

VPS NEW ACCOUNT HOLDER PREFERENTIAL POLICY

(Effective date from 01/04/2024)

Policy	Privileged account	Applicable subjects	Promotional details
Free transactions (*)	Primary Account	Customers who open new accounts from 01/04/2024 to 30/09/2024	<p>Free transactions for stocks/fund certificates/warrants for customers who open new accounts at VPS via online trading channels.</p> <p>Promotional period: 6 months from the account opening date.</p> <p>After the promotional period ends, customers will be charged a transaction fee of 0.15%.</p>
	Derivatives Account (**)	Customers who open new accounts from 06/03/2023	<p>Free for the first 20 standard contracts per day.</p> <p>From the 21st contract onward, a preferential fee of VND 1,000 per contract applies.</p> <p>Promotional period: 3 months from the derivatives account opening date.</p>
Fresh90 - preferential loan interest rate (**)	Margin Account	<ul style="list-style-type: none"> - Customers who open new accounts from 20/02/2024 to 31/05/2024. - Re-active customers: are customers who did not have any transactions from 01/01/2021, to 19/02/2024, and resume trading at VPS. 	<p>Customers will enjoy preferential interest rates for margin trading as follows:</p> <ul style="list-style-type: none"> • First 30 days: Interest rate of 7.5% per year • Next 30 days: Interest rate of 8% per year <p>Preferential debt limit: VND 3 billion per customer.</p> <p>For debt exceeding VND 3 billion, the standard margin trading interest rate will apply.</p>

(*) Customers are exempt from transaction fees, excluding charges and taxes paid to the Stock Exchanges and VSDC. This is specifically regulated in Circular 101/2021/TT-BTC dated November 17, 2021, or any updated/supplementary documents.

(**) After the promotional period ends, customers will be subject to the standard transaction fees and margin trading interest rates.