

PROGRAM CONTENT FOR MINIGAME KB – CRUSH

I. ORGANIZER:

1. KB SECURITIES VIETNAM JOINT STOCK COMPANY ("KBSV")

- Address: Level G, M, 2 & 7, Sky City Tower, 88 Lang Ha, Dong Da, Hanoi
- Phone: (84.24) 7303 5333

2. KB FINA JOINT STOCK COMPANY ("KB Fina")

- Address: Room 207-01, M floor, building N01A- Golden Land, 275 Nguyen Trai, Thanh Xuan Trung Ward, Thanh Xuan District

II. PROGRAM CONTENT FOR MINI GAME

1. Name of program: KB – Crush

2. Scope: Nationwide

3. Time for Implementation: From 02/12/2021 to the end of 31/12/2022

4. Participant:

- All customers ("customers") have successfully opened the newly free securities trading accounts at KBSV via "KB-Fina" application from November 15, 2021 to the end of December 31, 2022.

** Customers do not have to pay any costs when participating in the KB-Crush program.*

*** Successfully opened securities trading account is an account that has been successfully approved by the Securities Depository Center (VSD).*

5. Gifts's Structure:

No.	Winning stock tickers	Gift redemption* (VND)	Quantity	Value (VND)
1	SAB	1,569,254	50	78,462,700
2	MSN	1,396,366	50	69,818,300
3	VJC	1,265,465	50	63,273,250
4	MWG	1,221,520	50	61,076,000
5	NVL	1,040,676	50	52,033,800
6	GAS	1,008,704	50	50,435,200
7	VCB	979,366	50	48,968,300
8	PNJ	956,423	50	47,821,150
9	FPT	949,735	50	47,486,750
10	VIC	933,777	50	46,688,850
11	PDR	884,930	50	44,246,500

12	VNM	882,656	100	88,265,600
13	VHM	816,499	100	81,649,900
14	BVH	570,913	100	57,091,300
15	HPG	525,732	100	52,573,200
16	PLX	522,211	100	52,221,100
17	TCB	509,296	150	76,394,400
18	KDH	427,528	150	64,129,200
19	SSI	413,441	150	62,016,150
20	BID	405,810	200	81,162,000
21	TPB	395,880	300	118,764,000
22	GVR	370,987	300	111,296,100
23	VPB	359,898	300	107,969,400
24	ACB	328,204	300	98,461,200
25	CTG	318,901	300	95,670,300
26	VRE	289,500	400	115,800,000
27	MBB	285,585	400	114,234,000
28	STB	274,099	1,500	411,148,500
29	HDB	262,235	2,000	524,470,000
30	POW	118,479	2,500	296,197,500
	Sum		10,000	3,219,824,650

** The gift is converted from the value of ten (10) shares of the Stock ticker that Customer wins according to the average closing price from August 2, 2021 to November 10, 2021.*

Note:

- The value of the converted gift is inclusive of VAT.
- Gift is only used to buy securities listed on Stock Exchanges.

6. Steps to join Mini game KB-Crush

- Step 1: Customer logs in to "KB-Fina" application to open a securities trading account of KBSV.
- Step 2: After successfully opening a securities account, Customer performs/presses the option to join the Mini game program.
- Step 3: Customer answers two (02) questions about securities knowledge
- Step 4: Customer after correctly answering two (02) questions in Step 3 will press the spin prize's button:
 - If customer wins the box "**Stock ticker**": Customer will receive a gift redeemed from the winning Stock ticker according to the program's regulations. At the same time, customer has run out of turns to participate in Mini game for the remaining time of the program.
 - If customer wins the box "**Good luck next time**": Customer will have one more (01) turn in the next day (from 00:00 in the next day)

Note: Each customer has one (01) free turn/day (applicable to 23:59 on the same day) and it does not accumulate to the following days if not used up.

7. Principles of determining and ways of awarding prizes

- The value of the gift is determined as soon as Customer wins the "Stock ticker" box and Customer will receive a notification on the KB-Fina app within twenty-four (24) hours from the time of winning.
- One (01) ID number/Citizen identity card can only receive one (01) gift.
- Gifts will be given to customers who meet the participation regulations of the Organizer.
- Winning customers are obliged to pay taxes according to the regulations of the Government. In case Customer refuses to pay tax as prescribed, this Customer will not be received the gift. The Organizer will withhold personal income tax on the value of the prize that Customer wins and on behalf of the Customer completing the tax payment procedures with the management agency as prescribed.
- The list of winning customers is posted on KBSV's website and in articles related to the program. After one (01) day from the date KBSV announces the list of winners, if there is no dispute or complaint about the winner, the gift will be given to the customer as announced. If there is a dispute, the Organizer reserves the right to make a final and effective decision.
- After three (03) working days from the date KBSV announces the list of winners, the gift value will be transferred by KBSV to the customer's securities account (SA sub-account) at KBSV.

8. General regulations

- Customers do not have to pay any costs when participating in the KB-Crush program.
- Customers, participating in the contest, automatically agree with the contents given in this program content and /or other regulations arising during the participation as notified by the Organizer. The Organizer reserves the right to change, add or modify part or all of the content of these rules during the duration of the program without prior notice, as long as such modifications or additions do not negatively affect the interests of participants and the edited and changed content has been notified to the management agency.
- Customers declare information when registering to participate in the program and this information is noted by the Organizer for serving the tasks related to the program content. The Organizer is allowed to use the name and image of the Winners for the purpose of promoting the program.
- The organizer has the authority to restrict or stop the rights to participate in the program and cancel all customers' winning results if customers violate the program's rules or regulations on using the system or if there is any signs of program abuse. Apple is not a participant in or a sponsor of this promotion.
- Customers must not violate the regulations of the Organizer as well as the regulations of KBSV and KB Fina.

- Customers understand and acknowledge that the use of online transactions always exists potential risks due to the system's fault or any other third party or the customers' carelessness. Customers commit to knowing and accepting all risks, losses or damages arising from use.
- In case of a dispute or complaint related to the program, the Organizer is responsible for resolving it through discussions, mediation and the decision of the Organizer will be final.

THE ORGANIZER