

INSTRUCTIONS FOR USING SBS MOBILE APP

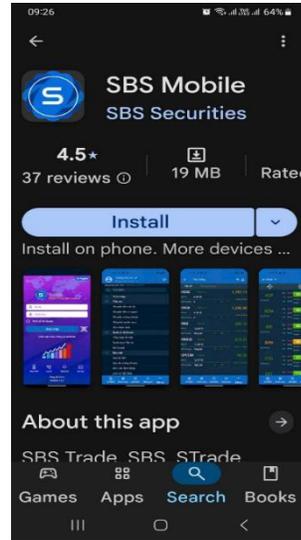
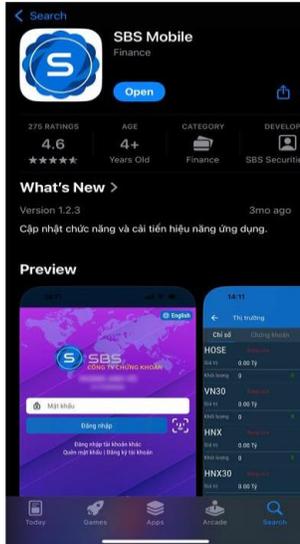
I. INSTALL THE APP

Step 1: Open App Store/CH Play.

Step 2: Enter “SBS Mobile” in the “Search” box.

Step 3: install to phone/tablet

Step 4: “Open” to start using the app.



II. LOG IN TO YOUR ACCOUNT

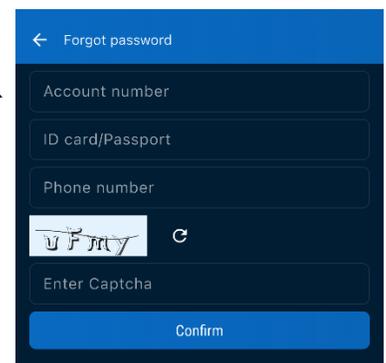


Click here to change language

Customers enter account number and password to log in.

After logging in, customers can set fingerprint/face in “Menu” to quickly log in next time.

Customers click here if they forget their password. Enter the information fields and the system will automatically provide the password to your phone and email registered with SBS.

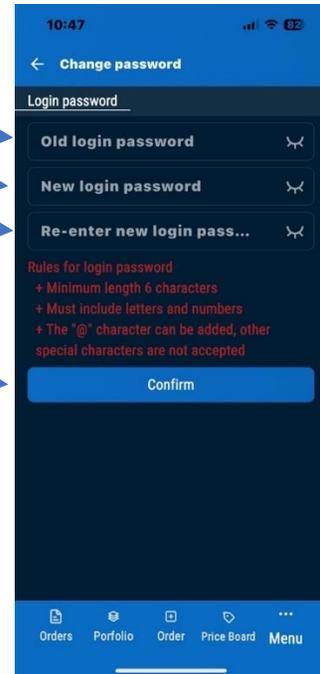


2.1 Login and changing password for the first time:

Account number and initial login password will be sent your email. Input your account number and initial login password on the welcome page then an OTP (One-Time-Password) will be sent to email. Please checkmail the input OTP to the box “Enter OTP”, then you will be asked to change password:

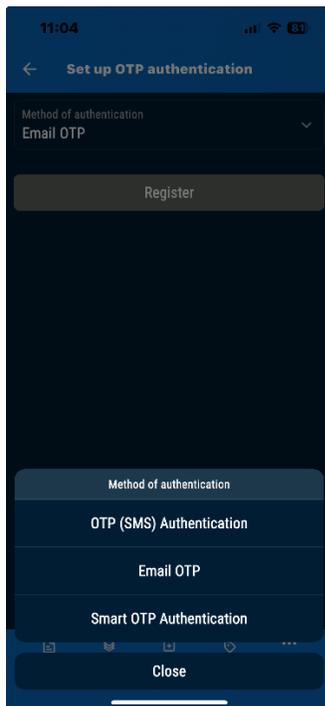


Input initial login password
 Input your own new password
 Input your new password again
 Click to confirm new password



2.2 Select the Authentication Method:

After changing password, please login again and the system will request you to change the OTP authentication:



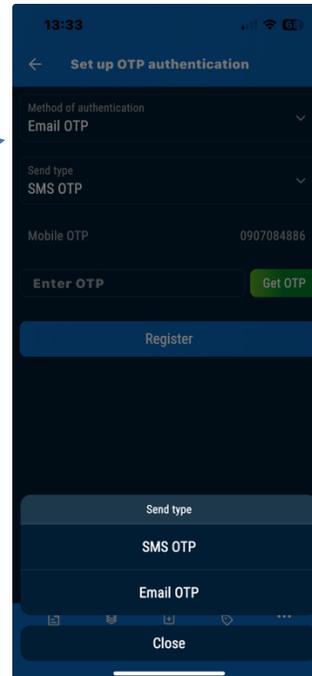
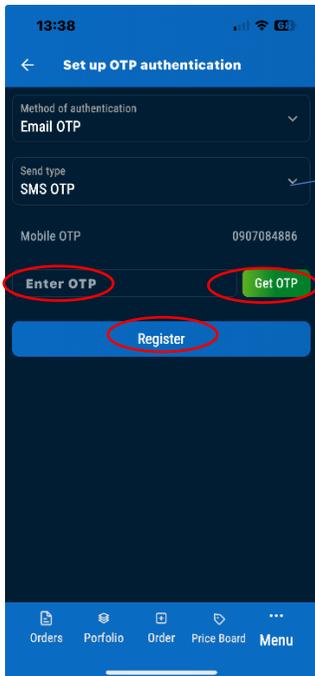
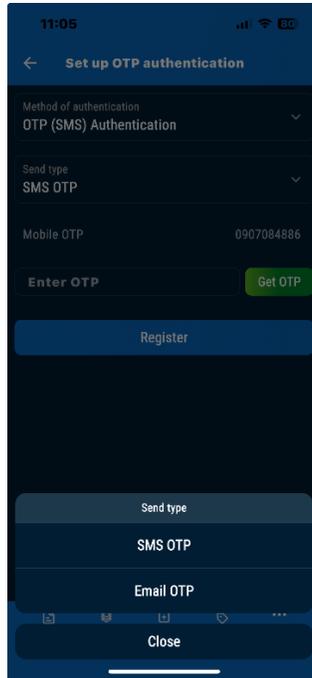
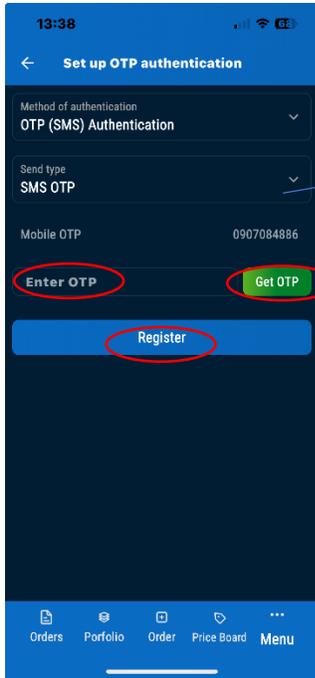
Receive OTP via SMS (fee charged)

Receive OTP via Email (free)

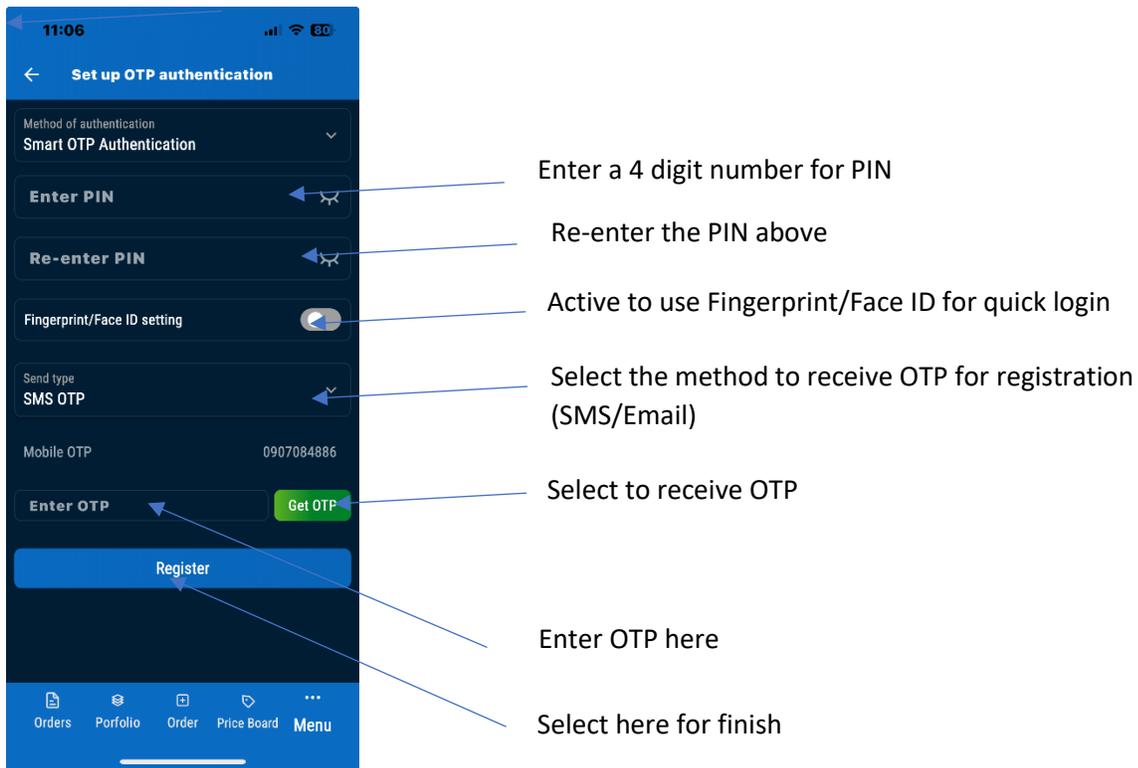
Receive OTP via SBS Mobile app (free) -**please read the instruction of use Smart OTP in end of this guidebook**

2.2.1 OTP (SMS) Authentication/Email OTP:

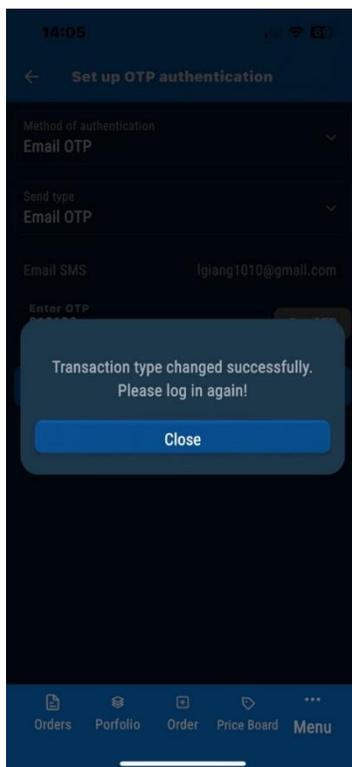
Select the method to receive OTP for registration (SMS OTP or Email OTP) then select “Get OTP”, check SMS/Email to get the OTP and input to the box “Enter OTP” and select “Register”



2.2.2 Smart OTP:

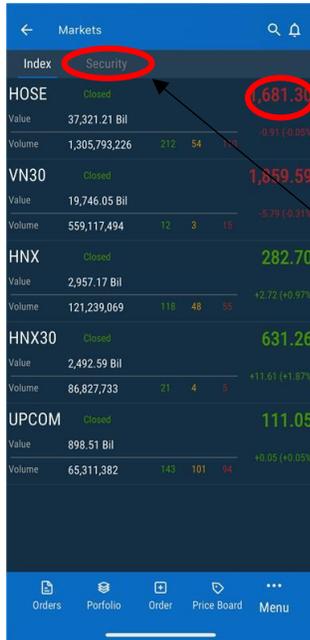


After registering successfully, you will see the notification below:



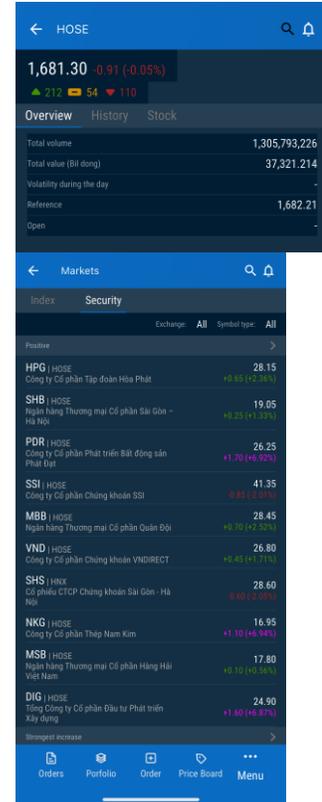
III. GENERAL MARKET INFORMATION

After the customer logs into the account, the default screen shows the exchange index information



Customers click here to display specific information of each exchange such as an overview of the matching volume and value, the history of intraday movements and typical stock groups.

"Securities" tab to filter for customers the stock group of 3 exchanges in the session according to the criteria: top volume and biggest increase/decrease



IV. Price list

To track the customer price list, go to the "Price list" section below the Main Menu bar. The stock displayed by default is the stock on the HOSE (as shown in the picture)

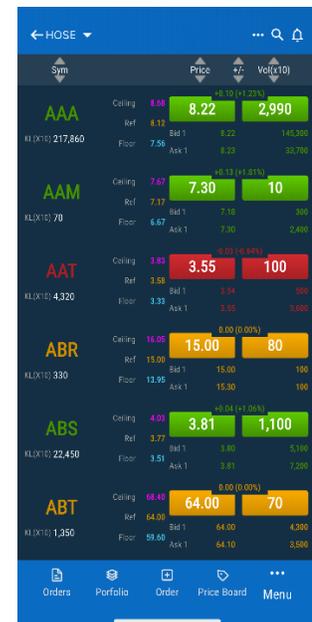
You can search for a specific code using the button



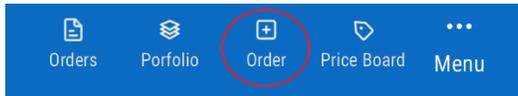
To create a separate category, you perform the operation "Add new category" from the symbol



Button **HOSE** helps customers switch stock tracking between exchanges, or access the list of stocks you are holding as well as your favorite list you have created as instructed in the step above.



V. PLACING ORDERS



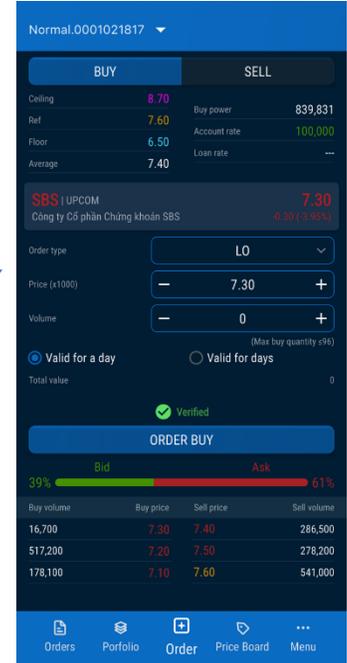
Please visit [\[Order icon\]](#) to place orders



Select sub-account and order to execute (buy or sell)

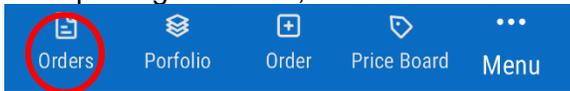
Enter information such as ticker code, order type, price and volume (for sell orders, the list of available stocks will be displayed automatically according to the existing list)

Select validity, enter the level 2 password (if any). Then click place order to go to the confirmation screen and click confirm to complete the order



VI. Order Book:

After placing the order, the customer enters



to monitor or cancel/edit orders placed during the day

Click "Edit" if the customer needs to change the order price

Note, "Edit" cannot be used to make changes to volume



Click on this symbol to display the option "Cancel/Edit"

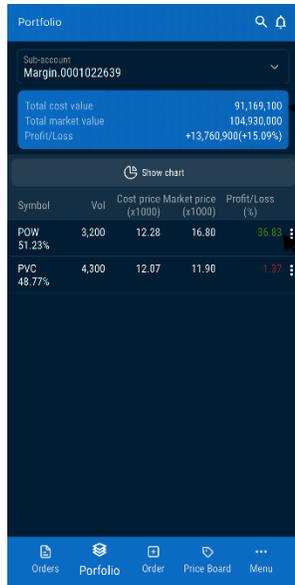
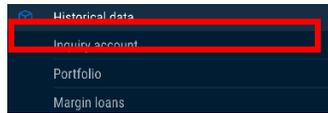
Customers can choose to cancel each order or cancel all

VII. PORTFOLIO

To follow a personal portfolio, customers click



and access to



Customers switch sub-accounts to look up the list here

The fields show the value and profit/loss of the total portfolio and of each component stock. Customers can look up more specifically or place a quick order for any stock when clicking the icon

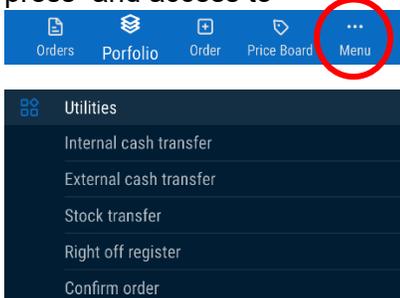
Customers can choose here to view the portfolio structure by pie chart



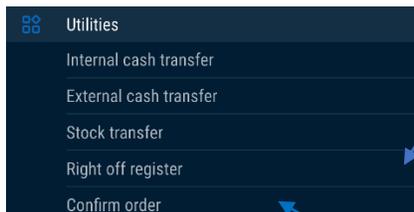
VIII. MENU

1. Utilities

To make money transactions, customers press and access to

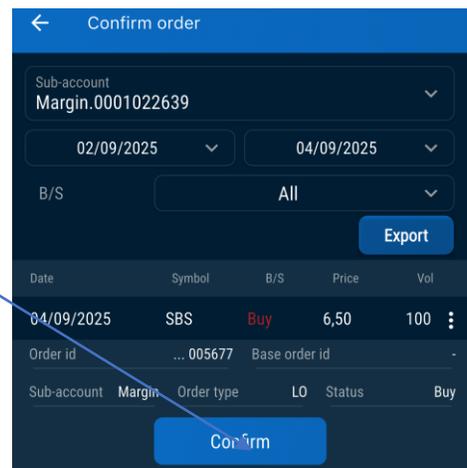


Customers select the fields of Transfer and Receive information and confirm the money transfer



Choose "Right off register" to register for the Rights of buying Bonus shares.

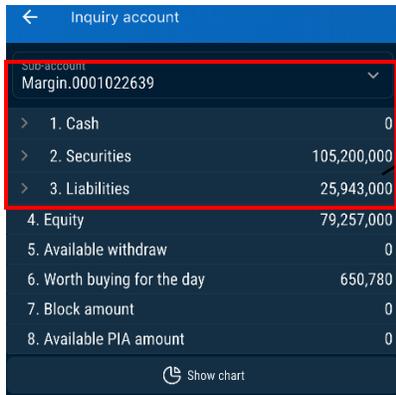
In case customers want SBS help placing orders, please choose "Confirm order" to confirm orders which SBS place on customer's behalf.



2. Inquiry account

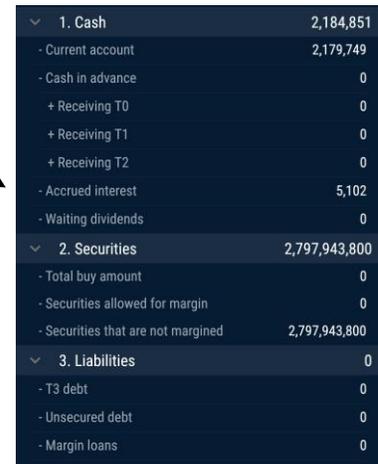


Customers keep track of the total assets



sub-account	
Margin.0001022639	
> 1. Cash	0
> 2. Securities	105,200,000
> 3. Liabilities	25,943,000
4. Equity	79,257,000
5. Available withdraw	0
6. Worth buying for the day	650,780
7. Block amount	0
8. Available PIA amount	0

Customers select a sub-account to look up general information about cash balance and securities balance. And click on the icon  for more specific lookup



1. Cash	2,184,851
- Current account	2,179,749
- Cash in advance	0
+ Receiving T0	0
+ Receiving T1	0
+ Receiving T2	0
- Accrued interest	5,102
- Waiting dividends	0
2. Securities	2,797,943,800
- Total buy amount	0
- Securities allowed for margin	0
- Securities that are not margined	2,797,943,800
3. Liabilities	0
- T3 debt	0
- Unsecured debt	0
- Margin loans	0

3. Reports

You look up and make statements by accessing the section



- Report
- Cash statement
- Securities statement
- Order matching
- Order history
- Search right
- Realized P/L

Cash statement

Sub-account
Margin.0001022639

03/08/2025 03/09/2025

Export

Ending balance: 0
Credit: +25,730,840
Debit: -25,730,840

Transaction list

20/08/2025
Giá ngân HT/29/890/20.08.2025/6.257.500 VND +6,257,500

20/08/2025
Tà phí mua 500 PVC ngày 20/08/2025 -7,500

Order matching

Sub-account
Margin.0001022639

03/08/2025 03/09/2025

Symbol All

Trade type All

Export

Date	Symbol	B/S	Price	Quantity
20/08/2025	PVC	Buy	12.50	500
12/08/2025	PVC	Buy	12.90	500
12/08/2025	PVC	Buy	13.00	1,000

Search right

Sub-account
Margin.0001022639

03/07/2025 03/09/2025

Symbol All

Right type All

Export

Symbol/Rights	End date	Status
POW	26/08/2025	Allocated
Metting		

Customers select the margin sub-account and the "From-to-date" field and the Stock Code (if any) to export the statement report (note that it can only be exported for a maximum of 180 days) Customer clicks the icon  for more specific lookup.

Securities statement

Sub-account
Margin.0001022639

03/08/2025 03/09/2025

Symbol All

Export

Transaction list

22/08/2025
Mua 500 PVC ngày 20/08/25 +500

14/08/2025
Mua 500 PVC ngày 12/08/25 +500

Order history

Sub-account
Margin.0001022639

03/08/2025 03/09/2025

Symbol All

Status All

Export

Symbol	B/S	Order price	Volume set	Status
PVC	Buy	12.5	500	Successful

Realized P/L

Sub-account
Normal.0001021817

03/05/2025 03/09/2025

Symbol All

Export

Total cost price 73,615,200
Total sell price 75,539,987
Profit/Loss +1,924,787(+2.61%)

Sym	Vol	Sell price (x1000)	Cost price (x1000)	Profit/Loss(%)
HNG	200	6.10	4.79	27.32%
HNG	1,500	5.90	4.79	23.15%
POW	3,200	12.28	12.28	0%

APPENDIX: INSTRUCTION OF SMART OTP

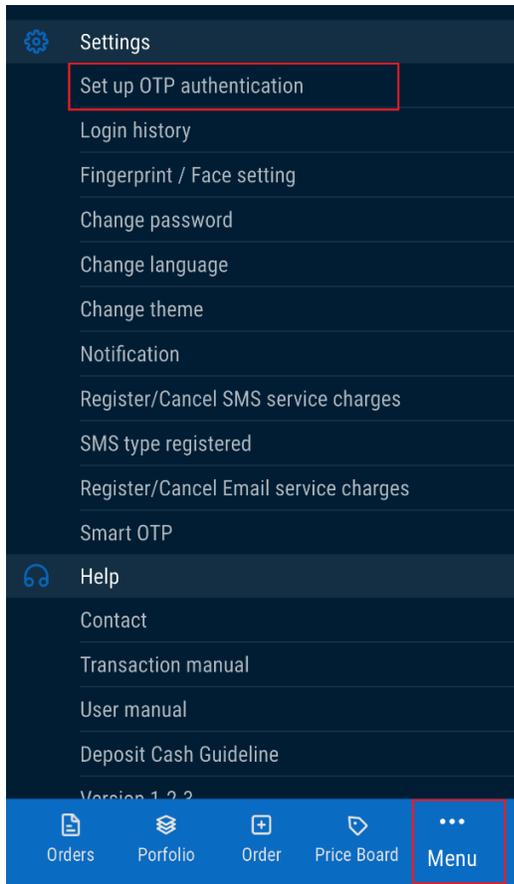
1. INSTRUCTIONS FOR USE OF SMART OTP ON MOBILE APP

1.1. Register for Smart OTP

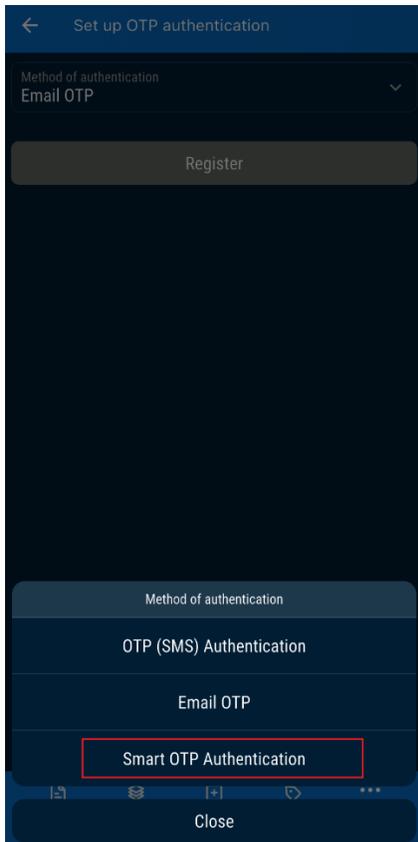
Step 1. Log in to the Mobile app



Step 2. Tap menu -> Set up OTP authentication

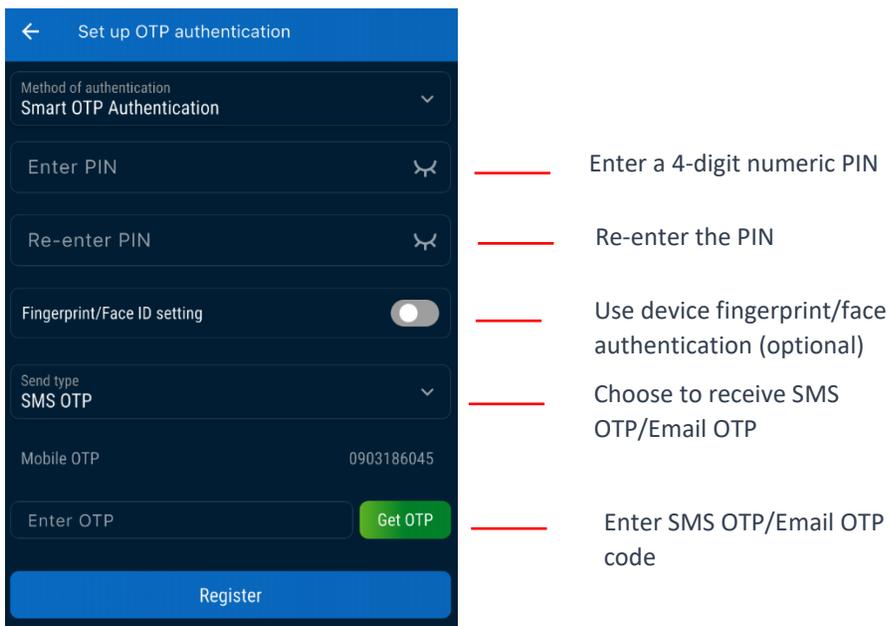


Step 3 . Method of authentication: choose Smart OTP Authentication

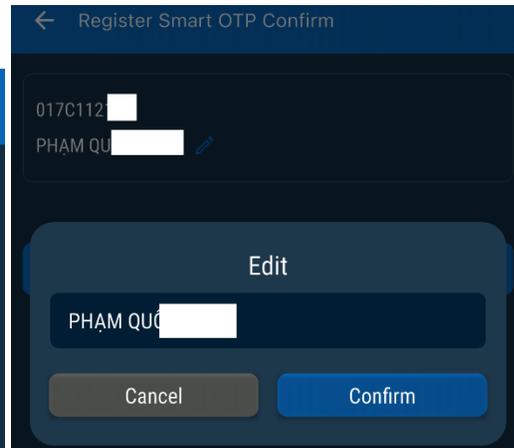
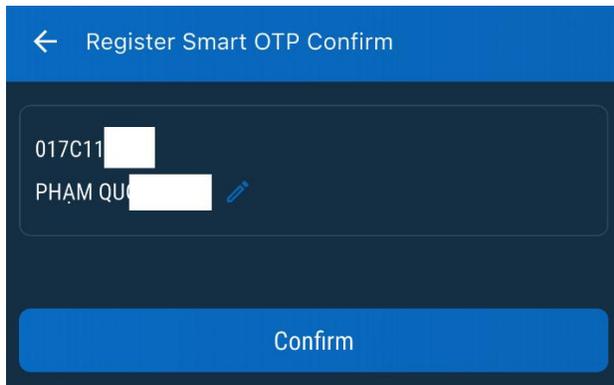


Step 4. Declare information and select “Register”

- Declaration for devices registering Smart OTP for the first time

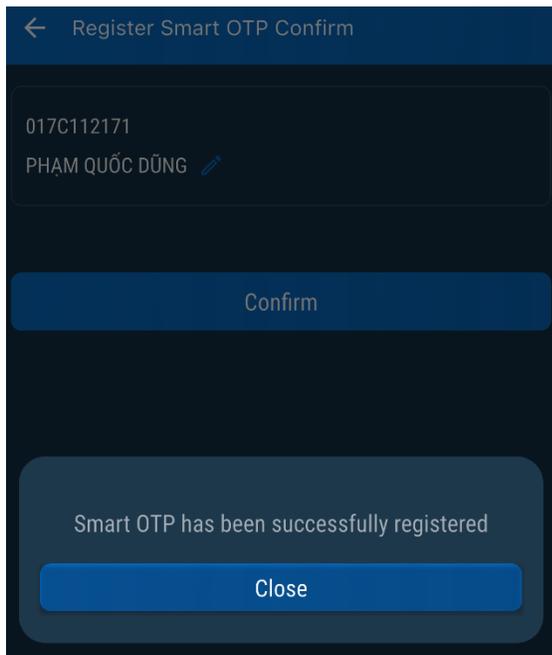


Step 5. Customers can change the display name at this step if necessary



Step 6. Click accept to complete Registration. In case the customer registers successfully, the system will display a notification as shown.

Note: Customers can register for multiple Smart OTP accounts on the Mobile app.

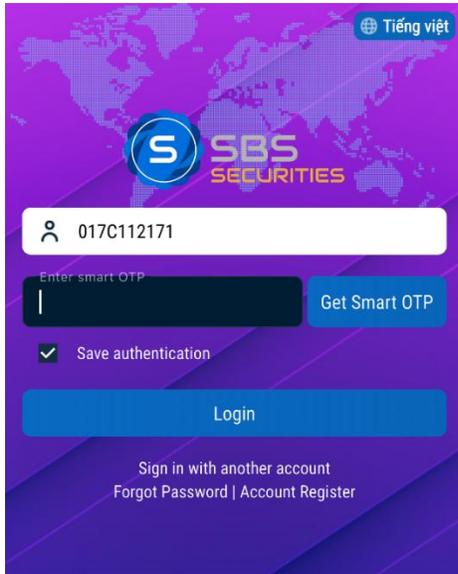


1.2. Instructions for Smart OTP authentication

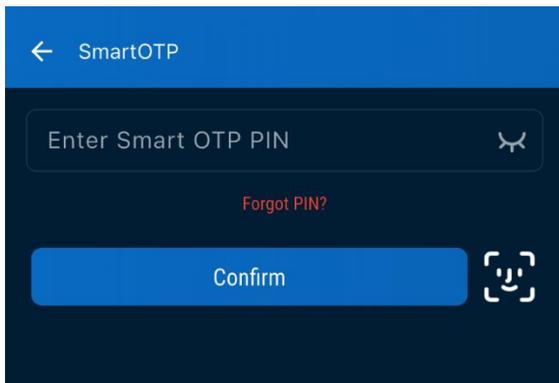
1.2.1. Trade on the same device

1.2.1.1. Authenticate when logging in

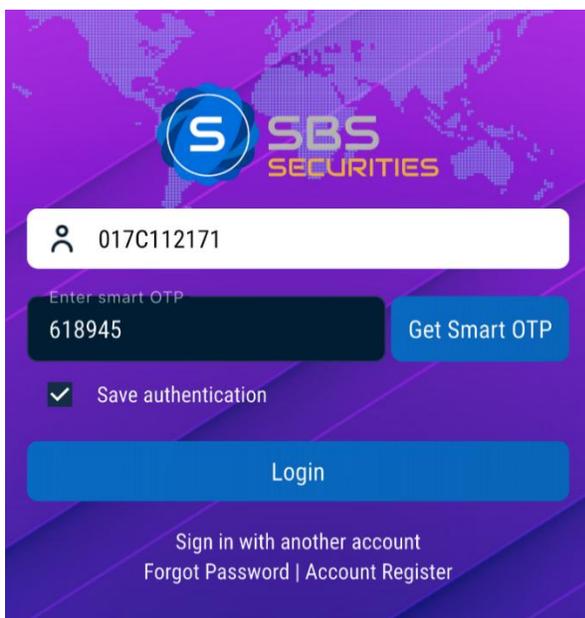
Step 1. At the transaction authentication screen, click "Get Smart OTP"



Step 2. Use PIN/Fingerprint/Face to get OTP code



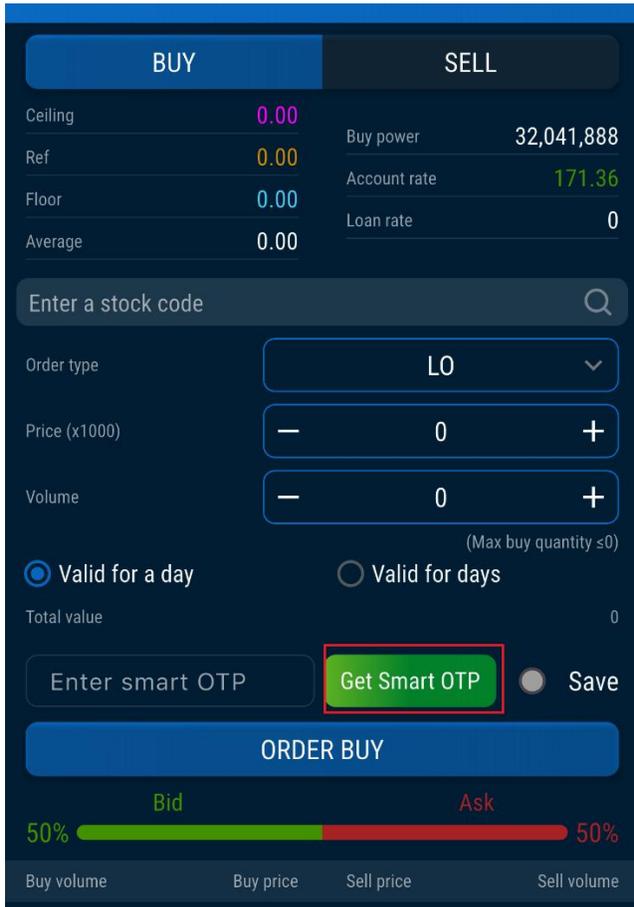
Step 3. After successful confirmation, the system will automatically fill in OTP. Click Login to complete.



NOTE: If customers click “Save authentication”, customers don’t need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

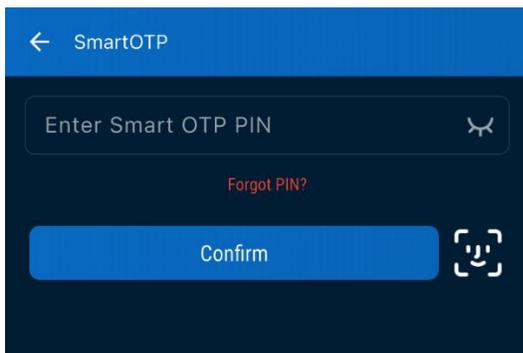
1.2.1.2. Orders

Step 1. At the transaction authentication screen, click "Get Smart OTP".



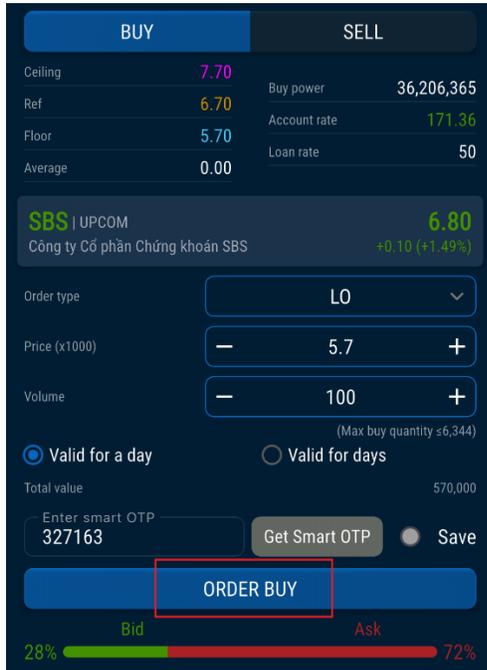
The screenshot shows the 'BUY' tab of the trading interface. At the top, there are 'BUY' and 'SELL' tabs. Below them, account details are displayed: Ceiling (0.00), Ref (0.00), Floor (0.00), Average (0.00), Buy power (32,041,888), Account rate (171.36), and Loan rate (0). A search bar for 'Enter a stock code' is present. The order type is set to 'LO'. Price (x1000) and Volume are both set to 0. There are radio buttons for 'Valid for a day' (selected) and 'Valid for days'. A 'Total value' of 0 is shown. At the bottom, there is an 'ORDER BUY' button and a progress bar showing 50% Bid (green) and 50% Ask (red). The 'Get Smart OTP' button is highlighted with a red box.

Bước 2. Use PIN/Fingerprint/Face to get OTP code



The screenshot shows the 'SmartOTP' screen. It has a blue header with a back arrow and the text 'SmartOTP'. Below the header is a text input field labeled 'Enter Smart OTP PIN' with a clear icon. A red link 'Forgot PIN?' is positioned below the input field. At the bottom, there is a blue 'Confirm' button and a face icon representing a facial recognition option.

Step 3. After successful confirmation, the system will automatically fill in OTP. Click BUY/SELL to complete.



BUY		SELL	
Ceiling	7.70	Buy power	36,206,365
Ref	6.70	Account rate	171.36
Floor	5.70	Loan rate	50
Average	0.00		

SBS | UPCOM 6.80
 Công ty Cổ phần Chứng khoán SBS +0.10 (+1.49%)

Order type:

Price (x1000):

Volume:

(Max buy quantity ≤6,344)

Valid for a day Valid for days

Total value: 570,000

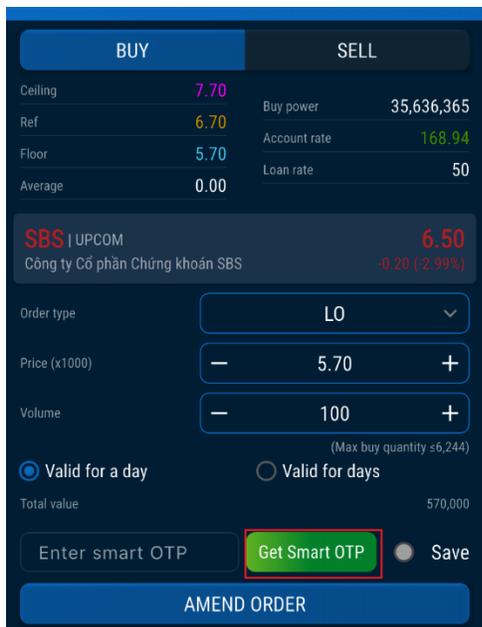
Enter smart OTP: Save

28% Bid Ask 72%

NOTE: If customers click “Save”, customers don’t need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

1.2.1.3. Amend Orders

Step 1. At the transaction authentication screen, click "Get Smart OTP"



BUY		SELL	
Ceiling	7.70	Buy power	35,636,365
Ref	6.70	Account rate	168.94
Floor	5.70	Loan rate	50
Average	0.00		

SBS | UPCOM 6.50
 Công ty Cổ phần Chứng khoán SBS -0.20 (-2.99%)

Order type:

Price (x1000):

Volume:

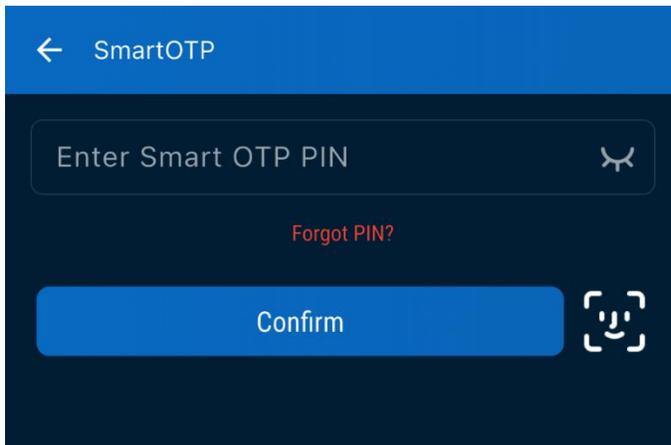
(Max buy quantity ≤6,244)

Valid for a day Valid for days

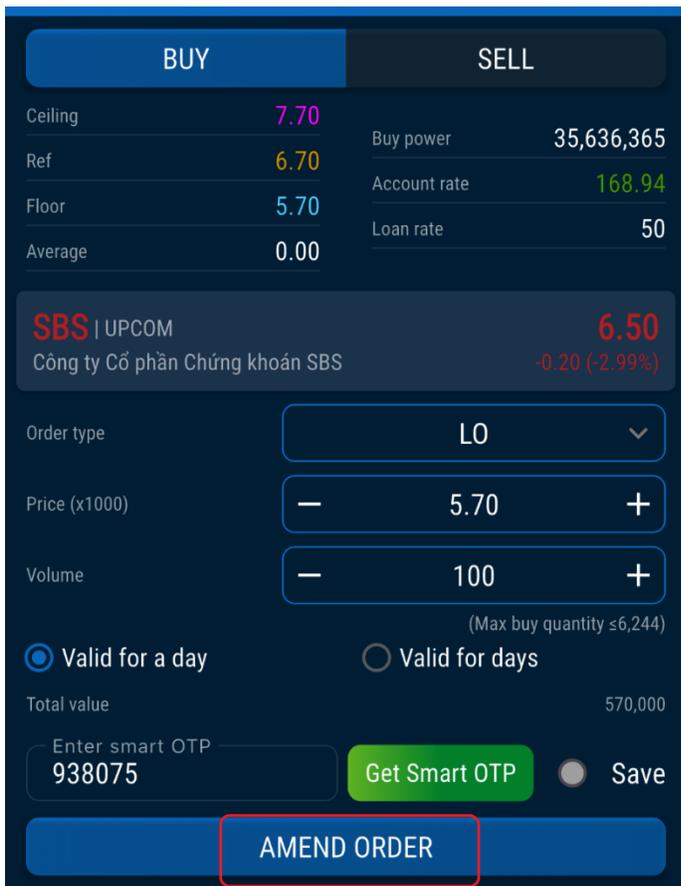
Total value: 570,000

Enter smart OTP: Save

Step 2. Use PIN/Fingerprint/Face to get OTP code



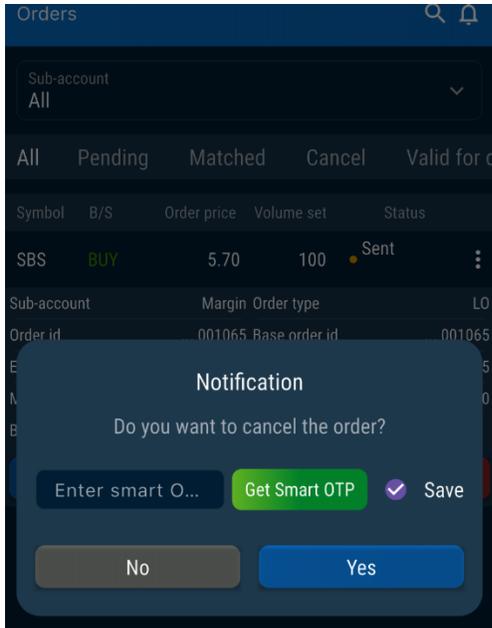
Step 3. After successful confirmation, the system will automatically fill in OTP. Click EDIT ORDER to complete.



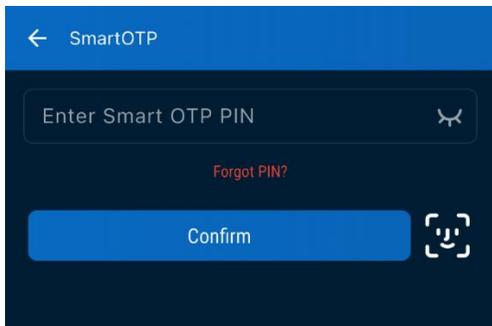
NOTE: If customers click "Save", customers don't need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

1.2.1.4. Cancel Orders

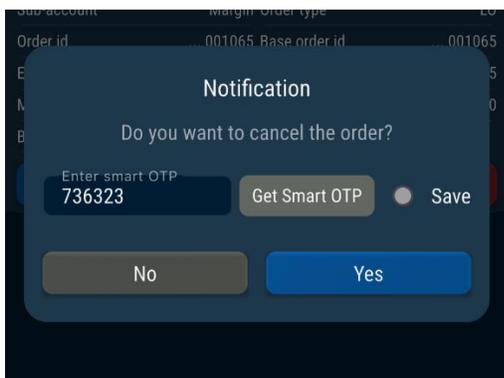
Step 1. At the transaction authentication screen, click "Get Smart OTP"



Step 2. Use PIN/Fingerprint/Face to get OTP code

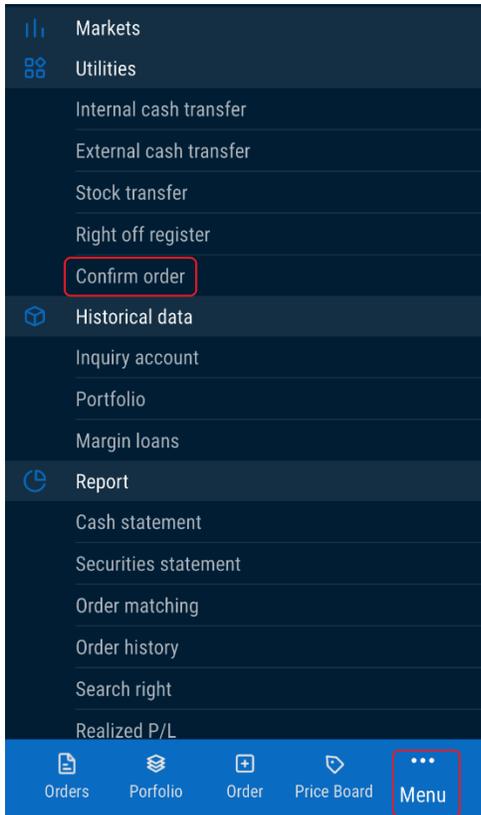


Step 3. After successful confirmation, the system will automatically fill in OTP. Click YES to complete.

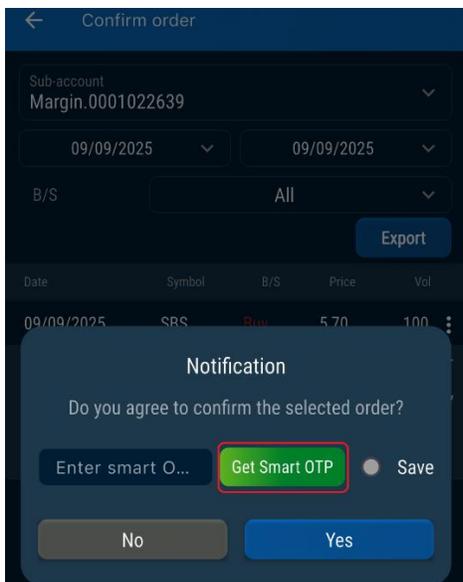


NOTE: If customers click "Save", customers don't need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

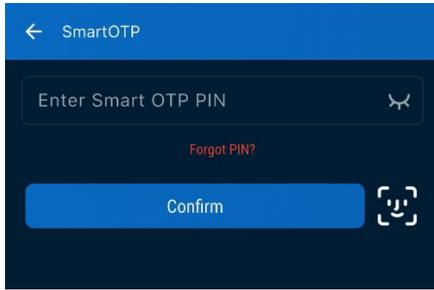
1.2.1.5. Confirm orders



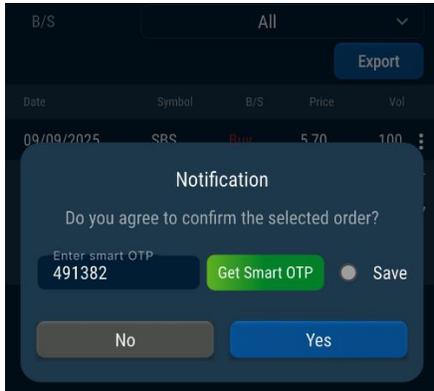
Step 1. At the transaction authentication screen, click "Get Smart OTP"



Step 2. Use PIN/Fingerprint/Face to get OTP code



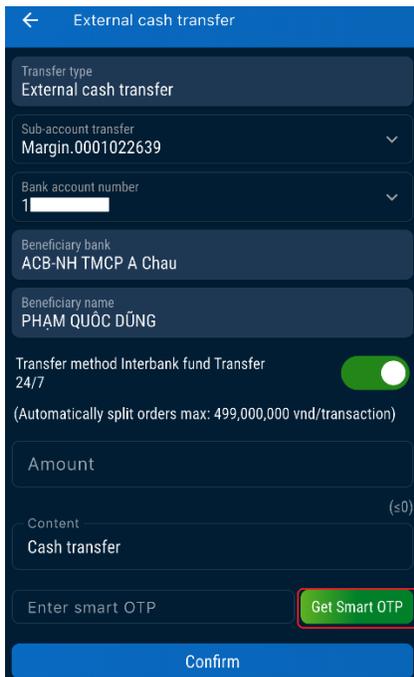
Step 3. After successful confirmation, the system will automatically fill in OTP. Click YES to complete.



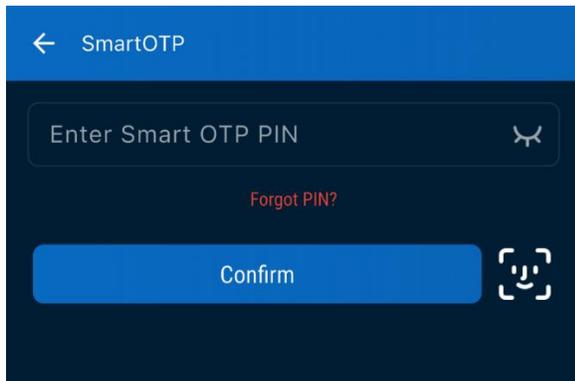
NOTE: If customers click “Save”, customers don’t need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

1.2.1.6. Cash transferring

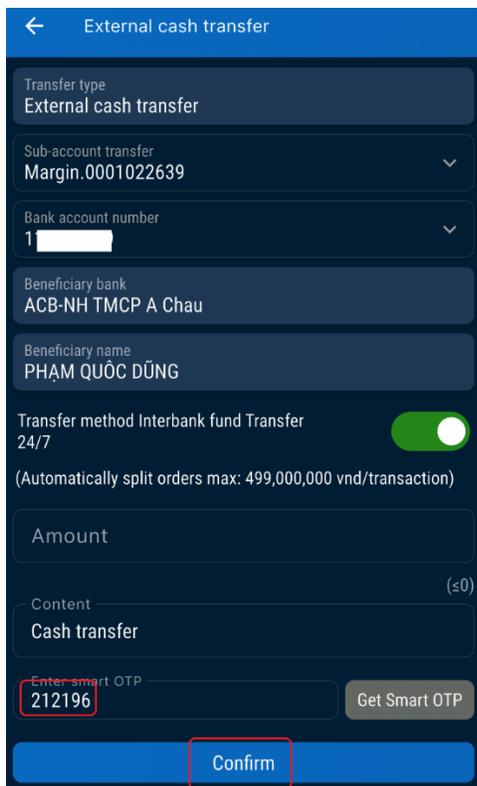
Step 1. At the transaction authentication screen, click "Get Smart OTP"



Step 2. Use PIN/Fingerprint/Face to get OTP code



Step 3. After successful confirmation, the system will automatically fill in OTP. Click CONFIRM to complete.

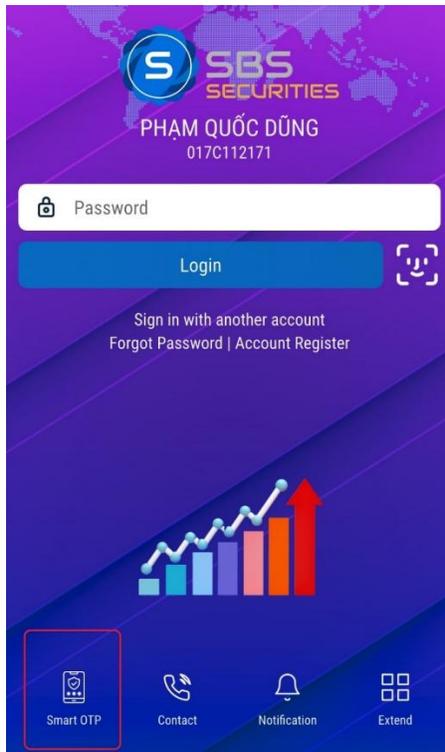


1.2.2. Mobile app transactions on other devices

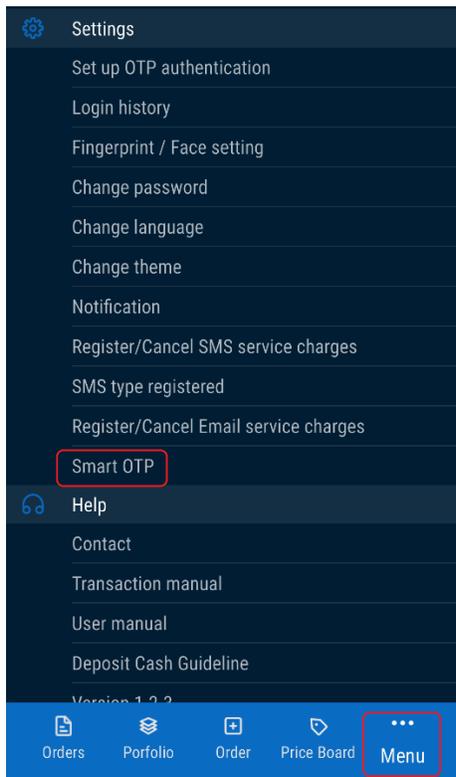
Step 1. Enter the Smart OTP function

Option 1. At the login screen, tap the icon

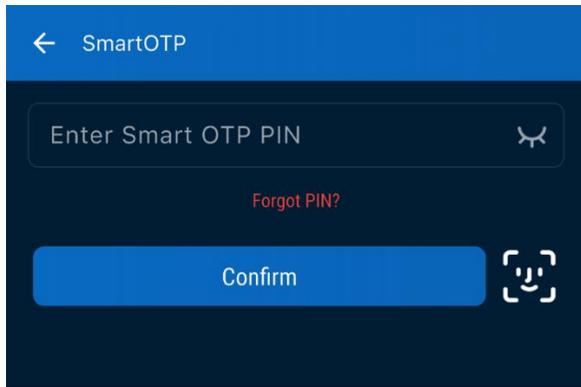




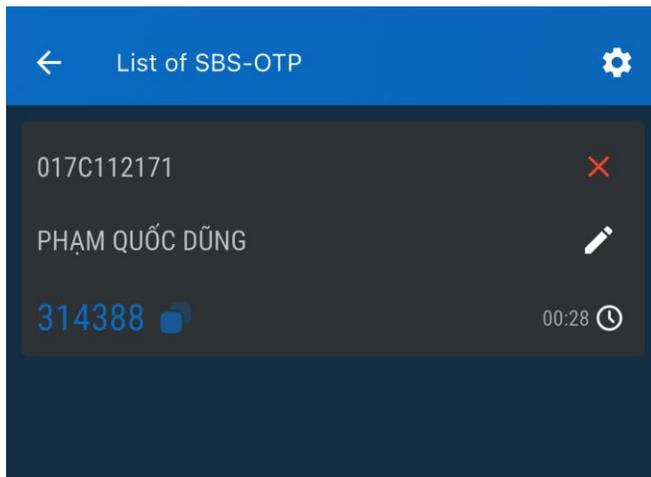
Option 2. Menu -> Setting -> Smart OTP



Step 2. Use PIN/Fingerprint/Face to get OTP code



Step 3. Successful confirmation, the mobile app will display the Registered Smart OTP List as shown:



Step 4. Enter the OTP code displayed on the screen corresponding to the account number or click the copy icon  to authenticate transactions on other Online channels/devices.

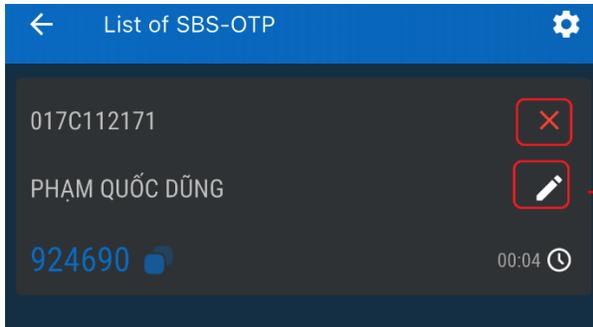


Example: Authenticate login using Smart OTP on another device

1.3. Manage Smart OTP

1.3.1. Edit SBS-OTP list

At the SBS-OTP List screen:

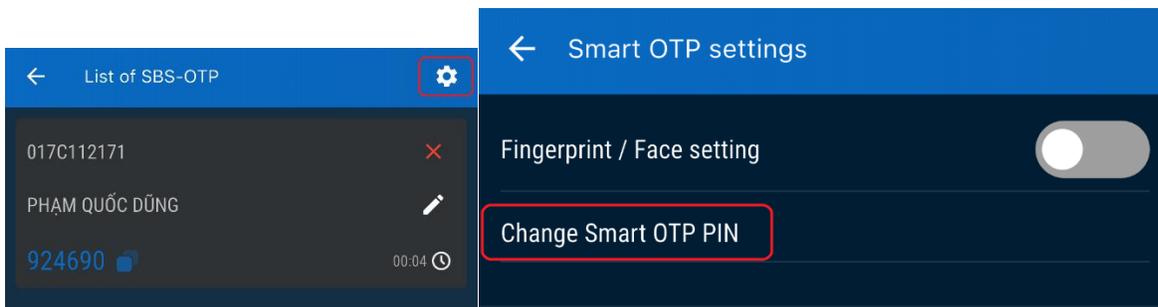


Select "Delete" to remove the account from the SBS-

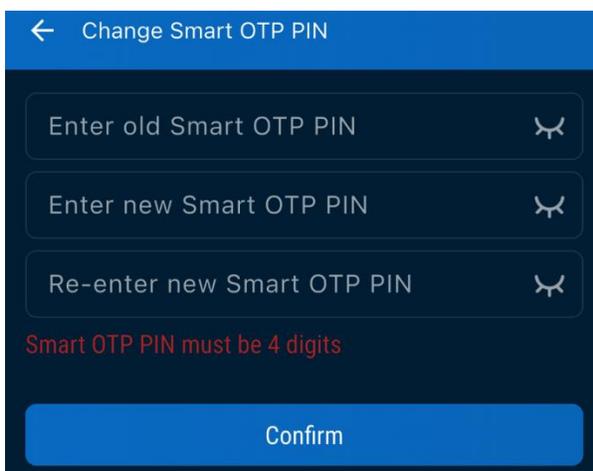
Select "Edit" to edit the name of the SBS-OTP book

1.3.2. Change Smart OTP PIN

Step 1. At the SBS-OTP List screen, click the icon , Select "Change Smart OTP PIN"

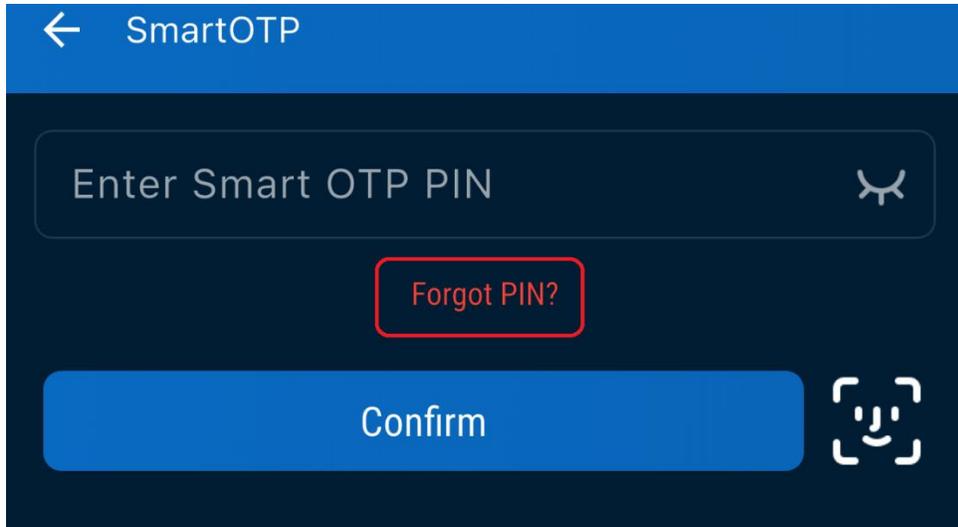


Step 2. Set up a new PIN (4 digits), confirm the PIN you just entered, click "Confirm" to complete the Smart OTP PIN change.

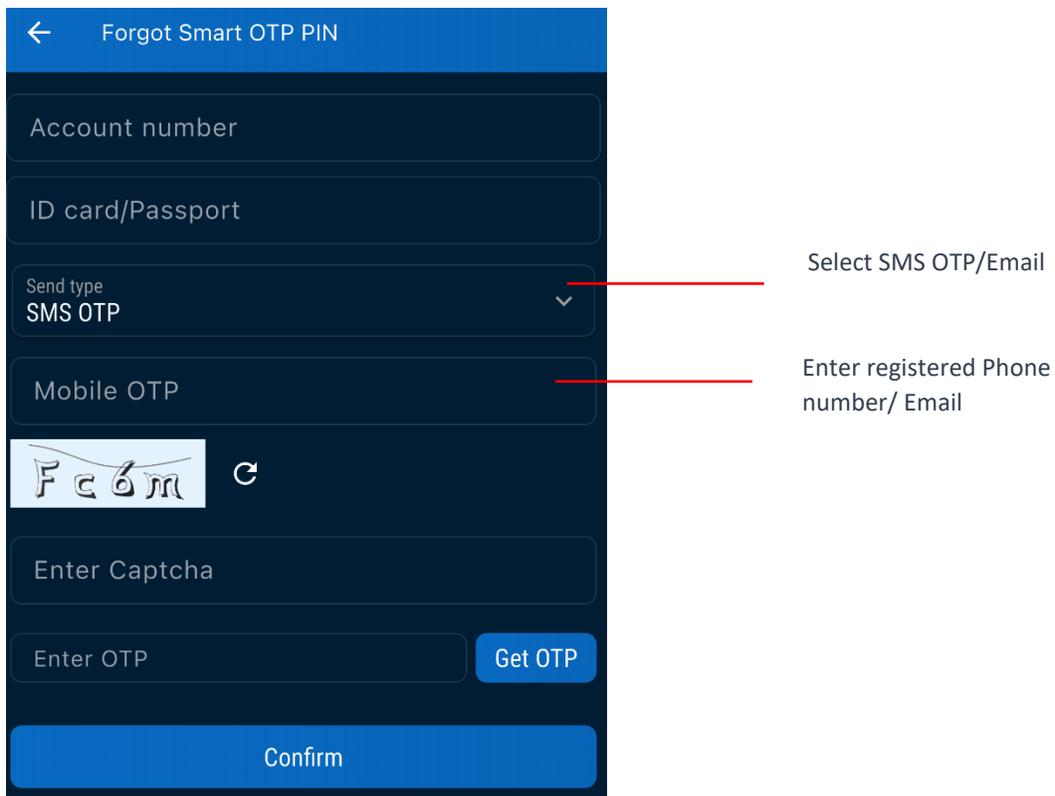


1.3.3. Forgot PIN

Step 1. At the SBS-OTP screen, select "Forgot PIN".

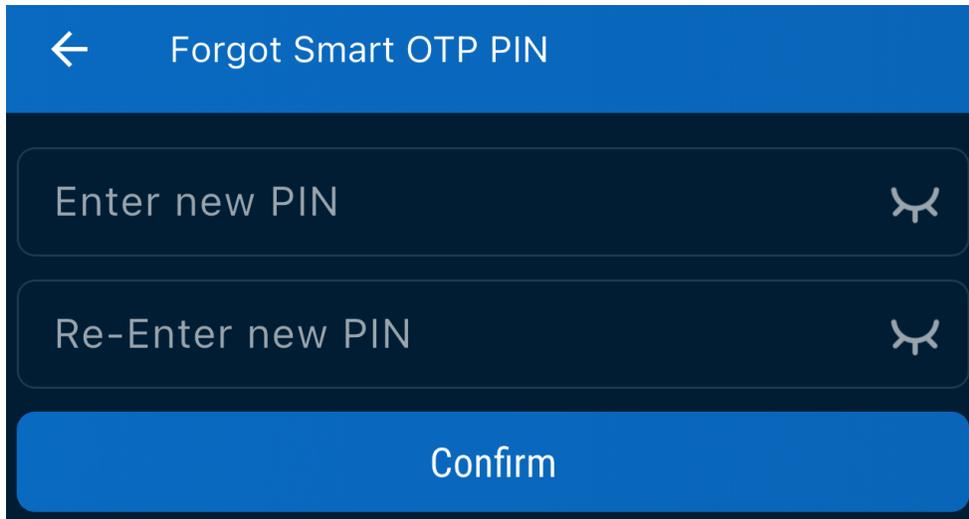


Step 2. Enter correct account information -> click get OTP. If the customer enters the correct information, the system will send OTP SMS/OTP Email to the customer.



Step 3. Enter OTP code -> Confirm

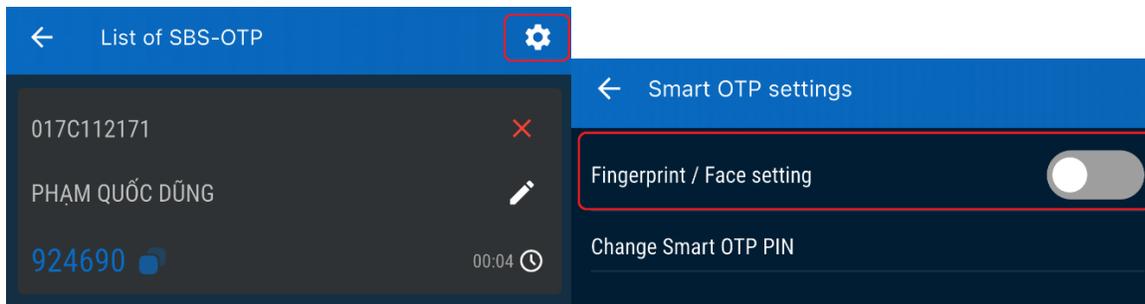
Step 4. Set up a new PIN (4 digits), confirm the PIN you just entered, press "Confirm" to complete.



1.3.4. Fingerprint/Face Settings

Customers can select/deselect to use Fingerprint/Face ID to replace PIN when getting OT code.

At the SBS-OTP List screen, click the icon , Select "Fingerprint/Face Settings".

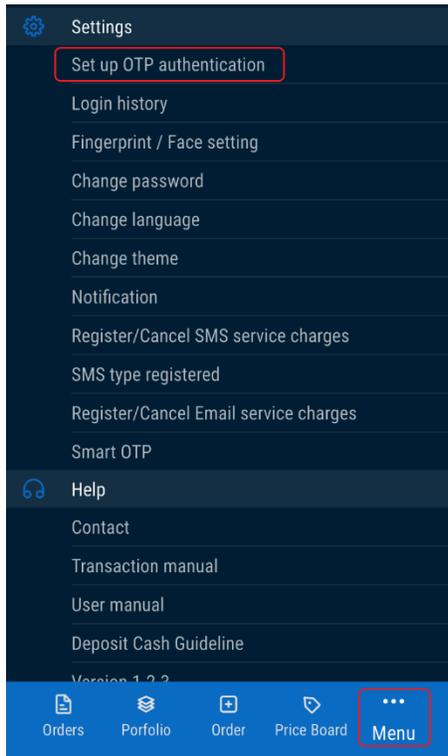


1.4. Cancel Smart OTP registration

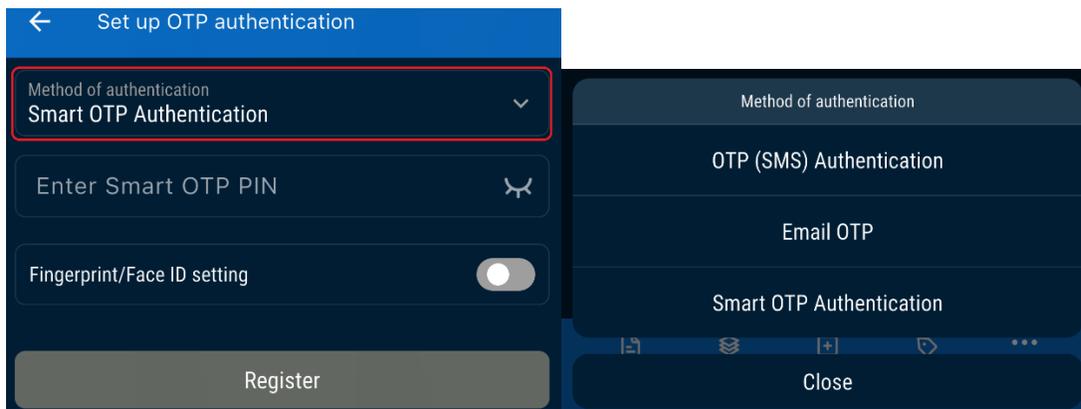
Step 1. Log in to the Mobile app



Step 2. Menu -> Set up transaction authentication form



Step 3. Combobox Authentication form: select PIN/OTP SMS authentication.



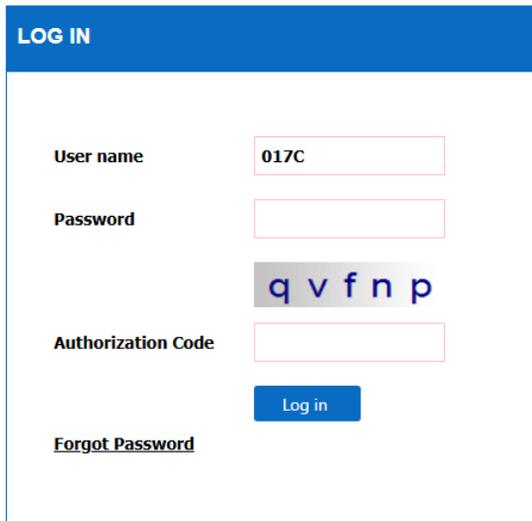
Step 4. Declare information in the new authentication form and select "Register" to complete.

2. INSTRUCTIONS FOR USE OF SMART OTP ON WEB TRADING

2.1. Instructions for Smart OTP authentication

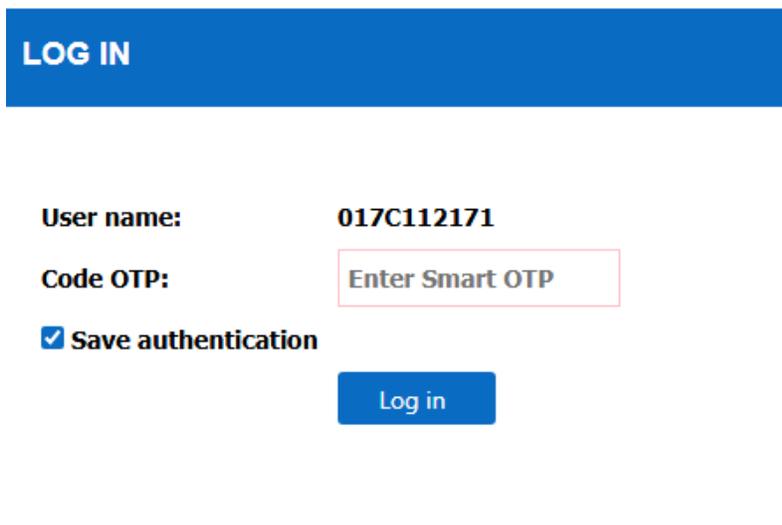
2.1.1. Authenticate when logging in

Step 1. Login to web trading



Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select "Sign in" to complete.



NOTE: If customers click "Save authentication", customers don't need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

2.1.2. Orders

Step 1. At the order placement screen, enter order information

Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select “Buy/sell” to complete.



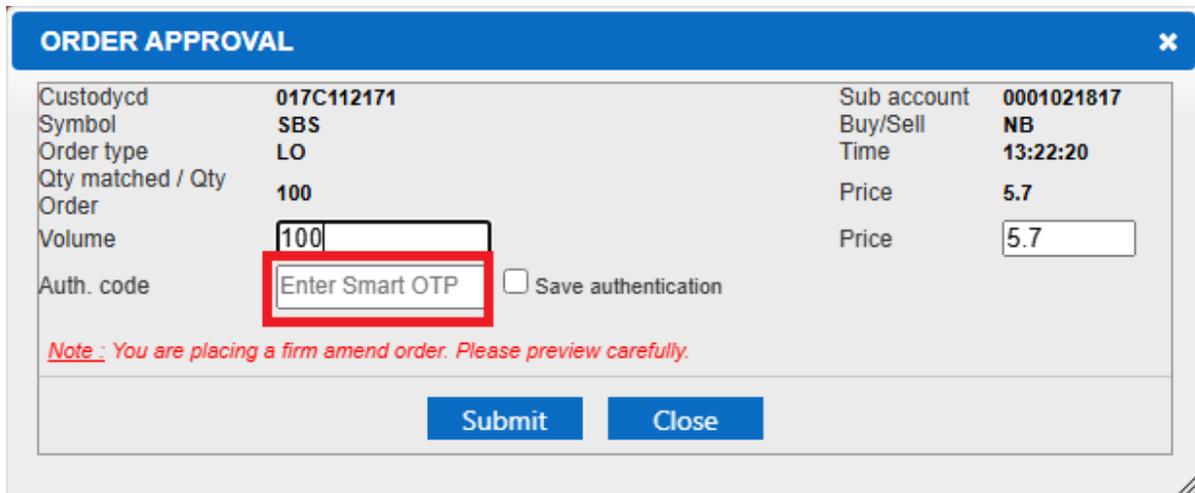
NOTE: If customers click “Save authentication”, customers don’t need to reenter OTP in one session (AM or PM) for most of transaction except transferring money out.

2.1.3. Amending Orders

Step 1. At the order editing screen, enter editing information

Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select "Submit" to complete.

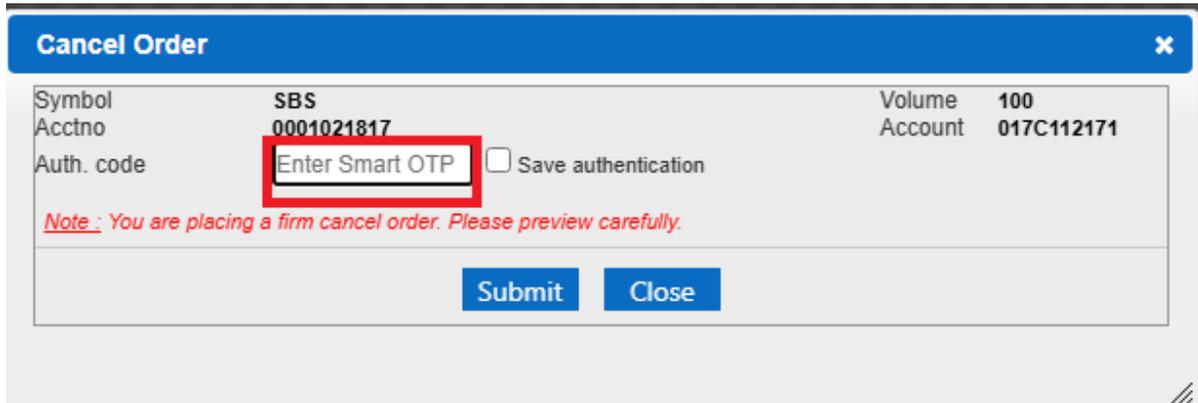


2.1.4. Cancel Orders

Step 1. Select the order to cancel

Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select "Submit" to complete



Cancel Order [X]

Symbol: SBS Volume: 100
 Acctno: 0001021817 Account: 017C112171
 Auth. code: Enter Smart OTP Save authentication

Note: You are placing a firm cancel order. Please preview carefully.

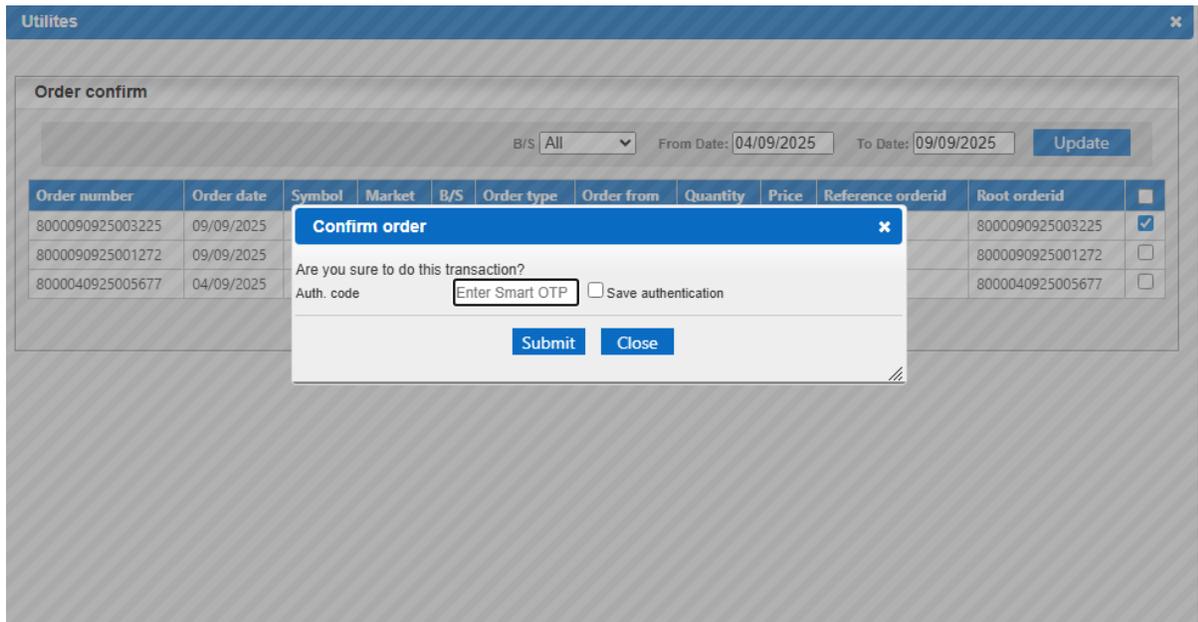
[Submit] [Close]

2.1.5. Confirm orders

Step 1. Utilities -> Confirm order, Select the order to confirm

Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select "Submit" to complete.



Order confirm [X]

B/S: All From Date: 04/09/2025 To Date: 09/09/2025 [Update]

Order number	Order date	Symbol	Market	B/S	Order type	Order from	Quantity	Price	Reference orderid	Root orderid	
8000090925003225	09/09/2025									8000090925003225	<input checked="" type="checkbox"/>
8000090925001272	09/09/2025									8000090925001272	<input type="checkbox"/>
8000040925005677	04/09/2025									8000040925005677	<input type="checkbox"/>

Are you sure to do this transaction?
 Auth. code: Enter Smart OTP Save authentication

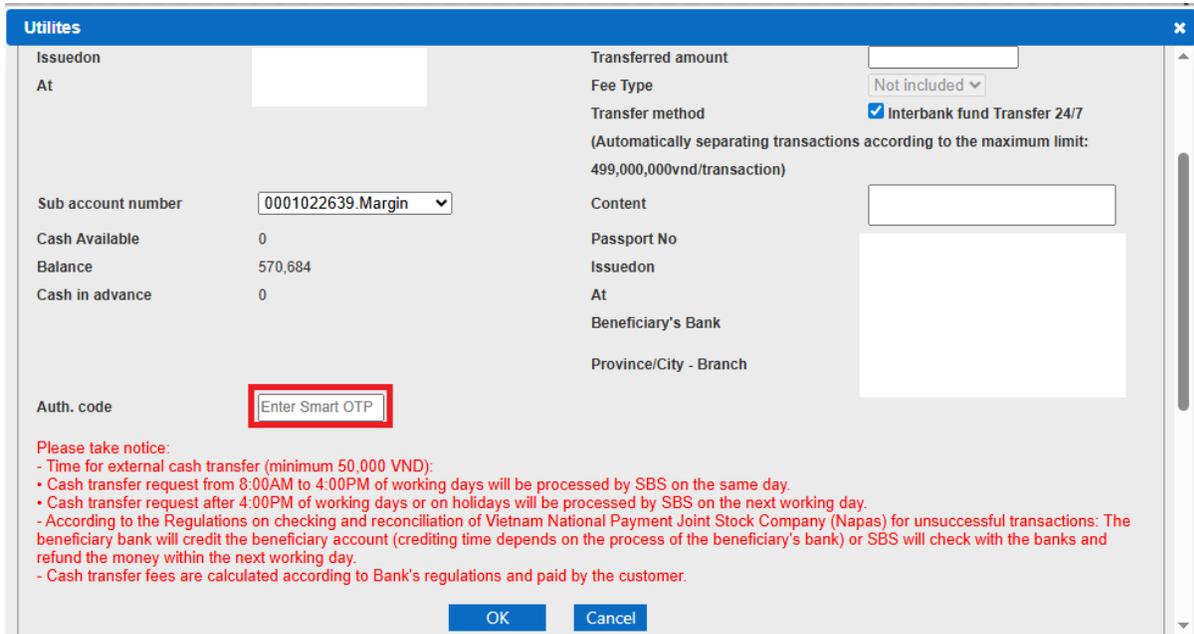
[Submit] [Close]

2.1.6. Cash transfer

Step 1. Utilities -> Cash transfer, enter money transfer information

Step 2. Get the OTP code from the registered device (section 2.2.2)

Step 3. Enter the OTP code and select "Ok" to complete.



The screenshot shows a 'Utilites' window with the following fields and options:

- Issuedon: [Empty field]
- At: [Empty field]
- Sub account number: 0001022639.Margin
- Cash Available: 0
- Balance: 570,684
- Cash in advance: 0
- Auth. code: Enter Smart OTP (highlighted with a red box)
- Transferred amount: [Empty field]
- Fee Type: Not included
- Transfer method: Interbank fund Transfer 24/7
- (Automatically separating transactions according to the maximum limit: 499,000,000vnd/transaction)
- Content: [Empty field]
- Passport No: [Empty field]
- Issuedon: [Empty field]
- At: [Empty field]
- Beneficiary's Bank: [Empty field]
- Province/City - Branch: [Empty field]

Please take notice:

- Time for external cash transfer (minimum 50,000 VND):
- Cash transfer request from 8:00AM to 4:00PM of working days will be processed by SBS on the same day.
- Cash transfer request after 4:00PM of working days or on holidays will be processed by SBS on the next working day.
- According to the Regulations on checking and reconciliation of Vietnam National Payment Joint Stock Company (Napac) for unsuccessful transactions: The beneficiary bank will credit the beneficiary account (crediting time depends on the process of the beneficiary's bank) or SBS will check with the banks and refund the money within the next working day.
- Cash transfer fees are calculated according to Bank's regulations and paid by the customer.

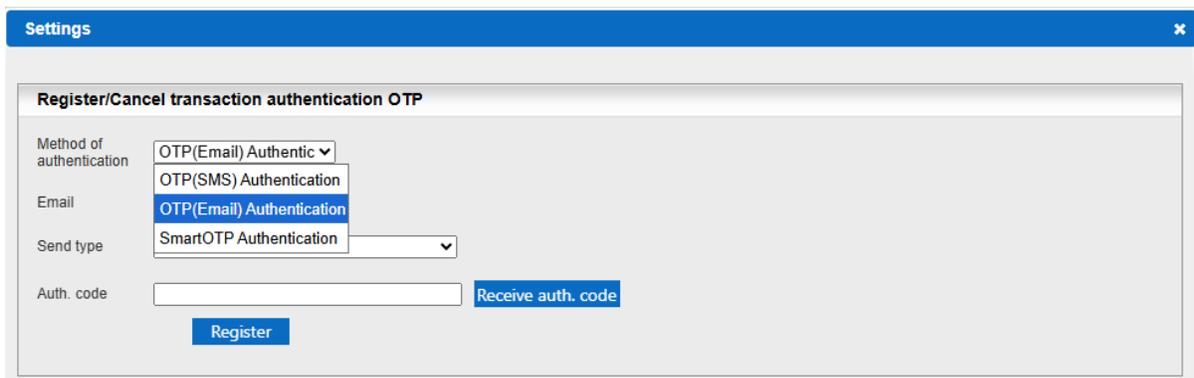
Buttons: OK, Cancel

2.2. Cancel Smart OTP registration

Step 1. Login to web trading

Step 2. Settings -> Register/Cancel transaction authentication

Step 3. Choose a new form of authentication and declare registration information. Select "Register" to complete.



The screenshot shows the 'Settings' window with the following configuration for 'Register/Cancel transaction authentication OTP':

- Method of authentication: OTP(Email) Authentic
- Email: [Empty field]
- Send type: SmartOTP Authentication
- Auth. code: [Empty field] Receive auth. code

Button: Register

CONTACTS

In the process of using SBS Mobile Trade, if you have any questions or problems that need to be answered, please contact the staff in charge of your account or through the contact information below:

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