

SUMMARY OF CHANGES ON CONTRACT TO OPEN SECURITIES TRADING ACCOUNT
(Applicable to foreign institutional customers)

#	Article	Current Content	Revised Content
1	Article 1: Interpretation	None	1.1.3 “Indirect investment capital account” or (“IICA”) is a settlement account in Vietnam Dong which foreign investors open at permitted bank in order to conduct incoming and expenditure transactions relating to foreign indirect investment in Vietnam.
		"Clearing House" means, in relation to an Exchange, Vietnam Securities Depository, and any clearing house providing clearing services for any contract traded through or on the floor of that Exchange;	1.1.4 “Clearing house” means Vietnam Securities Depository or any clearing house providing clearing services for any contract traded through or on the floor of an Exchange;
		"Exchange" means Ho Chi Minh Stock Exchange (HOSE), Hanoi Stock Exchange (HNX), The Unlisted Public Company Market (UPCoM);	1.1.6 "Exchange" means Vietnam Stock Exchange (VNX), Ho Chi Minh Stock Exchange (HOSE), Hanoi Stock Exchange (HNX), The Unlisted Public Company Market (UPCoM);
		"Security" or "Securities" means all kinds of securities permitted under Law on Securities No 70-2006-QH11 issued by Vietnam National Assembly dated 29th June 2006, including but not limited to i) Stocks, bonds, fund certificates; ii) Rights to buy shares, warrants, call option, put option, futures, securities classes or indexes; iii) Investment capital contribution contracts; iv) Other securities are provided by the Ministry of Finance	1.1.8 "Security" or "Securities" means all kinds of securities permitted under Law on Securities No 54/2019/QH14 issued by Vietnam National Assembly on 26th November 2019, and other amended legal documents (if any), include the following assets: 1.1.8.1 Stocks, bonds, fund certificates; 1.1.8.2 Warrants, covered warrants, rights to buy shares, depository receipts; 1.1.8.3 Derivative securities; 1.1.8.4 Other securities are regulated by the Government.

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2	Article 2: Content	<p>2. Instructions and Transactions</p> <p>(a) The Client hereby authorize JSI, in JSI's absolute discretion:</p> <p>(ii) to operate such Account in accordance with the written instructions of the Client or to the extent authorize by the Client in writing provided always that JSI shall have an absolute discretion to accept or reject such instructions. Instructions shall be sent by facsimile transmission, E-mail, or Financial Information Exchange (FIX) Protocol which registered with JSI in Account Opening Registration Form;</p>	<p>2.1.2 to operate such Account in accordance with the instructions of the Client or to the extent authorize by the Client provided always that JSI shall have an absolute discretion to accept or reject such instructions. Instructions shall be sent by phone, facsimile transmission, E-mail, or Financial Information Exchange (FIX) Protocol or other methods which registered with JSI in Account Opening Registration Forms;</p>
		<p>(b) All transactions shall be subject to the constitution, laws, by-laws, rules, regulations, customs, usages, rulings, practice and relevant interpretations thereof, from time to time in force of any relevant Exchange and/or Clearing House through which the transaction is executed by JSI or its agents.</p>	<p>2.2 All transactions shall be subject to the constitution, laws, by-laws, rules, regulations, customs, usages, rulings, practice and relevant interpretations thereof, from time to time in force of any relevant Exchange and/or Clearing House through which the transaction is executed by JSI or its branches.</p>
3	Article 3: Settlement	<p>(b) If the Client buys securities, the consideration for the transaction and, in addition, commission payable to that transaction will be deducted from the Client's account. It is the Client's responsibility to ensure at all times that sufficient cleared funds are on the Client's account to satisfy settlement of any transaction and all commission, charges and taxes associated with that transaction. JSI will not process a transaction if there are not sufficient cleared funds in the Client's account to satisfy settlement, unless the law stipulates otherwise.</p>	<p>3.1 If the Client buys securities, the consideration for the transaction and, in addition, commission payable to that transaction will be deducted from the Client's account. It is the Client's responsibility to ensure at all times that sufficient cleared funds are on the Client's account to satisfy settlement of any transaction and all commission, charges and taxes associated with that transaction. JSI will not process a transaction if there are not sufficient cleared funds in the Client's account to satisfy order trading value, unless the law stipulates otherwise.</p>
4	Article 4: Commission and Expenses	None	<p>4.2 The reasonable costs and expenses of collection of the debit balance and any unpaid deficiency in the Client's Account with JSI, including without limitation, legal fees, incurred and payable or paid by JSI shall be payable by the Client to JSI. The Client agrees and</p>

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			<p>authorizes JSI to automatically deduct and/or request the paying bank, custodian bank to use the money in the Client's payment account, select and sell part or all of the securities in the Client's account, at a transaction price determined by JSI, to settle such financial obligations. In the event that the Client's balance of money and/or securities is not enough to pay the arising obligations, JSI has the right to require the Client to fully perform the obligations and compensate for the arising damage (if any).</p>
5	Article 5: Payment and Interest	None	<p>5.1 The Client shall at all times be liable for the payment upon demand of any debt, balance or other obligations owing on any of the Client's Accounts with JSI and the Client shall be liable to JSI for any deficiency remaining in any such Account in the event of the liquidation thereof, in whole or in part by JSI or by the Client.</p> <p>5.2 In respect of transactions executed by JSI or by JSI's appointed branches on the Client's behalf, the Client agrees to pay interest on all overdue balances owing by the Client to JSI (after as well as before any judgement), at such rate(s) as from time to time determined by JSI, such interest to be calculated and payable on the last day of each calendar month or upon any demand being made by JSI.</p> <p>5.3 Client's cash balance for securities transactions deposited at a commercial bank will enjoy the interest rate set by the bank.</p>
6	Article 6: Security and Right over the Account	None	<p>6.3 Deposits for securities trading in foreign currencies to the Client's securities trading account managed by the custodian banks, commercial banks will be converted based on the Client's agreement with the depository bank, commercial Bank. The exchange rate in this case will be determined by the depository bank or commercial bank.</p>

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7	Article 9: Conflict of Interests	None	<p>In order to avoid the conflicts of interest, JSI commits to abide by the followings:</p> <p>9.1 Prioritize execution of customer orders before JSI's orders.</p> <p>9.2 JSI discloses to the Client when it is a partner in an agreement transaction with the Client.</p> <p>9.3 In the event that the Client's order to buy or sell securities can greatly affect the price of such securities, JSI must not buy or sell the same securities to itself or disclose information to a third party to buy, sell that securities.</p> <p>9.4 When the Client places a limit order, JSI may not buy or sell the same security for itself at a price equal to or better than the customer's price before the Client's order was executed.</p>