

**STATEMENT OF BIDV-SUMI TRUST LEASING COMPANY LIMITED ON  
CUSTOMER PROTECTION POLICY**

*Hanoi, December 28, 2021*

**Dear Customers and Partners,**

BIDV-SuMi TRUST Leasing Company Limited (“BSL”, “the Company” or “We”) would like to send our respectful greetings to the Customers and Partners (“Customer”) who have been and will do business with us.

At BSL, we always strive to improve our service quality for Customers’ satisfaction and sustainable development. To that end, our comprehensive Customer Protection Policy and Mechanism have been established and implemented on both policy and enforcement aspects. BSL's Customer Protection Policy and Mechanism include the following contents:

**Our commitments**

1. BSL is committed to fair and non-discriminatory treatment among Customers under the same background and comparison basis. The Company commits itself to fulfilling the obligations of a leasing company towards the Customers in accordance with the Law on Credit Institutions, the Law on Competition and other relevant guidelines as well as other internal regulations of the BSL.
2. BSL is committed to protecting Customers’ information, not using such information except for specified professional purposes with the Customers’ consent, and not disclosing such information to any unrelated third party unless being permitted by law and/or the Customers.
3. BSL ensures publicity and transparency of all products and services provided by the Company. To the extent required by law, all prices, fees, charges, commissions, fines (if any), rights and obligations of each party in the business relationship will be fully transparent and explained to our Customers directly.
4. BSL ensures that all conflicts of interest shall be properly managed and that the interests of the Customers relating to transactions with BSL will not be unreasonably

compromised. The Company applies control measures to prevent possible conflicts of interest.

5. BSL ensures resources to meet the Customers' needs and fulfill the above commitments. The Company will develop, organize and implement internal policies, procedures, business plans, etc. to ensure the commitments to Customers to be implemented.

### **Mechanism for receiving and handling inquiries**

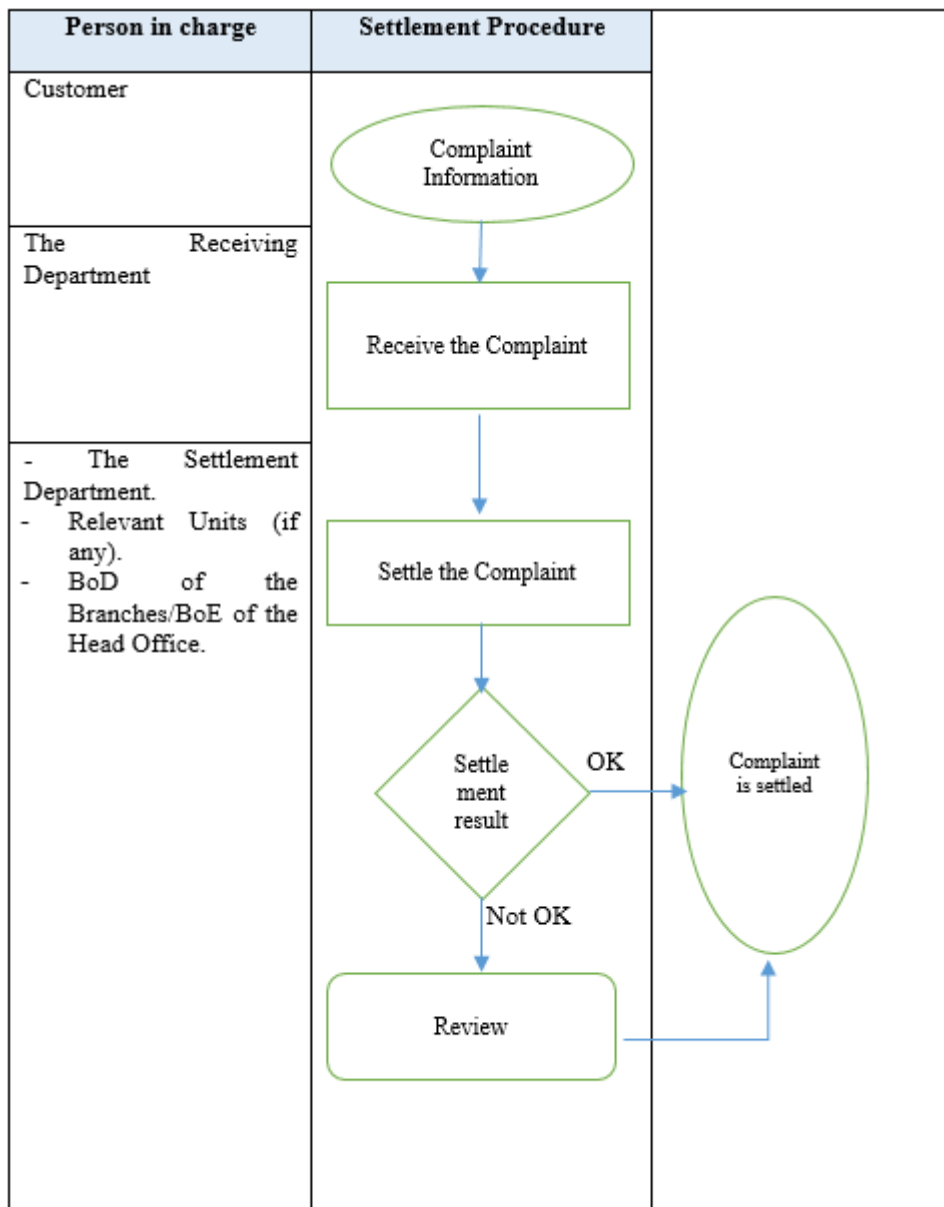
BSL is committed to promoting Customers' satisfaction. We encourage and expect Customers to send your contributions, inquiries as well as complaints about our products/services, via the following contacts:

- Send your email(s) to the email address: [complaint@bslease.com.vn](mailto:complaint@bslease.com.vn)
- Make your phone call to BSL's focal point for receiving Customer inquiries: (024) 3928 4666, extension number: 163
- Provide information directly to BSL staff members at BSL's Head Office and Branches.

We believe that the Company's efforts and goodwill will be the foundation to maintain our relationship as well as your TRUST in BSL's service quality.

Sincerely,

**BIDV-SuMi TRUST LEASING COMPANY LIMITED**



*Settlement procedure of customers' complaint*