

FREQUENTLY ASKED QUESTIONS ("FAQ") FOR TIGER CLUB MEMBERS

1. What is Tiger Club?

Tiger Club is a loyalty program of Maybank Securities Limited (the "Company" or "MSVN"), in which customers are entitled to exclusive privileges for Tiger Club members depending on the customer's membership level.

2. Which customers belong to Tiger Club?

Tiger Club members are customers who have securities trading accounts at MSVN, and is either an Individual customer under the Retail Brokerage division or a Local Organization customer, who has received notification of membership in the program.

3. How are Tiger Club members ranked?

Tiger Club members are classified into levels according to the criteria decided and announced by MSVN from time to time without the prior consent of customers. These changes will be notified to customers or published on MSVN's website in <https://www.maybank-kimeng.com.vn>.

4. How many levels are there for Tiger Club membership?

Tiger Club members have 4 tiers as follows:

MEMBERSHIP LEVELS	TIGER SILVER	TIGER GOLD	TIGER PLATINUM	TIGER DIAMOND
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5. What are the criteria for Tiger Club membership classification?

5.a. For new customers:

- New customers are those whose securities trading account is opened date at MSVN within the current calendar year (from January 01 to December 31).
- New customers are classified as Tiger Silver members by default immediately after successfully opening securities trading account at MSVN.
- Within 07 calendar days from the first day that NAV(*) is available on securities trading account, MSVN will classify new customers based on the highest NAV recorded as follows:

MEMBERSHIP LEVELS NEW CUSTOMERS	TIGER SILVER	TIGER GOLD	TIGER PLATINUM	TIGER DIAMOND
NAV	< 1 billion	≥ 1 billion – <15 billion VND	≥ 15 billion – <50 billion VND	≥ 50 billion VND

After the initial ranking based on NAV, the membership level will be subsequently determined based on the accumulated Ranking Points during the year as existing customers.

(*)NAV ("Net Asset Value") = [Cash balance + Proceeds from pending securities sales + Value of securities + Pending cash dividends] – Debt at MSVN (if any)

5.b For existing customers:

- Existing customers are those whose securities trading account was opened at MSVN prior to January 01 of the current calendar year.
- Existing customers are classified into Tiger Club membership levels based on the accumulated ranking points according to the table below:

MEMBERSHIP LEVELS EXISTING CUSTOMERS	TIGER SILVER	TIGER GOLD	TIGER PLATINUM	TIGER DIAMOND
Accumulated Ranking Points	0 – 1.999	2.000 – 9.999	10.000 – 29.999	≥ 30,000

- The mechanism for accumulating ranking points is as follows:

01 Ranking Point = VND 100,000 of Gross Trading Fees and Gross Margin Interest (if any)

Whereby:

Trading fees include fees paid to MSVN and the Stock Exchange ("Stock Exchange") as prescribed from time to time.

- Accumulated Ranking Points shall be valid for 01 calendar year only, and will be automatically updated to 0 on January 01 every year.
- On 01/01 of each year, the membership level of the current year will be automatically reviewed and ranked based on the total ranking points accumulated during the preceding calendar year. After that, the membership level is upgraded based on the accumulated ranking points during the current year, in accordance to the program conditions.

6. What are the privileges for Tiger Club members?

Tiger Club members' tier privileges are as follows:

PRIVILEGES (*)	TIGER CLUB MEMBERSHIP LEVELS			
	TIGER SILVER	TIGER GOLD	TIGER PLATINUM	TIGER DIAMOND
1. Margin interest rate	12,99% /year	12,10% /year	11,50% /year	10,10% /year
2. Interest-Free Period	-	-	T+2	T+2
3. Trading fee, including fees charged by MSVN and the Stock Exchange	Normal	0.135%	0.12%	0.1%
4. Morning Brief & Daily Notes	✓	✓	✓	✓
5. Macro Information	✓	✓	✓	✓
6. Corporate Highlights	✓	✓	✓	✓
7. Market Strategy Reports	-	✓	✓	✓
8. Participate in the Quarterly Strategy Report webinar (up to 4 times/year)	-	-	✓	✓
9. Appreciation gifts & Events (maximum 1 time/year)	-	-	-	✓
10. One-on-One Strategic Consultation with Director of Strategic Analysis (up to 2 times/year)	-	-	-	✓

(*) Notes on privilege eligibility:

- The privileges and timing of use are implemented at the discretion or notification of MSVN from time to time.
- For the privilege of margin interest rate, it is only applicable to members who use margin trading services.
- For the privilege of trading fee:
 - Preferential trading fees are applicable only to trading transaction on cash trading account and margin account of Advisor-assisted trading channel.
 - The normal trading fee for Tiger Silver segment is applied in accordance with the fee policy of Advisor-assisted trading channel, as publicly disclosed on MSVN's website from time to time.
- The margin interest rate, waiver of interest rate/or trading fee as set out above may be adjusted at the sole discretion of MSVN from time to time, but must not be higher than the margin interest rate applied to ordinary customers at the time.
- Other privileges are provided for market information reference purposes only and shall not, under any circumstances, be construed as the investment advice of MSVN.
- The privilege shall become effective upon notification of MSVN, which will be issued no later than 03 working days from the date the member meets the conditions as prescribed.
- Customers currently enrolled in any other MSVN programs or products that provide preferential margin interest rates, waiver of margin interest, and/or preferential trading fees shall not be entitled to the privileges granted to members.
- To utilize the privileges, members need to log in to the Maybank Trade VN application and/or contact the Customer Service Center via hotline (028) 44 555 888 or email at customer.MSVN@Maybank.com.
- MSVN reserves the right to add, change, adjust or terminate any privileges as notified by MSVN from time to time (if any).
- Members who violate the law, the terms and conditions of Tiger Club membership, the securities trading account agreement, the regulations or notices of MSVN from time to time (if any) or have bad debts at MSVN may not be eligible to receive Tiger Club membership privileges at MSVN's sole discretion and notice.

7. How do I know my current Tiger Club membership level?

Customers need to take the following steps to view their current level:

- Step 1: Customers log in to Maybank Trade VN mobile app
- Step 2: Select Favorites
- Step 3: Choose Tiger Club
 - The customer's current level and corresponding privileges will be displayed first on the Tiger Club screen
 - Customers can view other Tiger Club levels and privileges

8. What are the differences between Tiger Club Ranking Points and Tiger Points?

Tiger Club	Ranking Point	Tiger Point
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Applicable Customers	All customers under the Retail Brokerage division.	- Local Individual Customers - Foreign Individual Customers
Purpose	Accumulate Ranking points to upgrade Tiger Club membership levels and enjoy respective privileges	Accumulate Tiger Points for gift redemption
Points Calculation	1 Ranking Point = VND 100,000 of Gross Trading Fees and Gross Margin Interest (if any)	1 Tiger Point = 100,000 VND of Gross Trading fees
Validity period of points	01/01 – 31/12 annually	01/01 – 25/12 annually

9. Governing language:

The terms and conditions, as well as all contents and provisions of the Tiger Club program, are made in both Vietnamese and English. In the event of any inconsistency, discrepancy, or conflict between the two versions, the Vietnamese version shall prevail and be binding.

10. Applicable provision:

These Frequently Asked Questions (FAQ) for Tiger Club Members are issued by MSVN as a notice to customers and shall form an integral and inseparable part of the Tiger Club Membership Terms and Conditions, and shall be read and construed together with such Terms and Conditions.