

MAJOR CHANGES ON CONTRACT OF OPENING SECURITIES TRADING ACCOUNT
(Applied to Foreign Individual Clients)

No	Section	Old content	New content
1	Article 1. DEFINITIONS	1.12. "Order password" means the password used by Client for confirmation before making an Online Transaction, established by Client and valid until changed by Client	1.13 "Matrix card" is the security information provided by the Securities Company to the Client to create an authentication password for online transactions. On each card, a matrix table of 25 different numbers and letters (5x5) is displayed. After registering the authentication card, whenever making an online transaction, the Customer enters the coordinates of the random number box selected from the card to confirm the order
2	Article 4. THE CLIENT'S PROPERTY ON CUSTODY ACCOUNTS	This content has not been specified.	<p>4.1 For the cash balance on the Customer's IICA, the Customer will receive non-term interest as prescribed by the bank that is permitted by JSI.</p> <p>4.2 In the event that the Client is unable to pay the financial obligations arising in accordance with this Agreement on time, including but not limited to: applicable taxes, transaction fees, and other fees related interest and penalties (equivalent to late payment interest) according to JSI's regulations, the Client agrees and authorizes JSI to automatically extract and / or request the settlement bank, the custodian bank use money in the Client's IICA account, select and sell part or all of the securities in the Client's account, at the transaction price determined by JSI, to pay those financial obligations. In the event that the Customer's money balance and / or securities are not sufficient to pay the arising obligations, JSI has the right to request the Client to fulfill all obligations and compensate for any damage incurred (if any);</p>

			4.3 JSI does not directly receive cash from Client. All activities related to securities investment must be carried out through the IICA. Client must comply with relevant regulations and guidelines of the Joint Stock Commercial Bank for Investment and Development of Vietnam when transferring money to Vietnam for investment or withdrawing capital back home.
3	Article 5: PAYMENT OF FEES & TAXES	5.1b) Service fees is when Client registers to Electronic trading services and/or conducts Electronic transactions. These fees are subject to JSI's fee schedule from time to time. JSI reserves the right to set and change the content, form, and fee levels for service fees from time to time and will notify Clients whenever changes are made via direct forms, auto SMS messages, email and/or JSI website.	5.1.2 When using the Electronic Transaction Service and/or performing the Electronic Transaction, the Client understands and agrees that, from time to time, JSI may impose one or more fees for the use of the Service (“Services Fees”). For the avoidance of doubt, this Service Fee is not a securities brokerage service fee that the Client is responsible for paying to JSI for each specific securities purchase/sale transaction; 5.1.3 JSI reserves the right to set and change the content, form, and fee levels for service fees from time to time and will notify Clients whenever changes are made via direct forms, auto SMS messages, email and/or JSI website.
4	Article 6. TRADING METHOD, UTILITIES AND TIME RANGE OF ELECTRONIC SECURITIES TRADING SERVICES	4.1.2 Orders placed via any phone number other than JSI's official transaction phone number is considered invalid and JSI reserves the right to refuse to execute requested transactions. JSI is not responsible for any loss or dispute arising from these invalid orders 4.1.4 Clients are personally responsible for keeping the PIN code confidential and complying with JSI's regulations on telephone transactions.	6.1.2 Orders placed from any phone number other than Client's registered phone number at JSI and/or to any phone number other than JSI's official transaction phone number is considered invalid and JSI reserves the right to refuse to execute requested transactions. JSI is not responsible for any loss or dispute arising from these invalid orders; 6.1.4 Clients are personally responsible for keeping the PIN code confidential and complying with JSI's regulations on telephone transactions. In case the Client discovers or suspects that the PIN has been exposed, it is necessary to contact JSI in the shortest time through any official

			channel for instructions and change information to ensure the safety of the account.
		This content has not been specified.	6.2.3 The Client is responsible for keeping the login name, login password, matrix card, transaction password, security device, token or other online login/transaction information confidential, and for compliance comply with JSI's regulations on online transactions.
		4.5.3 When making an electronic purchase registration, Clients unconditionally commit to allow JSI to automatically deduct money from Client's IICA to make payment for the entire registered purchase rights without any claim or complaint.	6.5.3 When making an electronic purchase registration, Clients unconditionally commit to allowing JSI to automatically deduct money from Client's IICA to make payment for the entire registered purchase rights along with any fee, charge or tax arising without any claim or complaint.
		4.6.2 After receiving the request to change or supplement account information from Clients via electronic transaction channels, JSI will call or use other means of communication to confirm with Clients the changed and supplemented information.	6.6.2 Except for the case that Clients make a notification of changes or additions of information directly at JSI's counter, after receiving the request to change or supplement account information from Client via electronic transaction channels, JSI will call or use other means of communication to confirm with Client the changed and supplemented information. In this case, JSI may ask Client to provide confidential information such as PIN or other personal information to verify Client's identity.
5	Article 7. RIGHTS AND OBLIGATIONS OF CLIENT	6.3 Commit to reading carefully, understanding and complying with the instructions of securities trading and Electronic trading services provided directly to Client by JSI or widely published on JSI's website. JSI does not assume any responsibility for transactions that are not executed for any reasons or any damage that occurs when Client does not follow JSI's instructions on the website	7.3 Commit to carefully reading, understanding and strictly complying with the Securities Trading Instructions and Online Trading Guide provided directly to the Client by JSI or published on JSI's website, and at the same time be aware of and agree to The related risks that may arise from Electronic Transactions stated in Article 11. The Client undertakes to accept all risks, losses and other damages arising from the use of the Electronic Trading Service due to system failure, the fault of any third party or due

			<p>to the Client's actions and manipulations that affect the use of the Electronic Transaction Service. JSI is not responsible for any electronic transactions that cannot be performed for any reason or for any damage that occurs when the Client does not strictly follow JSI's instructions.</p>
		This content has not been specified.	<p>7.4 Warrant that the information provided to JSI under these Terms and Conditions, the Contract and any other Contract/Appendix/Agreement entered into with JSI is up-to-date, accurate and in accordance with current laws and regulations. In case there is a change in information or detecting incorrect information, the Customer is responsible for notifying JSI as soon as possible in writing or by other agreed upon methods to JSI. JSI has the right but not the obligation to verify the information provided by the Client. The change will only take effect after the Client receives JSI's confirmation.</p>
		<p>6.6 Client is responsible for checking balances, transactions and trading results by the methods that are supported by JSI, promptly reporting errors arising (if any) in the process of conducting transactions. Any discrepancy and error of trading result must be raised to JSI within 24 hours from the time of transaction. If no claim received by JSI within this period, the transaction confirmation is automatically considered correct and JSI has the right to exempt from all liabilities with regard to the transaction.</p>	<p>7.7 The Client is responsible for checking the balance, transaction progress and transaction results by methods supported by JSI, promptly reporting to JSI any errors arising (if any) during the transaction execution process. Any inquiries, complaints about order matching results should be sent to JSI within two (02) working days from the time the transaction is executed. After the above time, if JSI does not receive any notice from the Client, the Client automatically acknowledges that this transaction result is correct and JSI is completely exempt from responsibility for the above transaction.</p>
		<p>9.4 In case the Token or other security devices are lost or stolen, Clients must immediately notify JSI by any contact channels so that JSI can implement temporary emergency methods to lock the correspondent</p>	<p>7.13 In case the Client discovers that the above-mentioned confidential information may no longer be under their control, the token, grid card or other security device is lost or stolen, the Client must immediately notify JSI by any</p>

		<p>transaction channel. Within the next 24 hours, Clients are responsible for sending notice to JSI by the methods that JSI accepts from time to time about the loss of Token or security devices, following JSI's instructions and paying JSI the cost of new security device. Clients are solely and entirely responsible for transactions that are taking place or performed before JSI confirms the receipt of Client's notification of the loss of their security devices.</p>	<p>means for JSI to take temporary emergency measures of blocking the corresponding transaction channel. Within the next 24 working hours, the Client is responsible for sending a written notice to JSI about the loss of the token, grid card or security device, following JSI's instructions and paying JSI for the expenses of buying new security device. The Client is solely responsible for the transactions in progress or performed before JSI acknowledges the receipt of Client's notice of lost security device.</p>
6	<p>Article 8. RIGHTS AND OBLIGATIONS OF JSI</p>	<p>7.4 JSI will transfer Token and other security devices issued by JSI in accordance with services that Client registers at JSI's trading offices or via post office or other means of transportation to Client's address which is registered with JSI upon Client's request.</p>	<p>8.4 JSI will deliver token, grid card and other security devices issued by JSI in accordance with services that Client registers at JSI's trading office or via post office or other means of transportation to Client's registered address upon Client's request. Client will bear the fee/cost of the delivery.</p>
		<p>This content has not been specified.</p>	<p>8.8 In case the Client is unable to make payment on time, the Securities Company has the right to block the number of securities with value equivalent to the payment obligation in the Client's account and sell the blocked securities at the price decided by JSI to deduct debt if the Client fails to fulfill the payment obligation on time as notified by the Securities Company.</p>
		<p>This content has not been specified.</p>	<p>8.13 Indemnify the Client against damage in case JSI violates the Contract obligations as prescribed by law and agreed in these terms and conditions. JSI is only liable for direct damages arising from the breach made by JSI and the Client must reasonably prove these damages.</p>
		<p>12.1 In order to keep updated with policies, business practices, the ability to provide services to Clients and new law provisions, JSI reserves the right to amend</p>	<p>10.3 In response to changes in policies, business practices and the ability to provide services to Clients, as well as new provisions of the Law, JSI reserves the right to amend any</p>

7	<p>Article 10.</p> <p>GENERAL TERMS</p>	<p>any terms and conditions of this contract if necessary. These amendments (if any) will be notified to clients via JSI' official website or other methods such as email or mobile. Any such amendments, and all appendixes and attachments hereto shall be an integral part of this Agreement. Use of the services and accounts after the date on which amendments take effect under the notice of JSI shall be deemed to be fully accepted by Clients. In case of not agreeing with any amendments, Clients must notify JSI the cancellation or termination of the use of JSI's services and/or account closing.</p>	<p>provision of this Terms and Conditions from time to time as JSI deems appropriate. Client implicitly accepts the condition that JSI will give notice of such modification, addition or cancellation to Client through the communication methods that Client has registered with JSI and/or through website www.japan-sec.vn, and/or at transaction office of JSI. After ten (10) working days from the date JSI announces and publishes the amendment, but JSI does not receive any response from the Client, it is understood that the Client fully accepts such amendments. If Client does not agree to any amendment, Client must send notification to JSI in writing of the cancellation or termination of using JSI's services and/or closing the account.</p>
		<p>10.2 This Agreement may be terminated by either Party with fifteen (15) day's prior written notice to the other Party, provided, however, that such termination will not affect previously unfinished obligations of the Parties hereunder or any purchase or sale of Securities or any transfer of the Funds initiated by the JSI prior to the date of early termination and uncompleted by the termination date. The contract is considered to be completely terminated after the unfinished obligations have been fulfilled. After the time when either party notifies the termination of the Agreement, all obligations incurred will not be effective.</p>	<p>10.6 The contract may be terminated in the following cases:</p> <p>10.6.1 Client requests termination of Contract or account closure at any time by notifying JSI in writing. The Client shall remain liable for all obligations which the Client establishes or authorizes to be established, including but not limited to transactions, debts or interests under the Contract, regardless of arising before or after termination of the Contract;</p> <p>10.6.2 JSI notifies the Client the termination or cancellation of the contract at any time without the consent of the Client if:</p> <ul style="list-style-type: none"> • Client violates the terms of this Contract; • Client violates the provisions of the law on the securities market and is presented in the decision of the competent state agency or the source of authentic information, leading to the JSI deeming it necessary to terminate the Contract;

			<p>10.6.3 Client is an individual who dies, is declared missing or has lost his/her capacity for acts;</p> <p>10.6.4 JSI is dissolved, bankrupt, suspended from operation or has its license revoked under a decision of a competent state agency;</p> <p>10.6.5 Other cases as prescribed by law.</p>
8	Article 11. DISCLAIMER	Risks announcement is made in a separate part and attached at the end of the contract.	Risks announcement is combined with Article 11.