

REGULATIONS OF THE GREEN FINANCE PACKAGE (SACOMBANK ECO)

The Green Finance Package is a comprehensive financial solutions including Deposits, Loans, Cards, and Insurance products to enable customers to optimize their financial benefits when using financial products and to contribute to environmental protection and sustainable development.

1. PRODUCTS INCLUDED IN THE GREEN FINANCE PACKAGE

1.1. Deposits

- **Product: Green Deposit**
- **Features:**
 - Savings/Term deposits (Green Deposits) with a minimum of VND 1,000,000, opened at counters or via Sacombank Pay and tenors from 1 to 6 months with interest paid at maturity.
 - Other features are in accordance with Sacombank's Savings/Term Deposit regulations from time to time.
- **Benefits:** Monthly Green Fund reward: Sacombank will contribute a reward equivalent to 5% (rounded to the nearest thousand) of the previous month's received interest to the customer's Green Fund.

1.2. Loans

- **Channels:** At counters or via Sacombank Pay
- **Loan Purposes:** Loans to purchase VinFast vehicles, Business loans in green sectors
- **Eligibility:** Customers must meet Sacombank's credit requirements at the time of application.
- **Interest Rates:** According to the applicable interest rate schedule and tailored to each loan product.
- **Benefits:** preferential interest rates based on each promotional period

1.3. Cards

- **Product:** Visa O₂ Credit Card
- **Feature:** Each card transaction displays the corresponding CO₂ emission amount via: Transaction notifications and Sacombank Pay app
- **Benefits:** Monthly, Sacombank contributes to the Green Fund VND 20,000 for each positive CO₂ emission differential point (rounded to the nearest thousand), calculated as:

$$\text{CO}_2 \text{ Emission Differential} = \text{Average market CO}_2 \text{ emissions} - \text{Customer's actual CO}_2 \text{ emissions for the period}$$

- (i) CO₂ emissions are calculated based on average emissions per VND 1 million in card spending.
- (ii) Vietnam market average CO₂ emissions are updated via transaction notifications or on the Sacombank Pay app.

1.4. Insurance

- **Product:** Individual customers who participate in the K-Care insurance product via

Sacombank Pay or the 24/7 Global Health Care Insurance at Sacombank branches/transaction offices

- **Benefits:** Monthly, Sacombank contributes to the Green Fund based on the previous month's paid premium, using the formula:

VND 1,000 contribution for every VND 1 million in insurance premium

(Rounded to the nearest thousand)

2. **SCOPE OF IMPLEMENTATION:** Applicable at Sacombank branches/transaction offices and on the Sacombank Pay app.

3. GREEN FUND MANAGEMENT REGULATIONS

3.1. Definition:

The Green Fund is established to record Sacombank's Green rewards granted to customers who use products and services under the Green Finance Package. All funds in the Green Fund are exclusively used to support environmental protection projects implemented by Sacombank or partners.

3.2. Purpose of Use:

The funds in the Green Fund will be contributed to environmental projects at the following rate (*):

- 70% of the accumulated amount in the Green Fund (rounded to the nearest thousand) will be automatically converted into Carbon Credits monthly; and
- The remaining balance in the Fund:
 - (i) Customers may request conversions in accordance with the specific programs or projects offered by Sacombank during applicable periods
 - (ii) In case a project or program ends, Sacombank will automatically convert the remaining balance into carbon credit within 30 days from the notification date

() This rate is subject to adjustment by Sacombank in each applicable period.*

The minimum amount for each conversion is VND 30,000. In cases where the conversion amount is lower, the amount will be immediately accumulated and carried over to the following month. In case of an automatic redemption transaction error or a Customers redemption failure, the redeemed amount will be refunded to the Customer Fund in the following month.

3.3. Certificate Issuance Regulations

- **CO₂ Offset Certificate** is an electronic certificate automatically issued once the rewards have been converted into Carbon Credits. The offset amount is transferred by Sacombank to its feature provider partners and allocated to projects that reduce CO₂ emissions. The certificate acknowledges the amount contributed by the customer to environmental projects and will be sent via email, Sacombank Pay app, or other methods determined by Sacombank.
- **Certificate Issuer:** Gold Standard – an international organization that sets quality standards for emission reduction projects (e.g., reforestation, renewable energy, energy efficiency).

- **Certificate Details:** certificate number, customer's full name, amount of CO₂ offset, project name, certifying organization, and issuance date.

3.4. Other Provisions:

- To participate in the Green Finance Package, individual customers must register and use at least one of the products listed in Section 3 of this Regulation.
- The reward amounts contributed by Sacombank to the Green Fund are determined in accordance with the Bank's policy from time to time. Any changes will be communicated to customers at least one (01) business day in advance via email, Sacombank Pay app, or other appropriate communication channels.
- Customers can view their reward history for products and certificates via Sacombank Pay app or other methods as announced by Sacombank.

4. RIGHTS AND OBLIGATIONS OF THE PARTIES

- For Customer information that is Personal Data as prescribed in Decree 13/2023/ND-CP and other amendments, supplements and replacements from time to time, Customer agrees that the collection/use/confidence of Personal Data is carried out in accordance with the General Terms on Protection and Processing of Personal Data ("General Terms") posted at the transaction counter, website www.sacombank.com.vn or displayed when scanning QR code. The General Terms are an integral part of these Regulations. All rights and obligations of Sacombank and Customer in the General Terms will not replace, terminate, or change, but will be cumulative to the rights and obligations that Sacombank and Customer currently have in these Regulations.
- Customers may file inquiries or complaints within 60 days of the date of transaction. To raise an inquiry or complaint related to the Green Fund, customers may choose one of the following methods:
 - (i) Visit any Sacombank branch or transaction office;
 - (ii) Contact the hotline: 1800 5858 88 (recorded) or other phone numbers published on Sacombank's official website;
 - (iii) Email: ask@sacombank.com.vn.
- After receiving a customer's request, Sacombank will provide guidance for completing necessary documents in accordance with the Bank's procedures and applicable laws.
- By participating in the Green Finance Package, customers acknowledge and agree to all contents of these Regulations.

For any inquiries regarding this Package, customers may contact Sacombank branches/transaction offices or reach out via the contact information below:

Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank)
24/7 Customer Service Center: 1800 5858 88 / +8428 3526 6060
Website: www.sacombank.com.vn