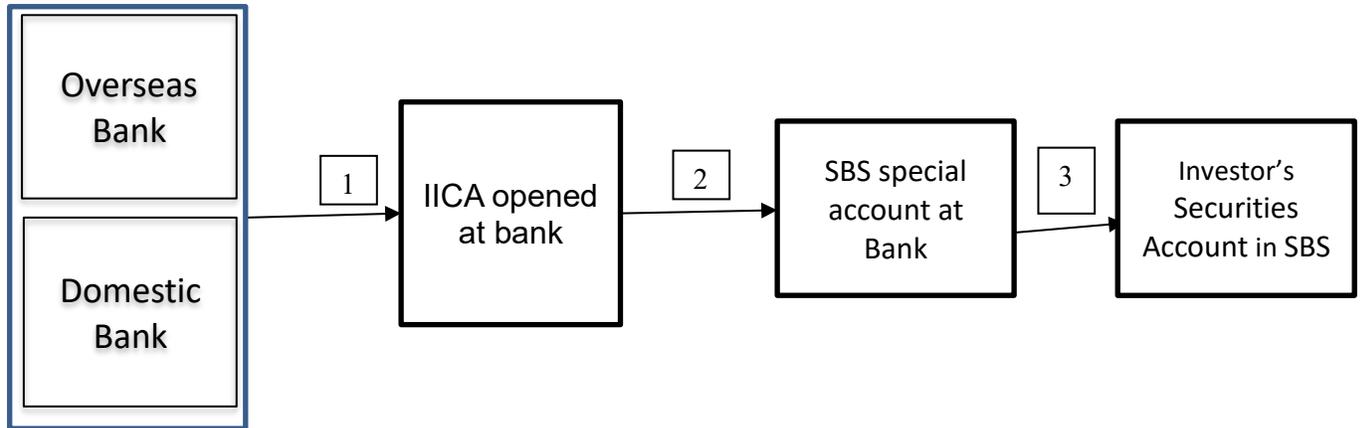




I. GUIDANCE OF CASH DEPOSIT AND WITHDRAW



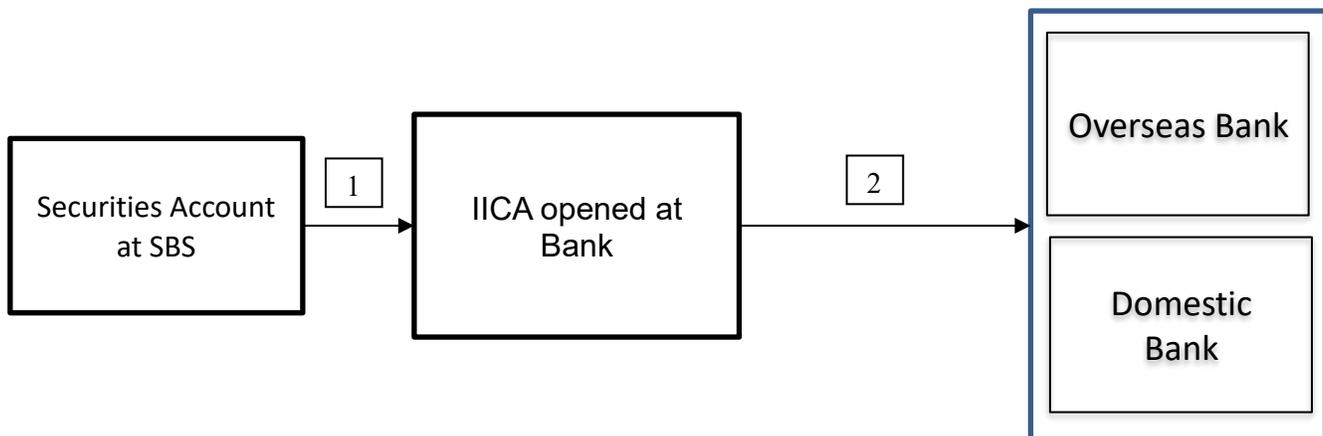
A. DEPOSIT CASH INTO YOUR SECURITIES ACCOUNT

- Step 1: Investors open an Indirect Invested Capital Account (IICA) at an accepted bank in Vietnam. Then investors transfer money from a bank account (opened at domestic bank or overseas bank) to your IICA; after your transfer is completed, please notify SBS' staff.
- Step 2: SBS do transfer from IICA account to investor's securities account

Note

- ✓ **In step 1, the receiving account and the transferring account must have the same bank account holder.**
- ✓ Investors must sign Authorization Form for SBS to request the bank to make transfer between IICA and securities account

B. WITHDRAW CASH OUT OF YOUR SECURITIES ACCOUNT



- Step 1: SBS do transfer from securities account to IICA when investors send request for withdraw from securities account. Investors who have registered online transfer to IICA can do it yourself through SBS's website/app system.

- Step 2: SBS transfers money to overseas/domestic bank account according to the information investors provide to SBS or Investors come the bank directly to do transfer.

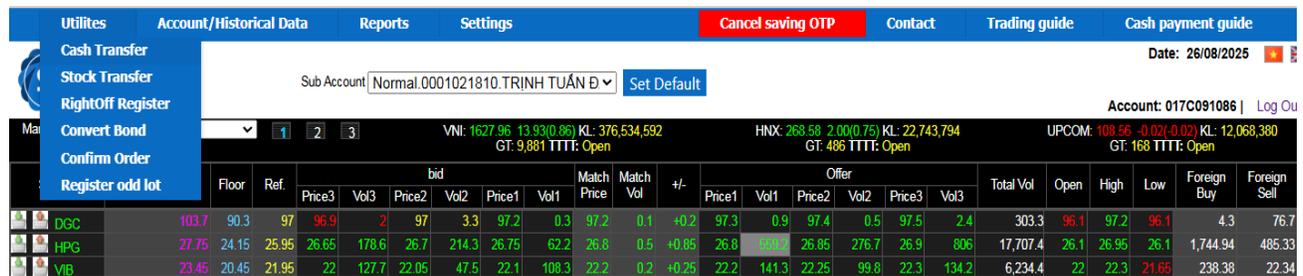
Note

- ✓ **In step 2, the receiving account and the transferring account must have the same bank account holder.**
- ✓ Investors must sign Authorization Form for SBS to request the bank to make transfer between IICA account and securities account

II. SBS-CASH ONLINE TRANSFER INSTRUCTION

A – CASH TRANSFER BY WEBSITE (STRADE.COM.VN)

On the main menu select Utilities=> “Cash Transfer”

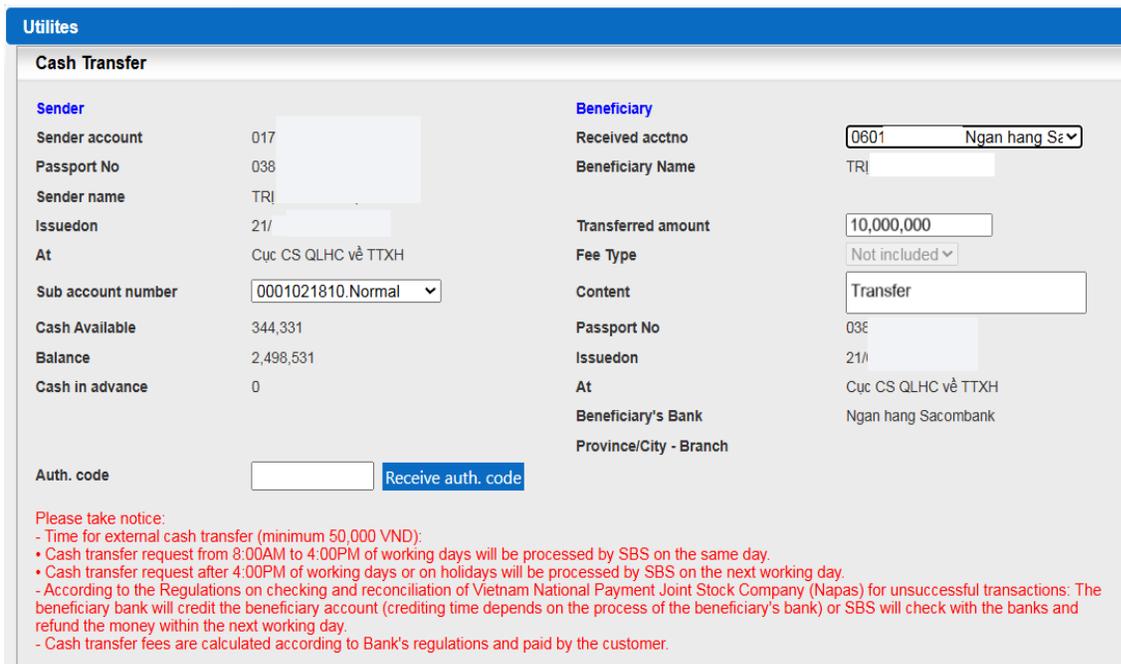


The screenshot shows the SBS website interface. At the top, there is a navigation bar with 'Utilities' selected. Below it, a dropdown menu lists 'Cash Transfer', 'Stock Transfer', 'RightOff Register', 'Convert Bond', 'Confirm Order', and 'Register odd lot'. The main content area displays market data for various securities, including DGC, HPG, and VIB, with columns for bid and offer prices, volumes, and other metrics.

Describe: you can transfer to your registered bank account (for foreign investors, only can transfer to your Indirectly Invested Capital Account-IICA)

Step 1: Select bank account that you registered before

+Bank accounts opened at Sacombank



The screenshot shows the 'Cash Transfer' form. It is divided into two main sections: 'Sender' and 'Beneficiary'. The 'Sender' section includes fields for 'Sender account', 'Passport No', 'Sender name', 'Issuedon', 'At', 'Sub account number', 'Cash Available', 'Balance', 'Cash in advance', and 'Auth. code'. The 'Beneficiary' section includes fields for 'Received acctno', 'Beneficiary Name', 'Transferred amount', 'Fee Type', 'Content', 'Passport No', 'Issuedon', 'At', 'Beneficiary's Bank', and 'Province/City - Branch'. There are also dropdown menus for 'Ngan hang S' and 'Not included'. A 'Receive auth. code' button is located at the bottom right of the form. Below the form, there is a 'Please take notice:' section with several bullet points regarding the transfer process, including time restrictions and fees.

+Bank accounts opened at other banks

Utilites	
Sender	
Sender account	017C
Passport No	038C
Sender name	TRINH
Issuedon	21/08/2022
At	Cục CS QLHC về TTXH
Sub account number	0001021810.Normal
Cash Available	344,331
Balance	2,498,531
Cash in advance	0
Auth. code	<input type="text"/> Receive auth. code
<p>Please take notice:</p> <ul style="list-style-type: none"> - 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 (Napas) 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. 	
Beneficiary	
Received acctno	14 VPBank-NH TMC
Beneficiary Name	
Transferred amount	1,000,000
Fee Type	(Not included)
Transfer method	<input checked="" type="checkbox"/> Interbank fund Transfer 24/7
(Automatically separating transactions according to the maximum limit: 499,000,000vnd/transaction)	
Content	Transfer
Passport No	0791
Issuedon	04/08
At	Cục CS QLHC về TTXH
Beneficiary's Bank	VPBank-NH TMCP Viet Nam Thịnh Vương
Province/City - Branch	Thành phố Hồ Chí Minh

- If the beneficiary account is opened at a bank that is on the list of participating in the 24/7 Quick Money Transfer Channel of Vietnam National Payment Joint Stock Company (Napas), the screen will display additional content. Use the red circle method as above.

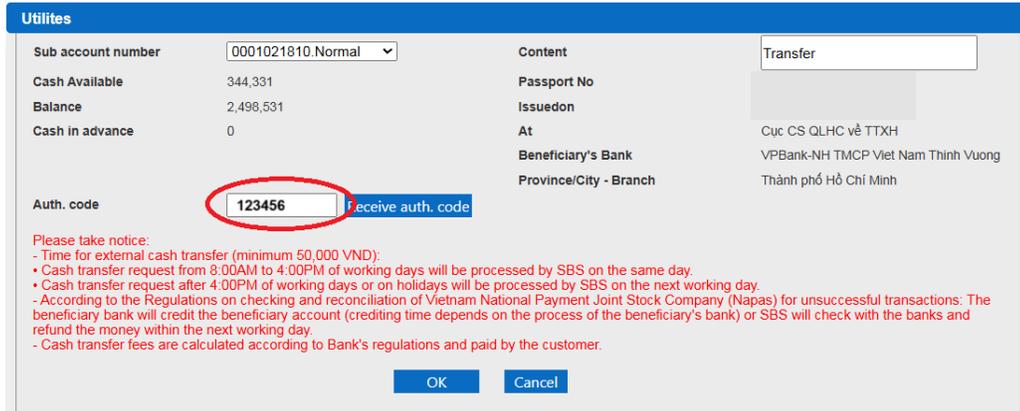
- The maximum transfer amount by this method is 499,000,000vnd/order (If the transfer amount is more than 499,000,000vnd, the system will automatically divide the order with each order with the maximum amount of 499,000,000vnd so that the total amount is orders equal to the amount of the customer's execution).

In case you uncheck the item "Interbank 24/7": And the amount is <500,000,000vnd, the order will still be transferred "interbank 24/7"; And the amount transferred from 500,000,000vnd or more, the order will be transferred according to the Interbank Electronic Payment System (CITAD).

Step 2: Input your details of transfer then select **“Receive auth. code”** on the box on left below of the screen

Sub account number	0001021810.Normal	Content	Transfer
Cash Available	344,331	Passport No	0791
Balance	2,498,531	Issuedon	04/08
Cash in advance	0	At	Cục CS QLHC về TTXH
Auth. code	<input type="text"/> Receive auth. code	Beneficiary's Bank	VPBank-NH TMCP Viet Nam Thịnh Vương
		Province/City - Branch	Thành phố Hồ Chí Minh
<p>Please take notice:</p> <ul style="list-style-type: none"> - 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 (Napas) 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. 			

You check email to receive OTP. Then you input OTP on the box on the right of “Auth.code”:



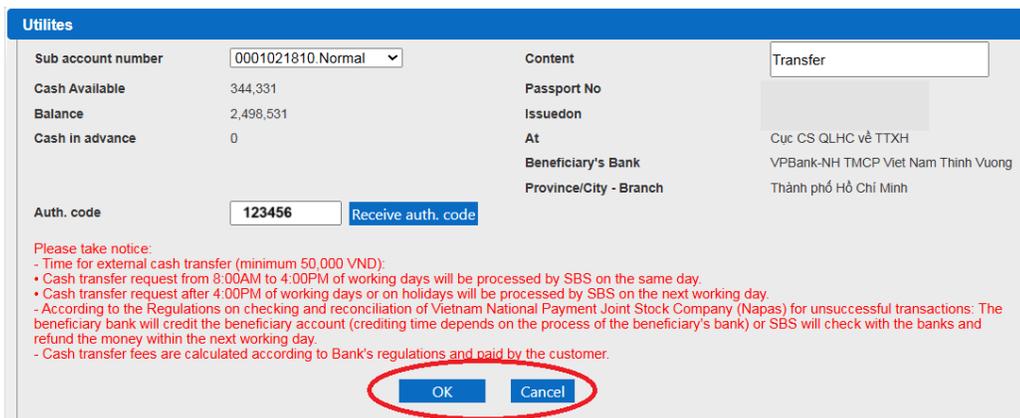
Utilites

Sub account number	0001021810.Normal	Content	Transfer
Cash Available	344,331	Passport No	
Balance	2,498,531	Issuedon	
Cash in advance	0	At	Cục CS QLHC về TTXH
Auth. code	123456	Beneficiary's Bank	VPBank-NH TMCP Viet Nam Thinh Vuong
	Receive auth. code	Province/City - Branch	Thành phố Hồ Chí Minh

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 (Napas) 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.

OK Cancel

Select **OK** if you want to continue or **Cancel** if you don't want to transfer anymore



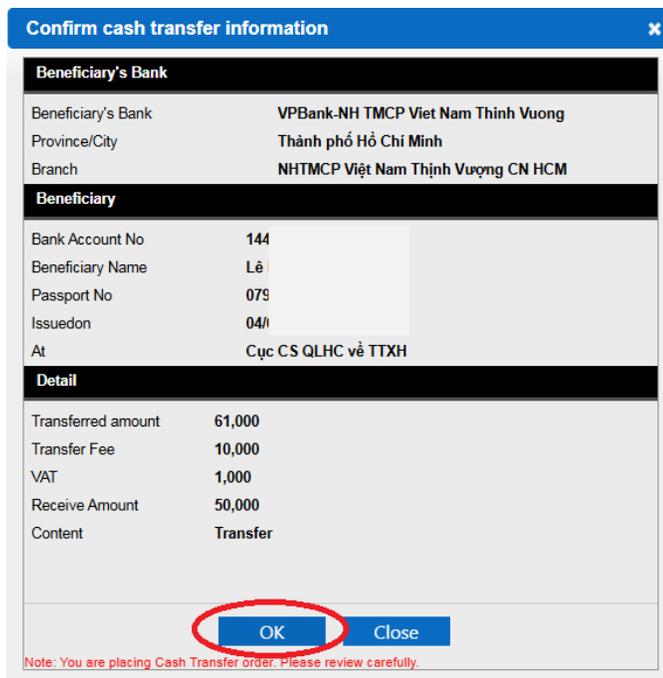
Utilites

Sub account number	0001021810.Normal	Content	Transfer
Cash Available	344,331	Passport No	
Balance	2,498,531	Issuedon	
Cash in advance	0	At	Cục CS QLHC về TTXH
Auth. code	123456	Beneficiary's Bank	VPBank-NH TMCP Viet Nam Thinh Vuong
	Receive auth. code	Province/City - Branch	Thành phố Hồ Chí Minh

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 (Napas) 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.

OK Cancel

Step 3: Check your transfer info again and select **OK** to confirm this transfer.



Confirm cash transfer information

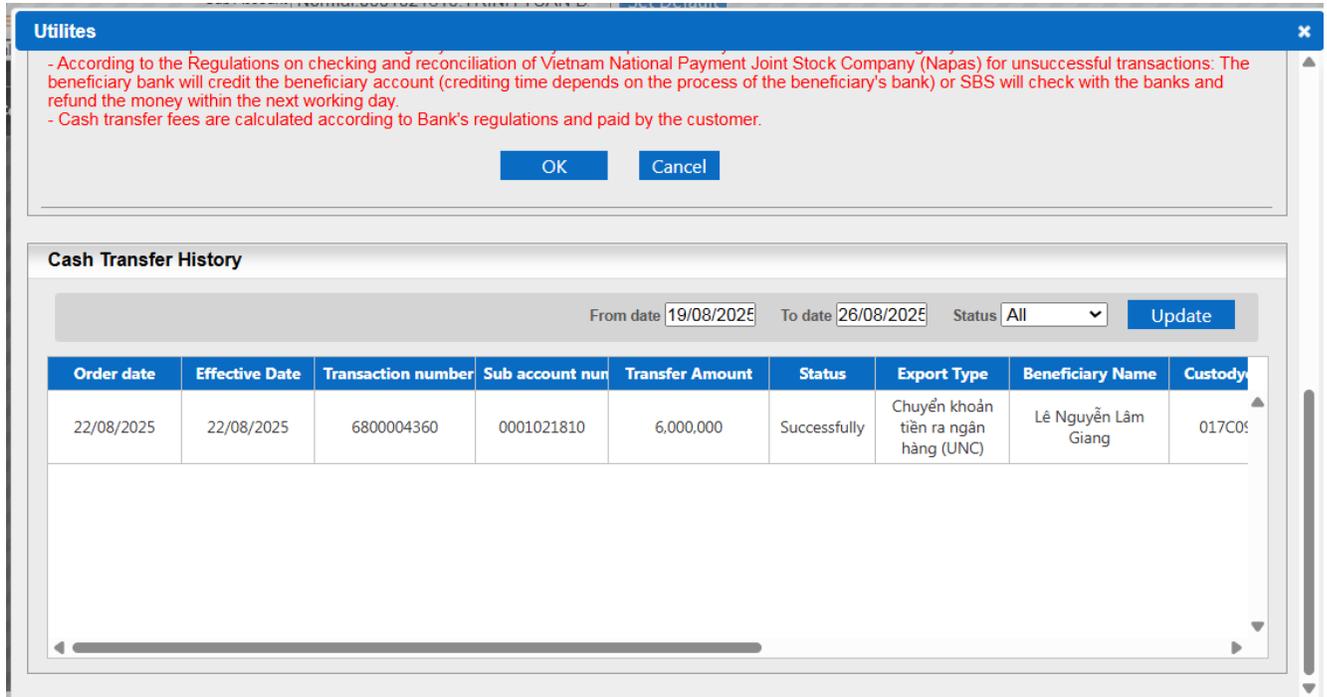
Beneficiary's Bank	
Beneficiary's Bank	VPBank-NH TMCP Viet Nam Thinh Vuong
Province/City	Thành phố Hồ Chí Minh
Branch	NHTMCP Việt Nam Thịnh Vượng CN HCM
Beneficiary	
Bank Account No	144
Beneficiary Name	Lê
Passport No	079
Issuedon	04/1
At	Cục CS QLHC về TTXH
Detail	
Transferred amount	61,000
Transfer Fee	10,000
VAT	1,000
Receive Amount	50,000
Content	Transfer

OK Close

Note: You are placing Cash Transfer order. Please review carefully.

Cash transfer history

Describe: The Cash Transfer History locates below the Cash Transfer screen, accept you to search history of the transfer you did within a specified period (maximum 180 days).

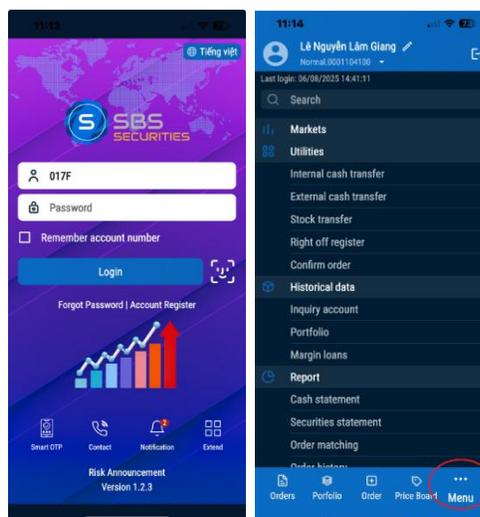


Step 1: input your selection: From date, To date, Status

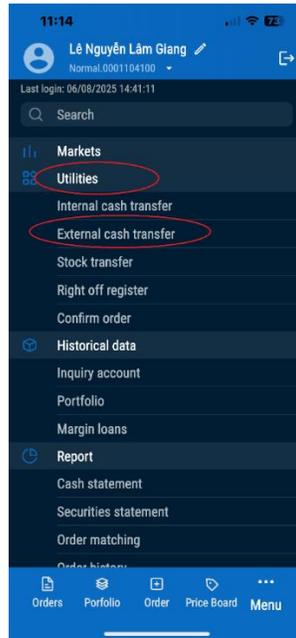
Step 2: Select **Update** to see your data.

B – CASH TRANSFER BY SBS MOBILE

➤ After Customer successfully login to SBS Mobile application, select Menu:

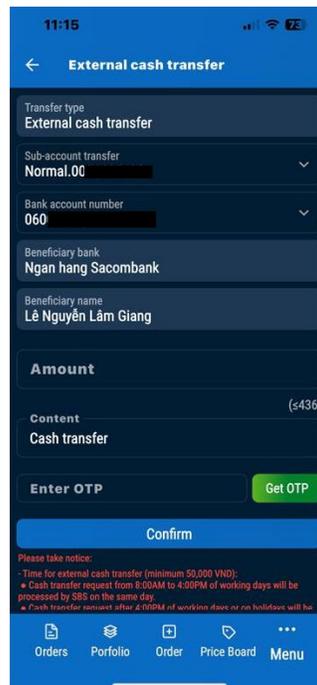


➤ Select Utilities/External cash transfer

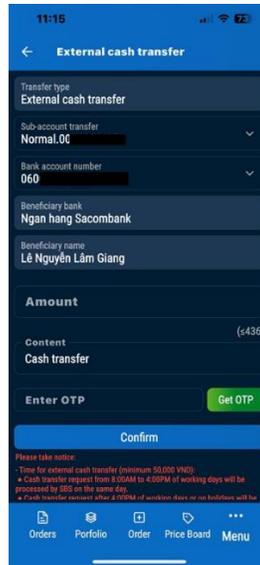


Step 1: Select Beneficiary account is the bank account number which customers have registered.

➤ *Beneficiary Bank is Sacombank:*



➤ *Beneficiary Bank is other domestic bank:*

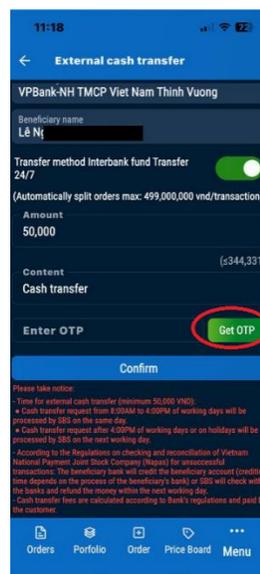


- If the beneficiary account is opened at a bank that is on the list of participating in the 24/7 Quick Money Transfer Channel of Vietnam National Payment Joint Stock Company (Napas), the screen will display additional content. Use the red circle method as above.

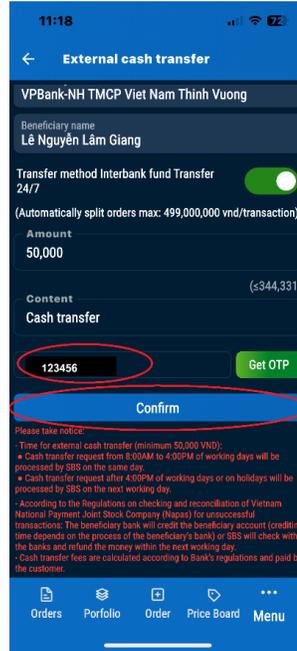
- The maximum transfer amount by this method is 499,000,000vnd/order (If the transfer amount is more than 499,000,000vnd, the system will automatically divide the order with each order with the maximum amount of 499,000,000vnd so that the total amount is orders equal to the amount of the customer's execution).

**In case you uncheck the item "Interbank 24/7": And the amount is <500,000,000vnd, the order will still be transferred "interbank 24/7"; And the amount transferred from 500,000,000vnd or more, the order will be transferred according to the Interbank Electronic Payment System (CITAD). If the customer registers a Pin code, then enter the Pin code.*

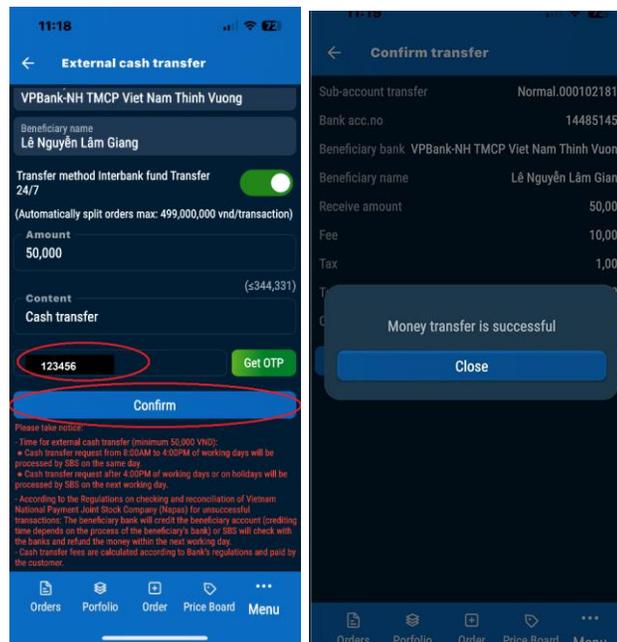
- **Step 2:** Enter information and select “Get OTP”



- **Step 3:** check mail to get OTP then input OTP into the box “Enter OTP” and select “Confirm”



- **Step 4:** The you will see a new screen shows details of your transfer, check the details then select “Confirm” to confirm Money transfer is successful.

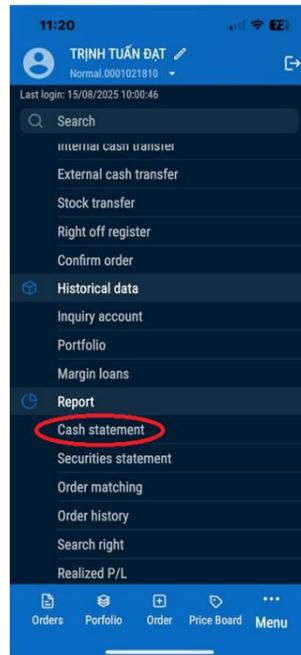


Money transfer successful Screen.

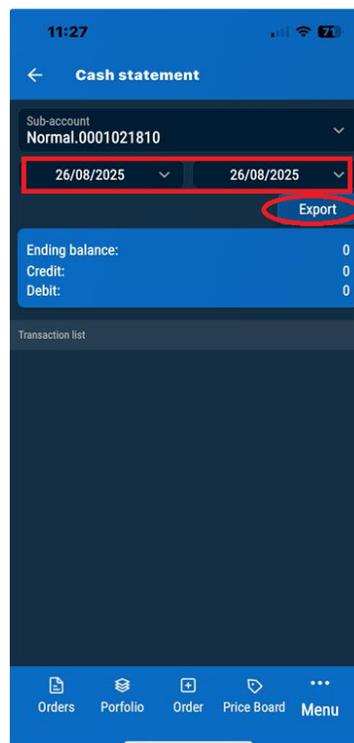
1. Cash statement

Description: The Cash statement screen allows customers to look up the history of money transactions made in a certain period of time (the maximum number of search days is 180 days from the date of reporting).

Step 1: Select “Report” → “Cash statement”



Step 2: Select From Date and To Date then “Export”



Step 3: view all the cash transaction within the selected period

11:28

Cash statement

Sub-account
Normal.0001021810

26/08/2025 26/08/2025

Export

Ending balance:	2,437,564
Credit:	+2,400,000
Debit:	-68,200

Transaction list

26/08/2025	Thuế GTGT chuyển tiền (Online)	-1,000
26/08/2025	Phí chuyển tiền (Online)	-10,000
26/08/2025	Chuyển khoản ra ngoài online tu 017C091086 so ...	-50,000
26/08/2025	Thuế TNCH bán OK ngày 22/08/2025	-2,400
26/08/2025	Trả phí bán 100 PDR ngày 22/08/2025	-4,800
26/08/2025	Nhận tiền bán 100 PDR ngày 22/08/2025	+2,400,000
	Dư đầu kỳ	105,764

Orders Portfolio Order Price Board Menu