

**TERMS AND CONDITIONS FOR ISSUANCE AND USE OF
KEB HANA INDIVIDUAL DEBIT CARD**

Effective date: 14/03/2025

*This Terms and Conditions for issuance and use of KEB Hana Individual Debit Card (“**T&C for Individual Debit Card**”) supplements the Terms and Conditions for Opening and Using Account and its amendments if any (hereinafter referred to as the “**General T&C**”). Unless specified otherwise, if any term in this T&C for Individual Debit Card is different from any term in the General T&C and the Account opening and operating services application and agreement, then this T&C for Individual Debit Card shall prevail.*

ARTICLE 1. DEFINITIONS

In this Terms and Conditions for issuance and use of KEB Hana Individual Debit Card (“**T&C for Individual Debit Card**”), the following terms shall be construed as follows:

- 1.1. Application and Contract for issuance and use of KEB Hana Individual Debit Card/ Application and Contract for Individual Debit Card** is the agreement on the issuance and use of KEB Hana Individual Debit Card that is entered into by and between KEB Hana and the Individual Customer.
- 1.2. Individual Debit Card/ Card** is the debit card for individual issued by KEB Hana to make payment transactions on the available balance of customer’s account at KEB Hana, which is linked with the card according to customer’s request on the Application and Contract for issuance and use of KEB Hana Individual Debit Card.
- 1.3. Cardholder** includes the Primary and Supplementary Cardholders.
- 1.4. Primary Cardholder** is the Cardholder operating the payment account, whose information appears at the beginning of the Application and Contract for Individual Debit Card.
- 1.5. Supplementary Cardholder** is the individual authorized by the Cardholder to use the Card, and all obligations arising from card transactions by such Cardholder shall be fulfilled by the Cardholder in accordance with the T&C for Individual Debit Card. The Cardholder is accountable to the Cardholder of his/ her use of the Card.
- 1.6. Account** is the payment account in Vietnam Dong opened by the Cardholder at KEB Hana for the purpose of conducting payments transactions and using account services provided by KEB Hana. This account is linked to the Card upon request of the Cardholder at the Application and Contract for Individual Debit Card.
- 1.7. Terms and Conditions for Opening and Using Account** is the terms and conditions on account opening and use at KEB Hana attached with the Account opening and operating services application and agreement that the Primary Cardholder has entered into with KEB Hana.
- 1.8. Available balance:** is the amount available in the Payment account that the Cardholder can use for Card Transactions from that payment account; inclusive the balance in the payment account after deducting: (i) amounts blocked or frozen, (ii) Customer’s fees and other financial obligations to KEB Hana.
- 1.9. Issuer** is the credit institution or foreign bank branch that issues the card.
- 1.10. Merchant** parties who accepts goods and services payments by cards.
- 1.11. POS/mPOS** are card-reading devices installed and used at the Merchants, where the Cardholders can use the Card to make purchases of goods and services.
- 1.12. Card Validity Period** is the time period during which the Individual Debit Card can be used as per KEB Hana’s regulations.
- 1.13. Card Transaction** is the use of the Individual Debit Card to make cash withdrawals, payments for purchases of goods and services and to use services provided by KEB Hana and/or agreed to be provided

by Visa and notified the Individual Customer .

- 1.14. Contactless card:** shall mean the card used contactless payment technology between the Card and the card accepting device to make card transactions.
- 1.15. Card Transaction Limit** includes payment limit for purchase of goods and services, cash withdrawal limit and other limits in accordance with KEB Hana's and legal regulations.
- 1.16. Daily Payment Limit** is the maximum amount of payment that is made in a day with the Individual Debit Card, including but not limited to cash withdrawal at ATMs, purchases of goods and services at merchants, purchases on the internet and other means developed by KEB Hana from time to time and is accepted by KEB Hana, granted to each Cardholder
- 1.17. Business Day** is any working day except Saturdays, Sundays and statutory public holidays as per KEB Hana's regulation.
- 1.18. Bank Identification Number (BIN)** is the serial number that identifies the card issuer as per State Bank of Vietnam's regulation.
- 1.19. KEB Hana** stands for KEB Hana Bank Ha Noi Branch/ Ho Chi Minh City Branch.

ARTICLE 2. RIGHTS AND OBLIGATIONS OF THE CARD HOLDER

2.1 Rights of the Card holder

- 2.1.1 To use the Card to make payment transactions for goods and services at merchants, on the Internet developed by KEB Hana from time to time within the available Balance on the Payment Account associated with the Card and within limit of the Card is specified in Article 5, except for the cases which are not regulated in the Debit Card Terms and Conditions.
- 2.1.2 To request KEB Hana to increase or reduce the Card Transaction Limit, subject to KEB Hana's regulation from time to time.
- 2.1.3 To request to change personal information such as: contact number, email address, ID number/passport number and send to KEB Hana by writing application.
- 2.1.4 To participate in and benefit from promotion programs for the Card and/or KEB Hana's partners as per KEB Hana's regulation from time to time, as long as the Cardholder complies with the rules of such promotion programs.
- 2.1.5 To request KEB Hana to re-issue, suspend, revoke, and renew the Card; to request KEB Hana to deactivate/activate/suspend the Card; to deactivate/activate the Internet-based payment as per this Terms and Conditions and other KEB Hana's regulations.
- 2.1.6 To request to change receiving address by writing application notice and send to KEB Hana.
- 2.1.7 To request the tracers belong to card transactions by writing applications following this Terms and Condition and others legal regulations.
- 2.1.8 To be provided with information on Card transaction history, account balance and limits related to the Card, and other necessary information as per KEB Hana's regulations.
- 2.1.9 To receive the Card in case of holding in ATM machine after fulfill all necessary procedures under KEB Hana's regulation.
- 2.1.10 To reject or accept cash-backs when conducting transactions in line with the Cash-back Terms and Conditions set out in Appendix 01 attached herewith and its amendments issued by KEB Hana from time to time as publicized on KEB Hana's website <https://global.1qbank.com> and/or other communication channels (including but not limited to SMS messages, email, or transaction counter) of KEB Hana..
- 2.1.11 Other rights as set out in this Terms and Conditions, the Terms and Conditions of Use of Payment account linked with the Card, and other documents or agreements entered into by and between KEB Hana and the Cardholder related to the issue and use of Card as relevant legal regulations on use of bank cards.

2.2 Obligations of the Cardholder

- 2.2.1 To ensure that the Authorised Persons who conduct card-related transactions on behalf of the Cardholder

(including representative of the Individual Customer , Cardholder , the person that sends and receives card transaction-related documents) are duly authorized to use the payment account on behalf of the Cardholder in accordance with the Terms and Conditions and other documents and agreements related.

- 2.2.2 To ensure that the Card is used by the Cardholder in line with Article 5 of this Terms and Conditions. The Cardholder shall be entirely responsible for all Card Transactions conducted by the Cardholder in accordance with Article 5 of this Terms and Conditions and all debt obligations generated by the Cardholder related to Card Transactions.
- 2.2.3 To provide in an adequate and accurate manner all necessary documents and information upon KEB Hana's request during the issuance and use of the Card.
- 2.2.4 To be responsible for making sure that the Cardholder fully understands and complies with all the obligations applicable to him/her in accordance with this Terms and Conditions; to fully acknowledge and undertake to bear all risks, damage, loss, costs and other obligations where the Card Transactions by the Cardholder are revoked, blocked, suspended or otherwise (due to embargo, criminal activities, terrorism, terrorist financing, money laundering, or any other reason)
- 2.2.5 To be responsible for ensuring safety and information security of the Card, including card number and PIN during the use of the card in accordance with Article 9.1 of this Terms and Conditions and legal regulations on information security related to the issuance and use of bank cards.
- 2.2.6 To accept and pay for all Card Transactions arising on the Individual Customer 's Account (including transactions without signature or with signature different from the Cardholder's signature on the back of the Card) in accordance with the regulations in use of the Card in Article 5 of this Terms and Conditions.
- 2.2.7 To be responsible for resolving disputes with merchants regarding all card transaction-related issues.
- 2.2.8 To be responsible for compensating KEB Hana for all risks, damage, loss, costs and other obligations arising from frauds, forgery or other breaches of this Terms and Conditions related to the Card Transactions.
- 2.2.9 Where system errors occur, immediately and unconditionally return to KEB Hana the amounts spent by the Cardholder in excess of the Card Transaction Limits of the Cardholder , a wrong credit entry in the Individual Customer 's Account, wrong credit entries in the Account under promotions programs of KEB Hana and/or KEB Hana's partner that the Cardholder participates in but is found to be ineligible for such promotions or any other incorrect transactions that the Cardholder cannot prove its legitimate ownership of such amounts, and agrees that KEB Hana can debit the Individual Customer 's Account for the amounts mentioned in this Article 2.2.1.9 without notifying the Customer.
- 2.2.10 Cardholder is obliged to pay in full and on time to KEB Hana the fees arising from the use of the Card according to the fee tariff prescribed by KEB Hana from time to time and officially announced on KEB Hana's website or by other appropriate methods (including but not limited to sending SMS messages, emails, etc.). Customer agrees to allow KEB Hana to debit Customer's account to collect Card's service fees in accordance with this Article.
- 2.2.11 Immediately notify KEB Hana in writing in a correct, complete, accurate and timely manner of changes in the information registered with KEB Hana related to the use of the Card. In case of failure to notify in accordance with this Article 2.2.1.11, the Customer shall be fully responsible for all risks, damages, losses, expenses, and obligations arising including errors or acts of abuse or fraud when using the Card service due to an error or violation of the Customer or related to the Authorized Card User's error or violation of the obligation to notify the change of information under this Article.
- 2.2.12 To ensure that Primary Card holder is responsible to KEB Hana for the Card usage of the Supplementary Cardholders.
- 2.2.13 Where KEB Hana made 02 (two) subsequent but unsuccessful attempts in delivering the Card to the designated receiver, KEB Hana shall notify the Cardholder so that the Cardholder shall send a written request to close the Card permanently. The Customer is responsible for paying the annual fee and other costs that may arise for those Card being suspended until KEB Hana receives the written request to cancel the Card from the Customer.
- 2.2.14 To protect Card Information, including Card number and PIN and the phone number registered with KEB Hana during the use of the Card, in accordance with this Terms and Conditions and relevant legal

regulations.

- 2.2.15 To provide request for support (using KEB Hana's template from time to time) to KEB Hana within 07 (seven) Working Days (corresponding to Paragraphs (ii) and (iii) of Article 2.1.2.8 of this Terms and Conditions
- 2.2.16 When the Cardholder agrees to get cashback from the Card, it means that the Cardholder has read, understood and agrees to the terms and conditions of the cashback program issued by KEB Hana and publicized on its website from time to time. Where the Cardholder rejects the cashback, it shall notify KEB Hana of the same.
- 2.2.17 The Cardholder is responsible for resolving disputes with merchants and bear all related costs of such dispute resolution related to Card Transactions.
- 2.2.18 The Cardholder has other obligations in accordance with this Terms and Conditions, the Terms and Conditions of Use of Account, and other documents and agreements entered into by and between the Cardholder and KEB Hana, other regulations of KEB Hana and card associations/Card Organization and other Card-related legal regulations.

ARTICLE 3. RIGHTS AND OBLIGATIONS OF KEB HANA

3.1. KEB Hana's Rights

- 3.1.1. To process Card Transactions in accordance with this Terms and Conditions.
- 3.1.2. To change the standard Card Transaction Limit in accordance with KEB Hana's regulations from time to time and send a written notification of such change to the Individual Customer .
- 3.1.3. To be held harmless and to have its liabilities waived if any system errors or any other disruptions beyond KEB Hana's control cause the Cardholder to be unable to conduct Card Transactions, resulting in damage or loss in any form, including loss caused by card misuse or unauthorized/illegitimate transactions; or cases where KEB Hana cannot send messages or has sent messages but the Individual Customer /Cardholder does not receive those messages or notifications related to the balance on account linked to the Card or other notifications related to the Individual Customer 's Account due to system errors, transmission line errors, technical problems, or other errors or problems by the Service Vendor/KEB Hana or any other external reasons; or other cases caused by errors and violations of the Individual Customer /Cardholder s.
- 3.1.4. To have its liabilities waived for:
 - (i) All cases where the Card is lost, stolen, card used or misused, unauthorized uses because of the Authorised carduser's negligence or lack of control.
 - (ii) All cases where Card Transactions are wrongfully conducted due to errors, unauthorized, fraud or forgery, resulting in negative consequences to KEB Hana or any merchant.
 - (iii) All cases where Card Transactions are conducted not in line with Article 5 of this Terms and Conditions.
- 3.1.5. To be not responsible for all purchases of goods and services using the Card. The Cardholder acknowledges and agrees that KEB Hana is not involved and shall not participate in the resolution of disputes between the Cardholder and the Merchant, and can debit the Account linked to the Card for the amount of such purchases, whether such goods and/or services are rendered or not.
- 3.1.6. KEB Hana may collect and verify any information related to the Cardholder from any party that KEB Hana deems to be appropriate.
- 3.1.7. To provide regulatory agencies or related partners working with KEB Hana in developing KEB Hana's services with information of the Cardholder and the related Account for the purposes of verification or dispute of Card Transactions or any other purposes in accordance with legal regulations or upon request of a regulatory agency.
- 3.1.8. To terminate use of the Card by the Cardholder by cancelling or revoking the Card if the Cardholder is in breach of any provision in this Terms and Conditions, or the Cardholder uses fake Card and/or Card thought to be fake, or if KEB Hana deems necessary in order to comply with existing legal regulations..
- 3.1.9. To freeze or debit any of the Individual Customer 's accounts (payment account, term deposit account, other account) at KEB Hana to pay for the Individual Customer 's financial obligations during the use of

the Card.

- 3.1.10. To send notifications to the Cardholder about KEB Hana's products, services and promotion programs, and send warnings about risks associated with the use of the Card by the Cardholder and other notifications related to the Cardholder using any notification methods that KEB Hana deems appropriate (including but not limited to the sending of SMS messages or emails).
- 3.1.11. KEB Hana may refuse to issue the debit card if:
 - (i) There are doubts about the honesty or purpose of the cardholder's transactions in accordance with the laws on anti-money laundering.
 - (ii) The use of the card to conduct fraudulent payment transactions at merchants and any card transactions prohibited under the regulations on cashless payments.
- 3.1.12. Right to Specify Card Validity Period:

KEB Hana has the right to set the validity period of the card. For foreign cardholders, the card's validity period shall not exceed the remaining duration of their residence in Vietnam. By activating and using the card, the cardholder confirms their agreement to the Terms and Conditions for issuing and using the KEB Hana debit card and will be bound by those terms and conditions. The automatic renewal provision does not apply to cardholders of foreign nationality. To have KEB Hana approve a card renewal request, foreign cardholders must comply with residency regulations in Vietnam as well as the conditions for card renewal as specified by KEB Hana at any given time.
- 3.1.13. KEB Hana has other rights related to the issuance and use of the Card in accordance with this Terms and Conditions and relevant legal regulations.

3.2. KEB Hana's obligations

- 3.2.1. To comply with legal regulations in the issuance and payment of Cards. Thẻ.
- 3.2.2. To honor the rights and interest of the Individual Customer /Cardholder in accordance with this Terms and Conditions..
- 3.2.3. To keep information related to the Customer/Cardholder in confidentiality, unless otherwise provided by law or this T&C for Individual Debit Card.
- 3.2.4. To be responsible for ensuring Card information security including Card number and PIN in accordance with Article 9 of this Terms and Conditions and legal regulations on information security in card issuance and payment.
- 3.2.5. To resolve complaints and disputes from the Cardholder related to the use of the Card as per KEB Hana's regulations and legal regulations.
- 3.2.6. To lock the Card within 02 (two) working hours from receipt of written notification or inbound call to KEB Hana's hotline by the Individual Customer /Cardholder reporting that the Card is lost, stolen or any other reason.
- 3.2.7. KEB Hana shall send written notification to the Cardholder or send an email or make a phone call or publicize on KEB Hana's website at least 03 (three) working days before making any changes in the use of Card or suspension of the card service except in force majeure cases, where such changes or suspension take effect immediately when KEB Hana sends such notification or publicizes on KEB Hana's website. All information under this Article 3.2.7 shall be deemed received by the Cardholder within 03 (three) working days from such publication or any other form of communication selected by KEB Hana.
- 3.2.8. Other obligations in accordance with legal regulations.

ARTICLE 4. FEES AND FEE TARIFF

- 4.1. The Cardholder agrees to let KEB Hana debit its payment account to collect card-related fees as per this Article, in accordance with the regulations of the State Bank of Viet Nam, and will be announced at least 7 days prior to the effective date of the fee schedule.
- 4.2. Depending on KEB Hana's policies from time to time, the Cardholder may get fee waiver for one or more

types of fees upon opening the Card or for certain periods during the use of the Card. Upon expiry of the waiver period or when the Individual Customer /Cardholder no longer qualifies for such fee waiver as per KEB Hana's regulations, KEB Hana shall collect fees under its standard fee tariff, and the Cardholder is obliged to pay such service fees to KEB Hana.

ARTICLE 5. SCOPE OF CARD USE AND CARD TRANSACTION LIMIT

5.1. Scope of Card Use and Payment Obligations of the Individual Customer

- 5.1.1. The Cardholder can use the Card to make purchases of goods and services and conduct other legitimate card transactions developed by KEB Hana from time to time at various merchants, on the Internet and other channels decided by KEB Hana and/or with the logo of the card organization and other services provided by KEB Hana (if any) within the Card Transaction Limit and the available balance on the Payment account linked to the Individual Debit Card, unless otherwise stipulated in this Terms and Conditions.
- 5.1.2. The Cardholder can use the Card with PIN to make cash withdrawals and deposits and access other services at ATMs and/or CRMs that accept the Card. For these purposes, the Cardholder understands that the cash withdrawal and deposit limits for the Card shall apply. The daily cash withdrawal and deposit limits are set out in the Application and Contract for Individual Debit Card from time to time. However, KEB Hana may approve Customer's request to change such limits. The minimum cash withdrawal amount shall depend on the regulations of the vendor of the ATMs and/or CRMs.
- 5.1.3. Scope of use of the Card For merchants in Vietnam: The Cardholder can use the Card at merchants which accept Visa cards to make purchases of goods and services, regardless of the types of spending
- 5.1.4. The Cardholder acknowledges that when conducting Card Transactions, depending on the nature of the Card Transaction and the regulations/requirements of KEB Hana and/or the Card Organization and/or of the Merchant, the Cardholder shall accept the transaction by some means of verification in one or more of the following ways:
 - (i) The Cardholder shall physically present himself/herself and the Card at the Merchant; and/or
 - (ii) There is the signature of the Cardholder on the Card Transaction slip; or
 - (iii) Card information (Name on Card/Card number/PIN/CVV/CVC number ...) are provided via email, telephone, internet...; or
 - (iv) Any other verification method that the Cardholder has registered with KEB Hana; or
 - (v) Any other verification method required by KEB Hana and the Merchant.
- 5.1.5. The Individual Customer /Cardholder fully understand and acknowledge that when the Authorised carduser conducts Transactions using contactless payment and when the Cardholder does not ensure card information security including name on Card/Card number/PIN/CVV/CVC number in accordance with this Terms and Conditions, the Card may be misused or abused for illegitimate or unauthorized payments. By signing on the Application and Contract for Individual Debit Card, the Individual Customer /Cardholder acknowledges and accepts all the risks, losses, costs and liabilities that may arise from failure to ensure card information security.
- 5.1.6. The Cardholder understands that he/she cannot block or cancel any Card Transaction after the payment has been authorized as per Article 5.1.4 above.
- 5.1.7. The Cardholder agrees to limit and is liable for all risks, costs, obligations and liabilities arising from the Card Transactions using PIN.
- 5.1.8. The Cardholder can change the PIN or unlock the PIN by accessing the option of PIN management service on the ATMs that provide this function.
- 5.1.9. The Cardholder is responsible for paying KEB Hana and fulfil all related obligations for all Card Transactions and the authorization of Card Transaction is verified by any method as per paragraph 5.1.4. above.

5.2. Card Transaction Limits and changing the Card Transaction Limits

- 5.2.1. The Cardholder shall use the Card within the Card Transaction Limits as set out in the Application and Contract for Individual Debit Card or any other document accepted by KEB Hana.

- 5.2.2. Depending on KEB Hana's policy from time to time, KEB Hana may change the Card Transaction Limits.

ARTICLE 6. CARD RENEWAL, REJECTION AND REVOCATION

6.1. Card Renewal

- 6.1.1. Where the Card is lost or stolen, the Card expires, the Cardholder wishes to change the class of the Card or wishes to have its Card renewed or replaced, the Cardholder can request KEB Hana to renew the Card as per KEB Hana's regulations.
- 6.1.2. The Cardholder is responsible for bearing all the costs associated with the Card renewal as per KEB Hana's regulations.

6.2. Card rejection

The Card shall be rejected in the following cases:

- 6.2.1. The Cardholder uses the Card on his own initiative or upon request by the Cardholder to conduct prohibited Card Transactions as per KEB Hana's and legal regulations;
- 6.2.2. The Card has been reported lost by the Cardholder /Cardholder and KEB Hana has acknowledged this reported loss of the Card;
- 6.2.3. The Card has expired;
- 6.2.4. The Card has been suspended;
- 6.2.5. The available balance on the Account linked to the Card or the remaining Transaction Limit of the Card is insufficient to conduct the transaction;
- 6.2.6. The Card is forged or is related to a fraudulent transaction;
- 6.2.7. The Cardholder is in breach of the Agreement for Individual Debit Card and/or KEB Hana's regulations on use of the Card;
- 6.2.8. The card is broken, scratched, or deformed;
- 6.2.9. Other cases as per regulations of KEB Hana and relevant legal regulations.

6.3. Card revocation

- 6.3.1. The Card shall be revoked in the following cases:
- (i) The Card is in the blacklist, is forged, or has expired;
 - (ii) The Card is used for unauthorized purposed;
 - (iii) At the request of the Individual Customer ;
 - (iv) Other cases as required by KEB Hana and legal regulations.
- 6.3.2. KEB Hana is held harmless of all damage to the reputation of the Individual Customer /Cardholder in case the Card is revoked.

ARTICLE 7. CARD SUSPENSION AND CANCELLATION

7.1. Suspension of the Card

- 7.1.1. KEB Hana reserves the right to suspend the Card and notify the Cardholder of such suspension via email/telephone that the Cardholder has registered with KEB Hana in the following cases:
- (i) The Cardholder is in breach of the provision(s) in this Terms and Conditions, regulations of the Card Organization and relevant legal regulations;
 - (ii) The Account linked to the Card is closed;
 - (iii) The Cardholder notifies KEB Hana that the Cardholder is dead or declared dead;
 - (iv) The Cardholder is involved in or is suspected by KEB Hana to be involved in Card frauds and/or forgery, or is in breach of the Agreement for Individual Debit Card;
 - (v) The Cardholder request termination of use of the Card;
 - (vi) KEB Hana has reasons to believe that use of the Card is risky as per KEB Hana's card risk management policies from time to time. In this case, KEB Hana shall notify and advise the

Individual Customer /Cardholder on a suitable solution;

(vii) Other cases as per regulations of KEB Hana, and legal regulations.

7.1.2. When the Cardholder meets the conditions of KEB Hana and upon request of the Individual Customer , KEB Hana shall lift the card suspension as per KEB Hana's regulations.

7.2. Cancellation of the Card

7.2.1. KEB Hana can cancel the Card when:

- 7.2.1.1. The Individual Customer/Cardholder materially breach this Terms and Conditions or the regulations of the Card Organization or relevant legal regulations;
- 7.2.1.2. The Cardholder does not receive the Card or does not activated the Card upon its receipt after 45 days from the issuance of the Card;
- 7.2.1.3. Any document and information provided by the Cardholder is found to be inaccurate, untruthful and incorrect;
- 7.2.1.4. Cases of fraud and/or forgery and risk management as determined by KEB Hana.
- 7.2.1.5. Upon request of a competent regulator or the Authorities regarding card cancellation.
- 7.2.1.6. Any other cases deemed necessary by KEB Hana;
- 7.2.1.7. Upon request of the Individual Customer ;
- 7.2.1.8. Account linked with card is closed as KEB Hana's regulations or law;
- 7.2.1.9. Other cases in accordance with this Terms and Conditions, KEB Hana's and legal regulations.

7.2.2. The Cardholder can unilaterally stop using the Card by sending a written notice to KEB Hana when:

- 7.2.2.1. The Card has not expired but the Cardholder no longer wishes to use the Card. The written request for card cancellation must be sent to KEB Hana using KEB Hana's template from time to time. Such cancellation request shall only be accepted by KEB Hana after the Cardholder has cleared all payment obligations to KEB Hana;
 - 7.2.2.2. The Cardholder requests to cancel the Card use of the Cardholder ;
 - 7.2.2.3. The Card is lost or stolen and the Cardholder no longer wishes to use the Card.
- 7.2.3. The Card cancellation is only effective when it is accepted by KEB Hana and the Cardholder has cleared all payment obligations to KEB Hana, specifically:**
- 7.2.3.1. Upon cancellation of the Card, the Cardholder has to clear all financial obligations arising from use of the Card under the Agreement for Individual Debit Card and relevant legal regulations; and/or
 - 7.2.3.2. The Cardholder returns the Card to KEB Hana for destroying as per KEB Hana's regulations. The suspension or cancellation of the Card does not influence any of the Individual Customer 's obligations before and after such suspension or cancellation. KEB Hana is held harmless of any issues that may negatively impact the reputation of the Cardholder related to such suspension or cancellation.

ARTICLE 8. PROVISION OF INFORMATION, RETURNING THE UNUSED AMOUNT ON THE CARD

- 8.1.** The Cardholder can request KEB Hana to provide information on the balance of Account linked to the Card, Card Transaction history, and other necessary information related to the use of the Card by the Cardholder. To be provided with such information under this Article 8.1, the Cardholder can visit one of KEB Hana's transaction outlets or branches, or contact the Bank by other methods that the Bank makes available from time to time. The Individual Customer /Cardholder is obliged to comply with the regulations and pay applicable fees when making such information requests. Upon receipt of Individual Customer 's legitimate request, KEB Hana shall provide information to the Customer in line with relevant laws and regulations. The provision of information shall be made by KEB Hana via methods agreed to by and between KEB Hana and the Cardholder at the time of request and in line with relevant laws and regulations.
- 8.2.** As the Card is linked to the Individual Customer 's payment account at KEB Hana, in all cases, all cashback amounts shall be managed in this Account.

ARTICLE 9. KEEPING THE CARD SAFE AND SECURE

- 9.1.** To keep the Card safe and secure, the Individual Customer /Cardholder must:
- 9.1.1. Keep the Card and other identification passcodes safe, as well as other Card information including but not limited to Card number and PIN, Card Transaction Information, and must not disclose card information including card number and PIN to any other person.
 - 9.1.2. Not give the Card to any person to keep or to use by any means, not transfer the Card to any other person, or pledge or mortgage the Card to any entity or person.
 - 9.1.3. Not key in any card information at any merchant that is not reputable, suspicious; limit or lock the internetpayment function if it is not necessary; change the PIN and other passcodes on a regular basis to avoid risks and costs or any loss that may be incurred.
 - 9.1.4. Comply with guidelines and security practices that KEB Hana and/or related organizations, including but not limited to the Card Payment Organization, Card Interchange Organization and Merchants, provide by any notification method, establish or require when the Cardholder conducts Card Transactions. The Cardholder understands and agrees that depending on the transaction being conducted, the Cardholder can be required to use one or more security factors corresponding to the Cardholder authentication method required by that Card Transaction, including but not limited to the Card number, PIN, passcode, user name, OTP, security question, Cardholder identification code, telephone number, email that the Individual Customer /Authorised carduser has registered with KEB Hana. The Cardholder needs to keep all security factors in this Article 9.1.4 safe and secure, and at the same time must take reasonable steps to prevent the unauthorized use of such security factors. The Cardholder is responsible for any loss suffered due to reveal, theft or misuse of such security factors under this Article 9.
 - 9.1.5. The Cardholder must safeguard the electronic devices linked to KEB Hana's system to conduct Card Transactions (including but not limited to computers and cell phones), and should not leave those devices unattended at any time, or should only let other people use those devices when the Cardholder has logged out of the system and the transaction screen.
 - 9.1.6. Promptly notify and work with KEB Hana to handle issues related to keeping the Card safe and secure during the Card use. To ensure safety and security for the assets and transactions of the Cardholder, the Cardholder may request KEB Hana to take suitable measures such as suspending or blocking the Card, or rejecting the Card transaction when the security factors are found by the system to be inaccurate after certain times of login.
- 9.2.** To ensure the safe and security KEB Hana must:
- 9.2.1. Take necessary security and risk prevention measures for Card Transactions in accordance with KEB Hana's and legal regulations.
 - 9.2.2. Ensure security for all card-related information; ensure IT and technical infrastructure for safe and seamless operations in card issuance and payment.
 - 9.2.3. Establish and maintain a 24/7 hotline to receive and timely resolve feedback from the Cardholder.
 - 9.2.4. Fulfil other obligations and responsibilities in accordance with relevant laws and regulations regarding information security in Card issuance and payment.
- 9.3.** When the Card is lost or stolen, or when security factors are revealed or misused, the Cardholder must immediately notify KEB Hana at 1800 0247 (toll free) or your nearest branch; and then immediately confirm this notification in writing to KEB Hana. Where the Card is misused due to theft or loss, resulting in fraudulent transactions before KEB Hana has a written notification or legally valid electronic message that KEB Hana has processed the Cardholder's notification of the Card loss, the Cardholder shall bear the entire loss and shall compensate for all loss associated with the misuse of the Card, unless KEB Hana is at fault. KEB Hana shall block the Card as soon as it is notified by the Cardholder.
- 9.4.** Prohibited Actions:
- 9.4.1. Altering or tampering with the card or payment documents contrary to legal regulations; counterfeiting cards or payment documents; retaining, circulating, transferring, or using counterfeit cards.
 - 9.4.2. Renting, leasing, purchasing, selling, or opening a card on behalf of someone else; stealing, conspiring to steal, or buying and selling banking card information.
 - 9.4.3. Using the card unlawfully.

- 9.4.4 Engaging in, organizing, or facilitating actions that exploit the card for gambling, organizing gambling, fraud, illicit business activities, or other illegal actions.
- 9.4.5 Executing, organizing, or facilitating fraudulent card transactions; conducting fictitious payment transactions at designated payment points.
- 9.4.6 Stealing or conspiring to steal card information; disclosing or providing card information, cardholder details, and transaction information in violation of legal regulations.
- 9.4.7 Intruding or attempting to intrude, stealing data, damaging or illegally altering software programs or electronic data used in payments; exploiting network system vulnerabilities for personal gain.
- 9.4.8 Illegally accessing or attempting to illegally access, destroying the programs or databases of the card issuance, payment, switching systems, or electronic transaction settlement.
- 9.4.9 Using the card to conduct transactions that violate KEB Hana's sanctions regulations or for fraudulent purposes, money laundering, terrorist financing, proliferation of weapons of mass destruction, virtual currency transactions, online betting, and other illegal activities as stipulated by law.
- 9.4.10 Using or facilitating the use of banking cards for illegal purposes.
- 9.4.11 Any other prohibited actions according to legal regulations.

ARTICLE 10. DISPUTES, HANDLING DISPUTES DURING THE USE OF THE CARD

10.1. Methods of receiving disputes from the Individual Customer /Cardholder

When the Individual Customer /Cardholder wishes to dispute Card Transactions, he/she can directly visit one of KEB Hana's branches or contact KEB Hana at the hotline 1800 2047 (toll free) or by another method developed and notified by KEB Hana from time to time. Where the Cardholder requests a dispute via the Bank's Hotline, he/she needs to provide a dispute form (using KEB Hana's template) within 07 (seven) days from the date of the phone call. The Individual Customer /Cardholder needs to fully comply with all KEB Hana's regulations and procedures when making a dispute, in line with relevant laws and regulations.

- 10.1.1. Where the Cardholder notifies KEB Hana of a suspected fraud or loss, in order to timely limit loss that may arise, the Cardholder shall agree to let KEB Hana to block/suspend the Card. In such cases, KEB Hana shall notify the Cardholder of such suspension, and shall be entirely liable for the financial loss suffered due to use of the Card after such notification. Where the Cardholder does not agree to suspend/block the Card, he/she shall be responsible for the risks that may arise to the Card/Account linked to the Card.

10.2. Dispute period

The Individual Customer /Cardholder is responsible for sending their written dispute request to KEB Hana within 60 days from the date of transaction. After such period, KEB Hana shall not bear any responsibility of the verification result, and the Cardholder shall have to bear all the loss due to late action.

10.3. KEB Hana's service level for handling disputes

Depending on the Card type, KEB Hana shall handle and respond to the Cardholder's dispute within a timeline that corresponds to the nature of each transaction and within regulatory timeline. The service level for handling disputes shall comply with KEB Hana's regulations from time to time.

10.4. Handling verification results

The handling of verification/dispute results shall be conducted by KEB Hana within regulatory timelines in adherence to the following principles:

- 10.4.1. Where a loss is incurred but the Individual Customer /Cardholder is not at fault and there is no force majeure event as set out in this Terms and Conditions, within 05 (five) Business Days of notification of the verification/dispute results to the Cardholder, KEB Hana shall compensate the Cardholder as per the written agreement by and between KEB Hana and the Individual Customer.
- 10.4.2. Where a loss is incurred and the Cardholder is at fault: KEB Hana is not liable to compensate the

Cardholder . Cardholder is responsible for paying the amount of the disputed Card Transaction and related fees or as stipulated by the Card Organization when such dispute is brought to the mediation panel/arbitration panel of the Card Organization and such panel's award is that the the Cardholder is the losing party, based on the confirmation of the Cardholder at different steps of the verification process.

- 10.4.3. Where the timeline for dispute handling expires as agreed in this Terms and Conditions but no party is found at fault or no reason for loss has been identified, then within the next 15 Business Days, KEB Hana and the Cardholder shall have a written agreement on how the dispute shall be resolved until there is a final conclusion of the regulatory authority establishing the faults and responsibilities of each Party.
- 10.4.4. Where the case appears to have criminal nature, KEB Hana shall report to a competent regulatory authority as per relevant laws and regulations on criminal litigation and report to the SBV at the same time (Department of Payment, SBV branches in provinces and cities); at the same time, KEB Hana shall send a written notification to the Cardholder on the status of such dispute. From then on, the handling of dispute becomes the responsibility of the competent regulatory authority. Where such competent regulatory authority later finds out that the case is not a criminal offense, then within 15 Business Days from such conclusion, KEB Hana and the Cardholder shall agree on how the dispute shall be resolved.
- 10.4.5. Trường hợp KEB Hana, KHTC và các bên liên quan không thỏa thuận được và/hoặc không đồng ý với quá trình đề nghị tra soát, khiếu nại thì việc giải quyết tranh chấp được thực hiện theo quy định của pháp luật. Where KEB Hana, the Cardholder and stakeholders cannot reach agreement and/or do not agree with the dispute handling process, then such dispute shall be handled in accordance with legal regulations.

ARTICLE 11. FORCE MAJEURE

- 11.1.** Events of force majeure are unexpected events that occur beyond control and repair of the Parties in the Agreement for Individual Debit Card, so that the Parties cannot perform their rights and obligations under the Agreement for Individual Debit Card despite their effort in adopting all necessary remedial measures. Such events of force majeure include but are not limited to the following cases:
 - 11.1.1. War, invasion, terrorism, riots and turmoils, civil commotion, sabotage or other acts of aggression;
 - 11.1.2. Acts of God, epidemics and pandemics, fires, floods, tsunamis, typhoons, droughts, earthquakes, and lightning;
 - 11.1.3. Changes in government's policies, laws and regulations;
 - 11.1.4. Decisions and requests of a competent regulatory authority, international organizations that are involved in anti-money laundering and anti-fraud activities;
 - 11.1.5. Unexpected and abrupt incidents/disruption to the transmission lines, electrical lines, network, devices, viruses and other technical errors that occur beyond control of KEB Hana or because of disruption in service delivery by a vendor or a third party providing services to KEB Hana;
 - 11.1.6. Strikes and lockouts where neither Party is at fault;
 - 11.1.7. Other incidents that cannot be remedied despite KEB Hana's best effort as per legal regulations;
 - 11.1.8. Other cases in accordance with laws and regulations.
- 11.2.** Upon occurrence of a force majeure event, KEB Hana shall, as soon as reasonably possible, notify the Individual Customer /Cardholder , and shall adopt all possible measures to mitigate and remedy the incident to ensure smooth and continuous service to the Cardholder . Notwithstanding the provisions in this Terms and Conditions, failure to perform its obligations by a Party impacted by the force majeure event shall not constitute a breach of its obligations under the Agreement for Individual Debit Card, and shall not be the ground for the other Party to claim compensation, impose a penalty and other rights as per this Agreement for Individual Debit Card.
- 11.3.** Any of the Party's obligations that arise before the occurrence of the force majeure event shall not be waived, and the Parties must fully pay each other for the obligations that have been performed before the event occurs.

ARTICLE 13. CARD VALIDITY

- 12.1.** The Card validity period is determined by KEB Hana's regulations and is showed on the Card. The validity period (expiry month) is embossed on the Card. Upon the Card's expiry, if the Cardholder wishes to continue using the Card, it shall request for Card renewal, subject to KEB Hana's consideration. From 10 to 15 days prior to the last day of the month and year of expiry, if the Cardholder wishes to continue using the Card, it must go through the card renewal procedure in accordance with KEB Hana's regulations;
- 12.2.** The Cardholder must not use the Card that has expired or an old card once it is replaced. The Cardholder must return the old card to KEB Hana immediately after the replacement card is issued.

ARTICLE 13. EXCHANGE OF INFORMATION AND AMENDMENTS

- 13.1.** KEB Hana shall inform the Individual Customer /the Cardholder about issues related to the use of the Card as well as about KEB Hana's products and services, including amendments and supplements to KEB Hana's card policies and the contents of this Terms and Conditions, using one of the communication methods that KEB Hana's uses from time to time, including but not limited to the following: sending a written notification to the address of the Individual Customer , making a phone call, sending an SMS message to the Individual Customer /Cardholder 's phone, sending an email to the Individual Customer /Cardholder , notification on KEB Hana's official website (<https://global.1qbank.com>). These amendments and supplements shall take effect from the date mentioned in such notification or, if such date is not mentioned in the message, from the date of sending such notification).
- 13.2.** The Parties agree that the address, phone numbers and of the Individual Customer /the Cardholder as set out in paragraph 13.1. above are the contact addresses that the Cardholder has registered in its Application and Contract for individual Debit Card. The Cardholder is deemed to have received KEB Hana's notification when KEB Hana has sent such notification using the methods above to such contact address of the, or has publicised such notification on KEB Hana's website.
- Where the Cardholder has a change in their contact details, they need to notify KEB Hana in writing; if the Cardholder fails to notify KEB Hana of such change, KEB Hana has the right to use the old contact address and shall by default assume that the has received such notification when KEB Hana has sent notifications to those old addresses, and the content os such notification shall be binding on the Cardholder .
- 13.3.** KEB Hana shall terminate the use of the Card by the Cardholder 01 (one) Working Day after receiving such written notification of the Cardholder regarding termination of the Card, and the Cardholder must have fulfilled all obligations to KEB Hana. During that time, if the Cardholder continues to use the Card, it must comply with the amendments as notified by KEB Hana.
- 13.4.** Unless otherwise provided in this T&C, the Cardholder to use the Card is deemed to have accepted all the amendments to the T&C in accordance with the provisions that KEB Hana sent to Customer in accordance with Article 13.3 if the Cardholder continues to use Card at KEB Hana after the time KEB Hana notices.
- 13.5.** All notices and requests of the Cardholder must be sent to KEB Hana by one of the following methods: In writing, via phone number 1800 2047 (free) or other phone number announced by KEB Hana from time to time or the nearest transaction office of KEB Hana. Depending on each transaction requested by the Cardholder, after receiving the notice of the Cardholder through the above methods, KEB Hana may request the Cardholder to completes the relevant procedures on the basis of compliance with the provisions of law.

ARTICLE 14. NOTIFICATION, GOVERNING LAWS, RESOLUTION OF DISPUTES

- 14.1.** Notifications related to the use of the Card by the Cardholder shall be sent by KEB Hana to the

Cardholder in accordance with KEB Hana's regulations.

- 14.2. The Agreement for Individual Debit Card shall be interpreted and governed by the laws of Vietnam and regulations of the Card Organization.
- 14.3. Disputes arising from or in connection to the Agreement for Individual Debit Card shall be resolved amicably on the basis of mutual respect.
- 14.4. Where the Parties fail to reach agreement or do not want to agree on how the dispute is resolved as Article 14.3 above, either Party can bring the case to a competent People's Court ("The Court") for resolution in accordance with applicable laws. The Parties agree that the addresses as mentioned at the beginning of the Application and Contract for Individual Debit Card is the addresses to be used by the Court to determine the jurisdiction.
- 14.5. Where the Cardholder changes its address without notifying KEB Hana in writing, it is understood that the Cardholder deliberately hides its addresses and avoids its obligations, and KEB Hana has the right to request the Court to hear the case in accordance with the litigation process for it. The Cardholder accepts that the Court can hear the case in its absence as decided by the Court.

ARTICLE 15. TERMINATION OF THE AGREEMENT FOR INDIVIDUAL DEBIT CARD

15.1. Cases of termination of the Agreement for Individual Debit Card

- 15.1.1. Either Party can unilaterally prematurely terminate the Agreement for Individual Debit Card, provided that it notifies the other Party in writing at least 30 Business Days prior to that termination.
- 15.1.2. In force majeure cases, where a Party cannot perform its obligations as set forth in the Agreement for Individual Debit Card, then within 30 days from the date of the force majeure event, either Party can terminate the Agreement for Individual Debit Card. Notification on such termination must be sent to the other Party at least 10 days prior to such termination. The Agreement for Individual Debit Card is deemed to be terminated upon expiry of such 10-day notification period.
- 15.1.3. Notwithstanding the provisions in these Terms and Conditions, where the Cardholder is in breach of any term and condition, or has any act of fraud or forgery related to the use of the Card, KEB Hana has the right to unilaterally and immediately terminate the Agreement for Individual Debit Card by sending a written notification to the Cardholder on such notification.
- 15.1.4. Termination of the Agreement for Individual Debit Card in accordance with the agreement by and between the Cardholder and KEB Hana.
- 15.1.5. Cases of termination of use of the Card in accordance with paragraph 7.2. of these Terms and Conditions.
- 15.1.6. Other cases as per applicable laws and regulations.

15.2. Payment responsibilities upon termination of the Agreement for Individual Debit Card:

The termination of Agreement for Individual Debit Card does not impact the rights and responsibilities that have arisen before the termination date. In this case, the Cardholder is responsible for paying all outstanding debts and other financial obligations to KEB Hana under these Terms and Conditions and relevant laws and regulations.

ARTICLE 16. IMPLEMENTATION CLAUSE

- 16.1. The Agreement for Individual Debit Card is effective from the date when the Cardholder has the Card issued by KEB Hana, until when the Cardholder has fulfilled all its payment obligations to KEB Hana under the Agreement for Individual Debit Card, or within 90 days after the Card expiry date and KEB Hana does not receive any notification from the Cardholder requesting card renewal or replacement, depending on which date comes later.
- 16.2. Terms and Conditions of Individual Debit Card and documents attached to the Application and Contract for Individual Debit Card or to implement that Application and Contract for Individual Debit Card constitute an integral part of the Application and Contract for Individual Debit Card.

- 16.3.** The Individual customer acknowledge that KEB Hana has provided them with all necessary information related to the issuance and use of the Card, including but not limited to this Terms and Conditions, the features of the Card, and other KEB Hana's regulations on card service before the representative of the Cardholder signs on the Application and Contract for Individual Debit Card with KEB Hana.
- 16.4.** Where any of the provisions of this Terms and Conditions is rendered invalid by a competent regulatory authority, then all other provisions still remain in full force and effect. The Parties shall discuss and agree on the amendments and supplements to such invalid provision where possible to ensure that the Card can be used in line with the laws and regulations.
- 16.5.** Where this Terms and Conditions is silent on certain issues, the Parties shall comply with relevant laws and regulations.

APPENDIX 01- DISCLOSED INFORMATION APPLIED TO DEBIT CARD USED FOR INDIVIDUAL CUSTOMER

1. Customer support center:

Customer could inquiry transaction history in Internet Banking (website: <https://global.1qbank.com>) or KEB Hana's Branch in Viet Nam or contact us via the following method for supporting:

1.1. Contact center for checking transaction history/locking card: 24/7: 1800 2047 (free)

1.2. Contact to our staffs within working time:

- Ha Noi Branch: 0243-7716800

- Ho Chi Minh City Branch: 028-73051111

1.3. Email:

- Ha Noi Branch: keb5648@hanafn.com

- Ho Chi Minh City Branch: hanabank.deposit@gmail.com

1.4. Address:

- Ha Noi Branch: 14th & 15th Floor, Daeha Business Center, 360 Kim Ma Street, Ba Dinh District, Hanoi

- Ho Chi Minh City Branch: L21.01, 21st floor, The Hallmark Building, 15 Tran Bach Dang street, Thu Thiem ward, Thu Duc city, Ho Chi Minh City, Vietnam

2. Disclosed information responsibility:

KEB Hana has a rights to change, terminate T&C for Individual Debit Card and relevant information and will be updated in official website of KEB Hana. When there are above changes, KEB Hana will notify on the website and/or send notices to customers via one of the means: email, phone, SMS/OTP or notify in another appropriated method.