

## **PRODUCT RULES FOR “SAVINGS DEPOSIT COMBO FOR OVERSEAS STUDY PURPOSES”**

- 1. Scope of application:** whole network of Eximbank.
- 2. Subjects:** individual customers being overseas students or their relatives who meet the following conditions:
  - New individual customers having not used any products or services of Eximbank; or
  - Individual customers using the products or services of Eximbank which are not included in the “Savings deposit combo for overseas study purposes”; or
  - Individual customers using one of the products and services in the “Savings deposit combo for overseas study purposes” and in need of registering for other products and services in the combo.
- 3. Requirements for product participation:**
  - 3.1 Compulsory requirement:** individual customers wishing to engage in the “Savings deposit combo for overseas study purposes” must register for the following products and services of Eximbank:
    - Overseas study remittance;
    - Savings deposit or deposit at Eximbank for 06 months or longer (VND or foreign currencies) with the interest paid monthly or at term-end and the remaining term of at least 03 months from the registration date of the “Savings deposit combo for overseas study purposes” and the deposit amount belonging to 01 of 04 categories as follows:
      - (i) Category 1: less than 200 mn VND or foreign currencies equivalent;
      - (ii) Category 2: 200 – less than 500 mn VND or foreign currencies equivalent;
      - (iii) Category 3: 500 mn VND – less than 01 bn VND or foreign currencies equivalent;
      - (iv) Category 4: 01 bn VND and more or foreign currencies equivalent.
  - 3.2 Additional requirement:** individual customers engaging in the “Savings deposit combo for overseas study purposes” may select to further use the following products and services of Eximbank:
    - International credit card;
    - Current account combo including “Current account combo” or “Dynamic combo” or “Cool combo” (at customers’ choice).
- 4. Benefits of the product:**

No.	Benefits	Category 1	Category 2	Category 3	Category 4
4.1	Fee for remittance for overseas study purposes by text messages and bankdrafts	As published	20% discount	30% discount	50% discount
4.2	Threshold for remittance of living expenses	Subject to current regulations of Eximbank			Up to 30 thousand USD/year
4.3	International credit cards (in case customers register and meet the requirements for card issuance set out by Eximbank)	Free issuance of international credit cards with annual fee waived for both principal and secondary cards			
4.4	Fee for cash withdrawal from V-Top card at Eximbank's or other banks' ATMs (in case customers register for using current account combo)	As published	Free for the 01 <sup>st</sup> month	Free for the first 02 months	Free for the first 03 months
4.5	Fee for confirmation of account balance as proof of financial capability	As published			FOC
4.6	Exchange rate for remittance for overseas study purposes	As published			<p>- In case of USD, GBP, CHF, AUD, CAD, SGD, EUR and NZD: to discount 5 respective units from the listed selling rate at the transaction time</p> <p>- In case of HKD and THB: to discount 2</p>

No.	Benefits	Category 1	Category 2	Category 3	Category 4
					respective units - In case of JPY: to discount 0.05 unit
4.7	Service priority	By order			Prioritized for service

#### 5. Termination of product use:

- The product “Savings deposit combo for overseas study purposes” shall automatically terminate when the savings book/term deposit account engaged in the product becomes due or is settled by customers;
- The special offers shall automatically terminate when customers stop using the product and Eximbank will collect fees for remittance, ATM withdrawal, and balance confirmation as per the fee schedule published by itself at the time of transaction;
- In case of customers’ early withdrawal/settlement of their savings/term deposit, they must refund the remittance and balance confirmation fees reduced or exempted by Eximbank.

#### 6. Other regulations:

- Savings books/term deposit accounts participating in existing deposit promotions shall be eligible for this combo and vice versa, those engaged in this combo shall be able to participate in existing deposit promotions at the same time;
- Individual customers referred to used the “Savings deposit combo for overseas study purposes” by other persons, overseas study consultants or training establishments which engage in the “Combo for overseas study accompaniment partner” shall not be entitled to the special offers and benefits of the product “Savings deposit combo for overseas study purposes”;
- Customers may accumulate the amounts in different accounts at the same place of deposit to register for participation in and special offers of the product;
- Funds deposited for pledged or mortgaged loans or deposits originated from the loans provided by Eximbank are not eligible for engaging in this product;
- The remittance fee reduced shall not include message fee and fee collected by foreign banks, in case the fee after discount is lower than the minimum level of collection as per regulations of Eximbank, customers shall pay at least this amount of collection;
- In case customers make transfer for overseas study purposes at a branch or transaction office different from the one where they register for the product, the Director/Manager of the branch or transaction office effecting the overseas study transfer shall consider and determine to apply the special offers to customers;

- Fee for cash withdrawal from V-Top card at Eximbank's or other banks' ATMs shall only apply for the first time of product registration;
- Customers may be entitled to exemption of the fee for balance confirmation as proof of financial capability before making overseas study transfer but have to register to use other products and services in accordance with the requirements of the product "Savings deposit combo for overseas study purposes";
- The threshold for remittance of living expenses shall be applied in the absence of a notice of living expenses or in case the living expenses mentioned in the notice is lower than the threshold defined by Eximbank (in need of transferring a larger amount than the threshold stated in the notice, customers shall prepare an estimate of the expenses as per regulations of Eximbank).
- Eligible participants and other provisions pertaining to remittance for overseas study purposes, "current account combo", "Dynamic combo", "Cool combo", international credit cards, savings deposits, and current deposits shall be subject to Eximbank's regulations from time to time.