abroad.
- d. Save time and costs, and enjoy the convenience of the transaction at anytime and anywhere.
- e. Actively inquire about the savings information, withdraw the savings deposit, change the renewing instructions of goal savings deposit to suit the Customer's demands, and increase the savings efficiency.

ĐIỀU 3. 4.3. Regulations on deposit and withdrawing location

- a. Customer can only deposit the goal savings money on the TPBank Mobile app using personal mobile devices.
- b. Early withdrawal is permitted. Customer needs to bring the Savings Withdrawal Form to the Bank's branches to proceed with the withdrawal or use the TPBank Mobile app, which the Bank stipulates from time to time. Note: In the event of a termination of the Goal Savings Deposit Account before the maturity date, the Customer is required to use their TPBank transactional accounts.

ARTICLE 5. RIGHTS AND OBLIGATIONS**1. Customer's Rights**

- a. To be fully paid by TPBank for the principal and interest of savings deposits as agreed.
- b. Be assured of safety and confidentiality of information about savings deposit transactions according to regulations under the law.
- c. Request TPBank to provide tracing information about the account balance on the TPBank Mobile application or via Customer support phone number: 1900.58.58.85 or (84.4) 37.683.683 or phone other regulations of TPBank from time to time.
- d. Other rights as provided for in these Terms and Conditions and relevant regulations under the law.

2. Customer's Responsibilities

- a. Commitment to read, understand and fully comply with the provisions of these Terms and Conditions.
- b. Opening/Closing account at TPBank Mobile application or at TPBank's transaction counter and comply with TPBank's regulations on opening, using and finalizing savings deposits from time to time and provisions of law;
- c. Other responsibilities as prescribed in these Terms, Conditions and relevant regulations authority of the law.
- d. Do not take advantage of TPBank's product policies to make profit or perform transactions. Translating illegally or causing overload/damage to TPBank's system according to the assessment of TPBank.
- e. If the customer discovers a technical error that exists on the system, the customer is responsible for notifying to TPBank immediately upon detection. Customer is not allowed to exploit errors for profit, or disclosed to the outside for bad actors to make profit, or affect the service of TPBank according to TPBank's assessment.

ARTICLE 6. RIGHTS AND RESPONSIBILITIES OF TPBANK**1. TPBank's rights**

- a. Have the right to refuse to perform Goal Savings transactions if the Customer fails to comply with/does not meet the provisions of these Terms and Conditions.
- b. Have the right to request the Customer to provide complete, clear and accurate information in accordance with TPBank's regulations and the law on savings deposits, prevention and combat of money laundering.
- c. TPBank has the right to block and/or not settle the Customer's Account in case of detecting that the Customer has cheated/forged, profited from products/applications resulting in material damage or risks, operational and reputational risks for TPBank.
- d. Have the right to automatically debit the Customer's payment account or automatically deduct the Customer's account principal/interest to collect overpayments, wrong payments to the Customer's current account or other accounts arising from the Customer's exploitation of TPBank's product policies.

2. Responsibilities of TPBank

- a. Fully pay the principal and interest of the savings deposit to the Customer as agreed, ensuring the Customer's interests in accordance with these Terms and Conditions.
- b. Ensure confidentiality of information related to savings deposit transactions and ensure safety of customer's savings deposits in accordance with law.
- c. Handle customer inquiries and complaints related to the deposit account in accordance with the provisions of law and TPBank's internal regulations.
- d. Other responsibilities as prescribed in these Terms and Conditions and relevant provisions of law.

ARTICLE 7. DEPOSIT / WITHDRAWAL TRANSACTIONS

1. Request to send a deposit account during TPBank's working time: the start date of the deposit term and the applicable deposit interest rate is the date the customer performs the transaction (except when the system summarizes the data, holidays, and public holidays).
2. Request for deposit/finalize account outside of working time of the week (the time the system summarizes data, holidays, holidays):
 - The deposit term starts date and the applicable term interest rate is calculated on the next working day of the deposit date and the applicable term interest rate also starts from this date.
 - The settlement date of the account will be made on the next working day or the nearest working day of TPBank.
 - Normal running time for data summarization*: from 20:00 to 03:00 Monday to Saturday, and all day Sunday
 - Holidays and public holidays of TPBank in accordance with the law
3. Time limit to resolve Customer's complaint within fifteen (15) working days from the date of receipt of Customer's request. TPBank will refund to Customer the value of properly claimed transactions.

*Data summary run time may vary depending on TPBank's system

ARTICLE 8. MODIFICATION OF TERMS AND CONDITIONS

1. TPBank is allowed to amend the content of these Terms and Conditions by announcing on the website www.tpb.vn and/or TPBank Mobile application.
2. The Customer's continued use of the GOAL SAVINGS product after the effective date of the amendment to the Terms and Conditions means that the Customer fully accepts such modifications. If the Customer does not accept the modification of these Terms and Conditions, the Customer is entitled to GOAL SAVINGS settlement.

ARTICLE 9. GOVERNING LAW, DISPUT SETTLEMENT

These Terms and Conditions are governed by the laws of Vietnam. If there is any dispute regarding the interpretation of words in these Terms and Conditions, the interpretation of words in TPBank will shall prevail. If there is any dispute arising from the contract between Customer and TPBank, such dispute will first be resolved through negotiation and conciliation. In case of unsuccessful conciliation, the Parties have the right to bring the dispute to a competent Court in accordance with the law for settlement.

ARTICLE 10. TERMS OF EFFICIENCY AND IMPLEMENTATION TERMS

These Terms and Conditions are effective from the date the Customer successfully submits the Account on TPBank Mobile application (successfully opening the Account) until the Customer settles the Account or terminates the use of the Product or TPBank terminates the provision of the Product under these Terms and Conditions.