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I. OPENING AND ACTIVATING AN ACCOUNT

1. Complete and sign the application form. For the individual customer, please sign the form in the presence of an authorized officer of the Bank. Submit the signed form to the Bank together with the relevant documents as specified in the application form.
2. Make an initial deposit to activate the account in cash/cheque/draft/fund transfer with the minimum amount as regulated in **Fees and Charges** of PBVN (*officially published on the Bank's website or provided (upon request) at the time of opening account*). For foreign currency account, please make the initial deposit by account transfer in accordance with the stipulations on foreign exchange control of the State Bank of Vietnam.

II. MAKING DEPOSITS INTO ACCOUNT

1. Obtain the “Pay-in slip” which is readily available at the counters in the banking hall, complete the Pay-in slip with the relevant particulars and present the same at the appropriate counter when the teller is ready to receive it together with the relevant cash/ cheque(s)/ draft(s), etc.
2. Wait for the teller to return the copy of your “Pay-in slip”. Ensure the copy bears the signature of an authorized officer of the Bank. Any material alteration of the copy will invalidate unless the alteration bears the full signature of an authorized officer of the Bank.
3. Please note that cheques, drafts, etc. are received for collection only and the copy given to you should not be construed to mean that the deposit to your account has been cleared. Cheques, drafts, etc. deposited but which are subsequently dishonored may be returned by post, at your own risk and expense, to your address last registered with the Bank, except the case that it is the Bank’s fault.

III. WITHDRAWING CASH/MAKING TRANSACTIONS ON YOUR ACCOUNT

1. Obtain the “Cash-Withdrawal slip” which is readily available at the counters in the banking hall.
2. Complete the “Cash-Withdrawal slip” and present it at the appropriate counter to the Bank teller together with your valid ID Card/Passport.
3. You may also make other payment instructions from your account by Telegraphic Transfer, Payment Order, Cheques etc. Please contact our Branches for further information.

IV. SUPPLY AND USE OF CHEQUES (FOR CURRENT ACCOUNT ONLY)

To request for blank cheques

1. Fill-in the Request Form available at the Bank or attached with each cheque book, present it to the Bank, together with your valid ID or Passport;
2. Acknowledge receipt of the quality, serial numbers of the blank cheques;
3. Ensure safe keeping of the blank cheques.

To draw a cheque

1. Use only the blank cheque supplied by the Bank;
2. Ensure that your account has sufficient balance to pay for the cheque;
3. Fill in the necessary information by fountain ink or ball-point pen. Do not use pencil, red ink, eraser or correction pen.

Tracing and claim relating to utilization of cheque

If there is any mistake or any doubt relating to supply and usage of cheque, customer is entitled to send a tracing request to PBVN.

To stop payment of a cheque

You may request the Bank to stop payment of a cheque, provided that such cheque has not been presented for payment, by giving WRITEN notice to the Bank with full details on account number, cheque number, relevant particulars (amount, date, payee etc).

V. CHANGE OF RECORDS

- Should there be changes of relevant records such as change of business registration, company charter, authorized signatures/signatories, change of partners (for partnership account), change of shareholder(s), change in address, email, change of United States' indicia, change of ownership to any United States (U.S.) ownership of the entity that is substantial in relation to a reportable U.S. entity account and also change of rules and regulations etc., please notify the Bank in writing as soon as possible but within 30 days from the change of event.
- Under the Foreign Account Tax Compliance Act (FATCA) of U.S., the customer is required to furnish the necessary documentation to support the identification of U.S. indicia or U.S. ownership interest within 90 days from the date of receiving notice of customer's changes by the Bank.

VI. TRACING, CLAIM ON ACCOUNT TRANSACTION

If there is any mistake or any doubt relating to your account, customer is entitled to send a tracing request to PBVN.

1. Method of receiving tracing request

The customer could request to trace the card transactions through 2 channels:

- Get to the nearest branch of PBVN for filling in the Claim Form ([download here](#))
- Contact hotline number of PBVN at 1800 1198 to request to trace the transaction, and then submit the claim form within 3 working days afterwards as the official evidence for the bank tracing. The tracing request via hotline number of PBVN is recorded by the bank in order to confirm the information provided by customers.

2. Time limit for sending tracing request

The eligible time limit for customers to send written tracing request is 60 days from the date of transaction.

3. Time for processing tracing request and replying to customers of PBVN

PBVN is responsible for replying to the tracing request of customers within the maximum time of 30 working days from the date PBVN received the written tracing request regarding the utilization of account.

4. Processing the tracing request's result

Within the maximum time of 5 working days from the date PBVN informed the result of tracing request to customers, PBVN will indemnify for customers as agreed before and in accordance with prevailing regulation regarding losses which are not at customer's fault and/or not included in the force majeure as agreed in the Terms and Conditions to Open Current Account.

In the case that PBVN could not identify which parties are at fault after the due time to reply for tracing request; within 15 next working days, PBVN will negotiate with customer on the solution.

In the case that criminal sign is detected, PBVN will notify the competent authorities in accordance with the regulation of laws on criminal procedures as well as inform State Bank of Vietnam (Payment Department, branch of State Bank in City/Province Branch) and inform in writing to customers on status of processing tracing request. The competent authorities will be in charge of processing tracing request. In case that the competent authorities inform that the criminal case is not included in the case, PBVN will make an agreement with customers for the solution of tracing request within 15 working days from the date of receiving the result from the competent authorities.

In case that customers, PBVN and other relevant parties could not reach an agreement and/or agree with the tracing request procedure, dispute resolution will be implemented in accordance with legal stipulations.

VII. ENSURING SAFETY AND CONFIDENTIALITY OF ACCOUNT

- The information relating to your account number, account balance should not be revealed to anyone.
- The SMS Banking Services should be registered when opening account in order for tracking all the changes relating to your account balance.
- Comply with requirements and regulations in Terms and Conditions to open and operate account as well as User Guide on Current Account/Current Account Plus.
- Comply with safety measures in card transactions when using payment account through ATM Card.
- Under any circumstances, should you receive any written documentation requiring providing information on payment account not signed by authorized signatories and sealed by the Bank, contacting hotline number of PBVN at **1800 1198** or the number of nearest branch of PBVN for support.

VIII. CLOSING ACCOUNT

1. Give written notice of your intention to close your account to the Bank. Instruction to close your account conveyed either verbally or by way of telephone, telex or telegram is not acceptable to the Bank.
2. Return all unused cheques immediately to the Bank.

Please refer to the Terms and Conditions for information regarding closure of Dormant Account/Low Balance Account.