

To: **HSBC Bank (Vietnam) Ltd.**
- Including Head office and its Branches

Date:

Re: **OPENING AND USE OF DIRECT INVESTMENT CAPITAL ACCOUNT**

In relation to the opening and maintaining of Direct Investment Capital Account (“DICA”) at HSBC Bank (Vietnam) Ltd. (“**HSBC**”), we hereby confirm that from the date of this letter, we maintain our DICA only with HSBC, unless and until this DICA and all related obligations of us have been completely settled.

We also confirm that (please select as appropriate):

- We have not previously maintained any DICA at any other credit institution.
- We had previously maintained DICA(s) at another credit institution with the below details. We however confirm that we have properly completed the closure of such DICA(s) and shall be responsible for all the past DICA transactions.

Details of the DICA(s) having opened:

List out the account number and bank name of the DICA(s) having opened.

Enclosure for reference:

- i. Bank Confirmation on DICA(s) closure; and
 - ii. Bank Confirmation on history of DICA transactions.
- We are maintaining or in the progress of opening DICA(s) at HSBC, and having demand to open additional DICA(s) of different currency being (“Loan Currency”) in serving for the implementation of loan(s) denominated in relevant currency (the “DICA for Loan”). We shall only use the DICA(s) for Loan for the following purposes:
- i. receiving drawdown from short-term, medium and long-term offshore loan(s) in the respective Loan Currency; and/or
 - ii. paying principal, interest and fees of offshore loan(s) in the respective Loan Currency regardless that whether such loan(s) have previously been drawdowned via the relevant DICA for Loan or not.

HSBC is entitled to at its discretion reject transactions made via a DICA for Loan for purposes other than those mentioned above and we will not make any complain and/or claim in this regards.

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We understand that under Vietnamese laws the DICA shall be used for the following transactions:

- a. Receiving direct investment capital contributions and remitting profit / lawful income;
- b. Receiving drawdown from short-term, medium and long-term offshore loans and paying principal, interest and fees of these loans; and
- c. Other transaction as provided for in Circular 19/2014/TT-NHNN dated 11 August 2014 (as may be amended from time to time).

Yours faithfully,

For and on behalf of

(to be signed and sealed by customer's authorized representative)

Name:

Title: