

TERMS & CONDITIONS FOR OCB PRIORITY BANKING MEMBERSHIP

Article 1: Definitions

1. OCB Priority Banking: A specialized banking service for premium customers of Orient Commercial Bank (OCB), providing tailored products and services for Priority Customers.
2. OCB Priority Banking Members: Customers who meet the criteria corresponding to each classification as prescribed by OCB from time to time.

Article 2: Membership Benefits

OCB Priority Banking Members will enjoy privileges and benefits corresponding to their membership tier, including:

- Preferential policies on pricing, fees, and interest rates
- Specialized financial solutions and investment products
- Personalized and priority services
- Other exclusive care programs

These benefits are valid during the period the customer holds Priority Banking membership and may be amended according to OCB's regulations. Updates will be published on OCB's official website (www.ocb.com.vn) or communicated via OCB OMNI, email, SMS, or other channels as per OCB's policies from time to time.

Article 3: Membership Tier Review

1. OCB will periodically review, assess, and reclassify membership tiers in accordance with OCB Priority Banking regulations issued by OCB from time to time.
2. Membership tier may be changed or maintained based on whether the customer meets the criteria at the time of review; benefits and privileges will be adjusted accordingly.
3. Membership will be revoked if the customer no longer meets the criteria.
4. Criteria thresholds and review processes are determined by OCB from time to time.

Article 4: Membership Duration and Termination of Membership Tier Benefits

1. The validity period of each membership tier is specified according to the program's rules and criteria.
2. OCB reserves the right to unilaterally terminate membership benefits or downgrade the membership tier in the following cases:

- The customer fails to meet the Priority Banking criteria upon membership expiry.
 - The customer incurs overdue debt classified as Group 2 or higher at OCB.
 - The customer appears on OCB's, the State Bank of Vietnam's, or other regulatory authorities' watchlists, warning lists, or blacklists.
 - Other cases as stipulated by OCB from time to time.
3. Customers may request to discontinue OCB Priority Banking or terminate membership benefits by notifying OCB in writing or visiting OCB branches/transaction offices.
4. Upon termination of Priority Customer status, the customer will no longer enjoy membership benefits. OCB reserves the right to modify, adjust, or terminate benefits/products/services as stated in Article 2 according to OCB's regulations. If the customer continues to use products/services with OCB's consent, they must pay all applicable fees, interest rates, and other financial obligations (if any) as per OCB's standard individual customer policies.

Article 5: Other Terms

OCB reserves the right to amend, supplement, or terminate regulations related to OCB Priority Banking from time to time without prior notice to members.