



USER MANUAL
TRADE APP KB BUDDY

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I. LOGIN SYSTEM

1. Download app

To use KB Buddy app, clients download the installation according to following instructions:

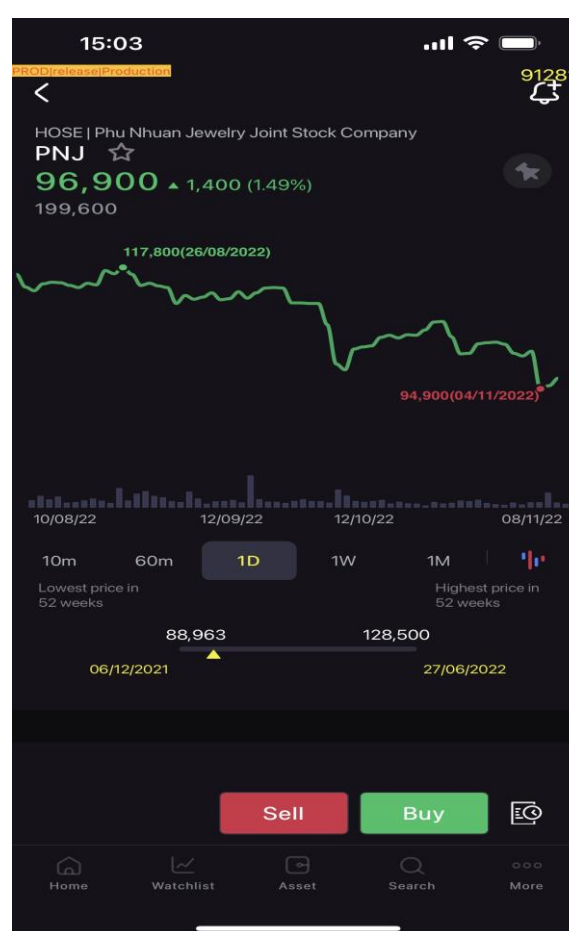
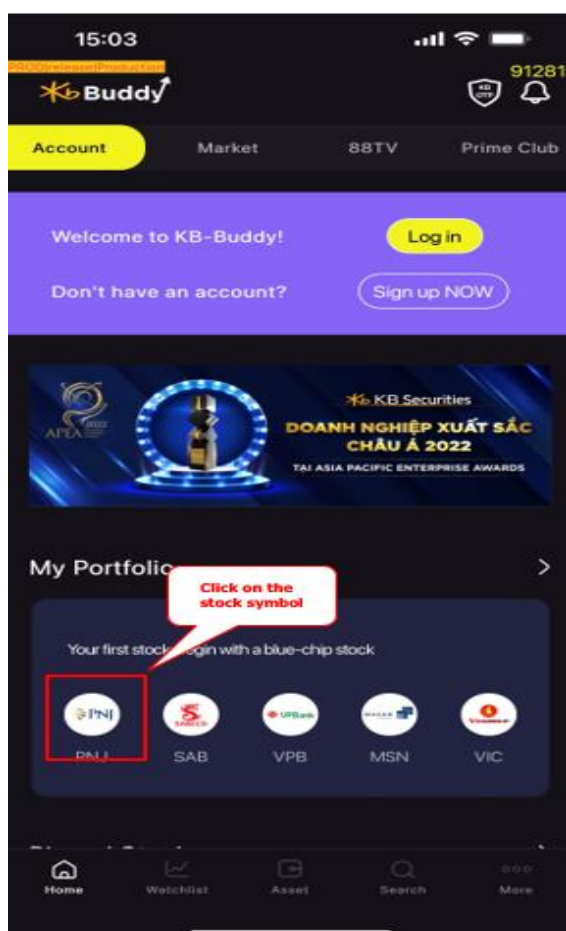
- Download KB Buddy app for IOS:
 - Step 1: Go to App Store on Iphone/Ipad.
 - Step 2: Click search "KB Buddy"
 - Step 3: Click Install.
- Download KB Buddy app for Android:
 - Step 1: Go to Play Store on your device.
 - Step 2: Click search "KB Buddy".
 - Step 3: Click Install

2. Login screen

After downloading app to your phone, you can use app immediately to search information, data of the market even if you have not logged in to your account.

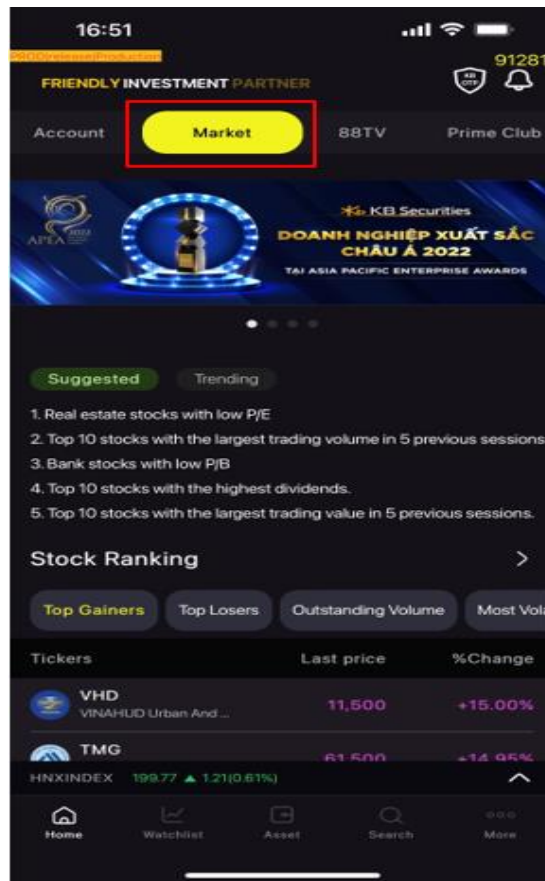
The list you can use when not logged in to your account including:

- View information about stocks: click on stock you want to see information on home screen, automatically switch to stock information screen

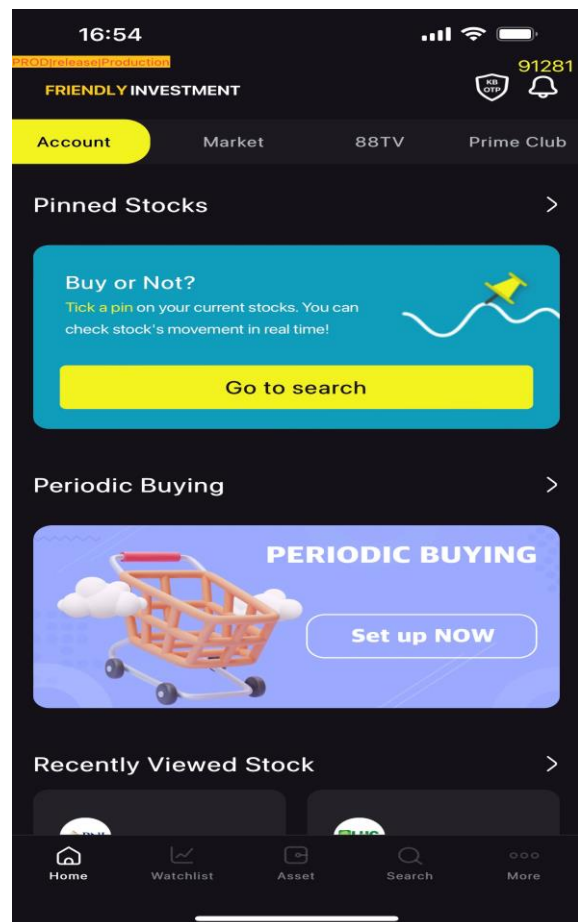
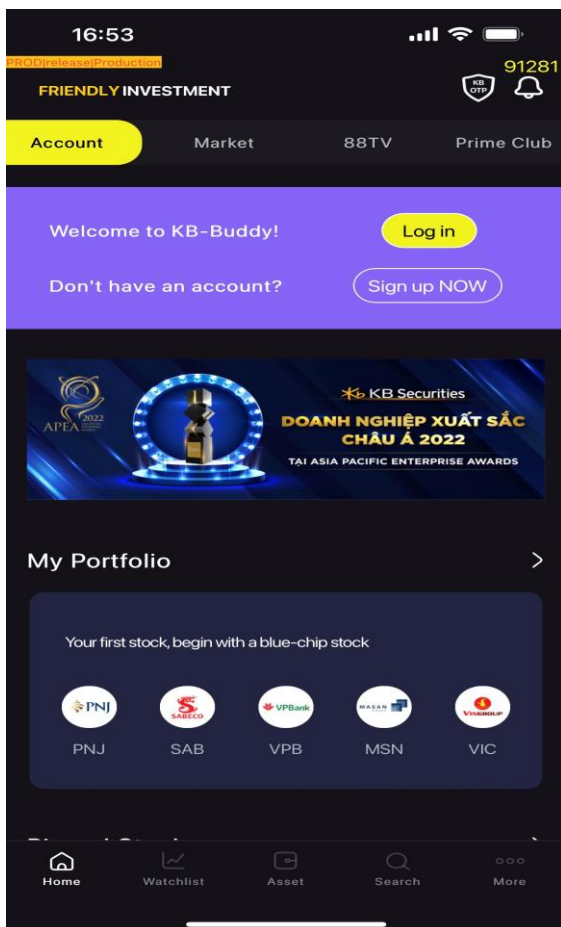


- Information and data about the market: Click on tab "Market" on home screen → automatically switch to market screen: Clients can view all general information of market and KBSV such as: Stock ranking, Key industry, KBSV Recommendation; Robo recommendation; Foreign market trend.

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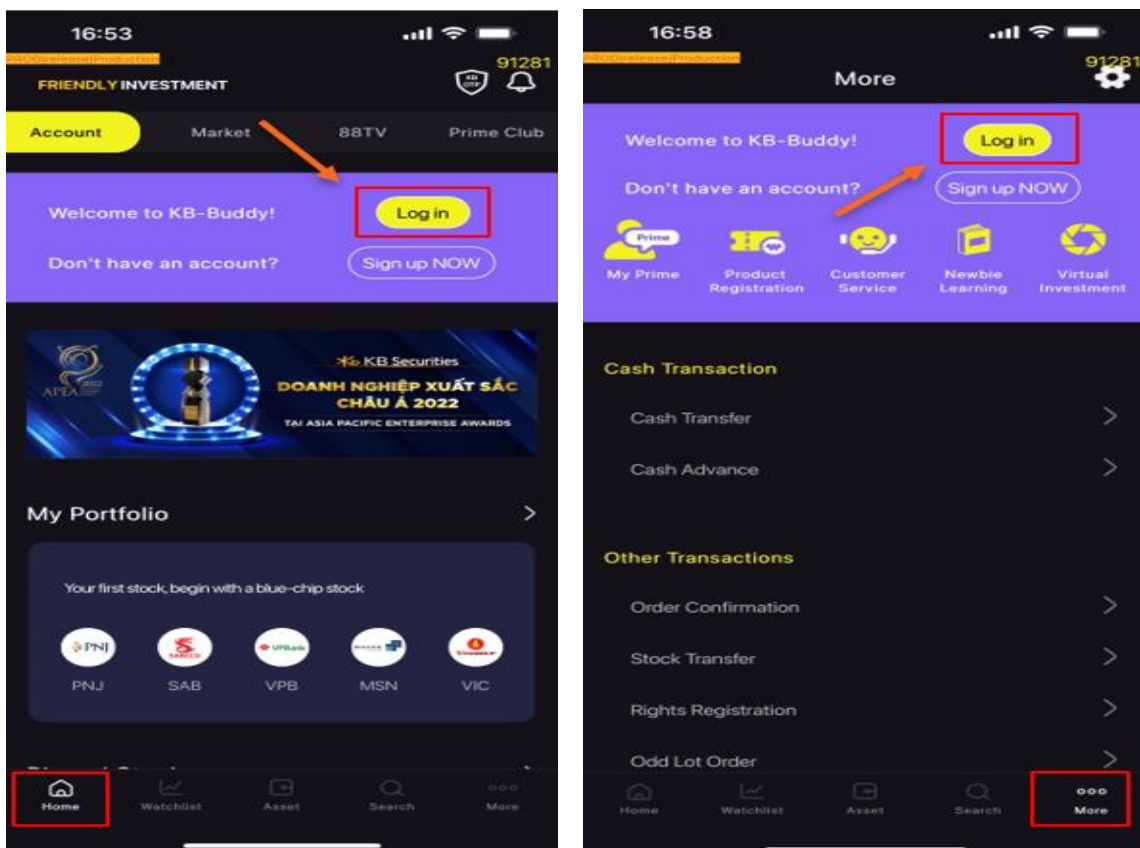
Home screen when not logged in to Clients' account:



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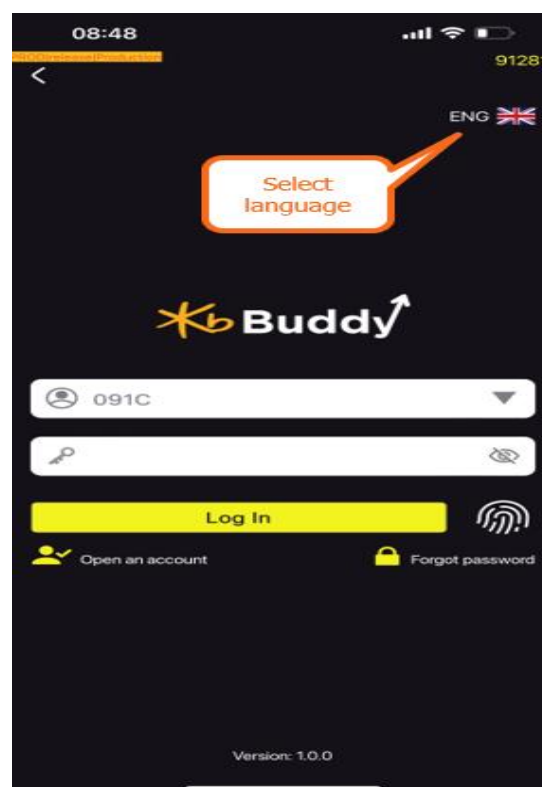
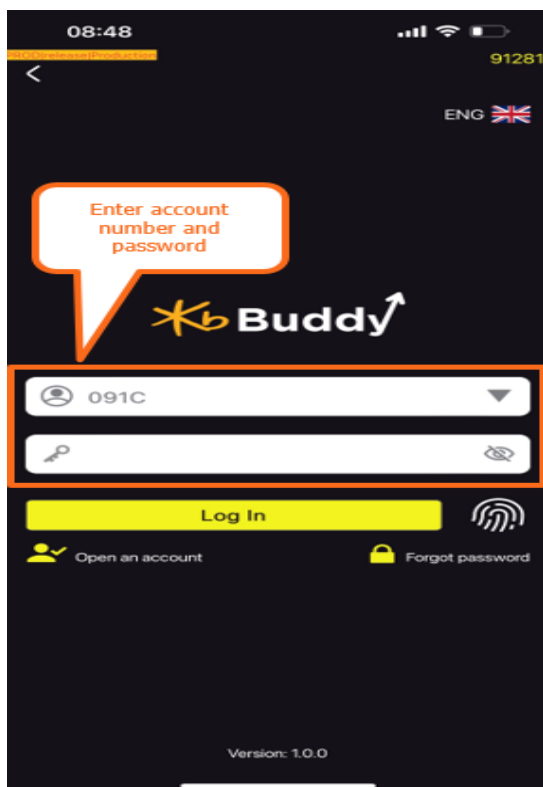
Login screen of Clients' account:

Step 1: Click "Login" button on "Home" screen or on "Utilities" tab screen to go to login screen:



Step 2: Login to system: on screen "Login" enter the following informations:

- Account: Enter registered account number
- Password: Enter Password to register



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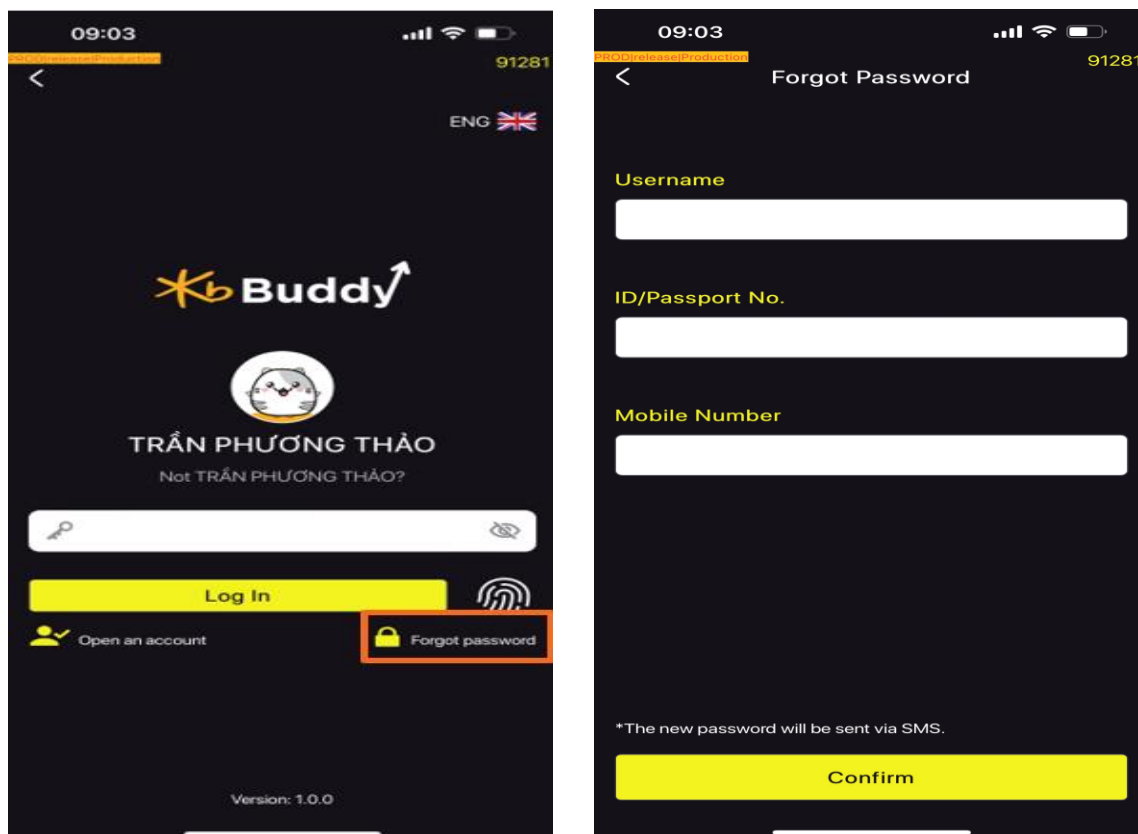
Step 3: Click the button Login to enter the system

Note: Client used other KB's online trading channels can use immediately KB Buddy with password and trading password as other online channels

3. Forget password

Clients forget password can get a new password by:

Step 1: On login screen: Click on Forget password



Step 2: Fill the informations:

- Login account: registered account number
- ID/Passport: registered ID/Passport number
- Phone number: registered phone number

Step 3: Click "Confirm"

The steps are done successfully, the system will send login password and new trading password to clients' phone number

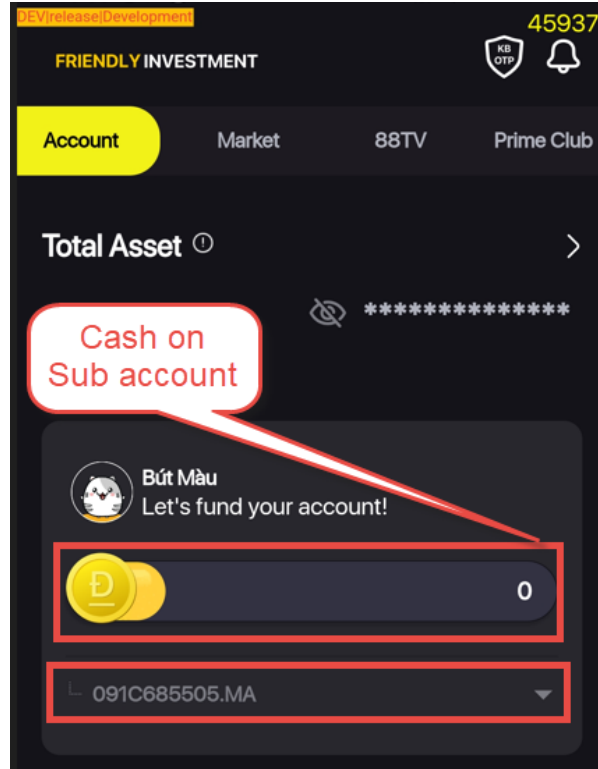
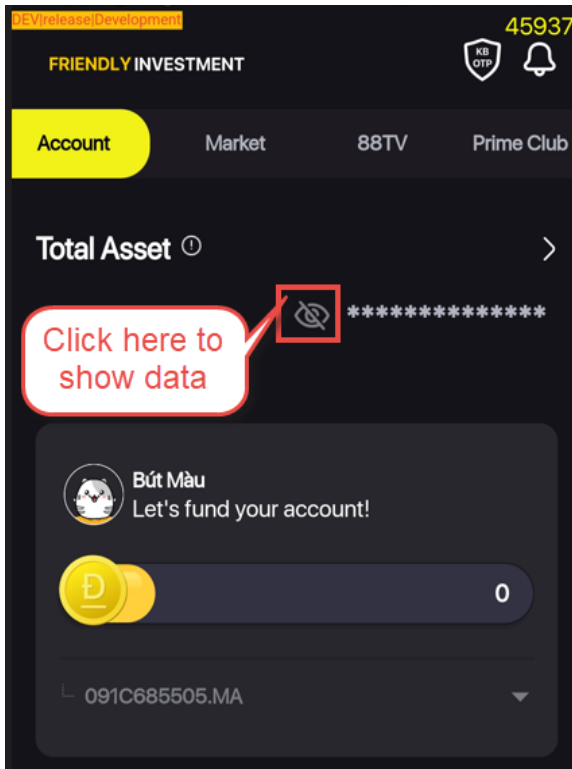
II. HOME SCREEN

1. Account

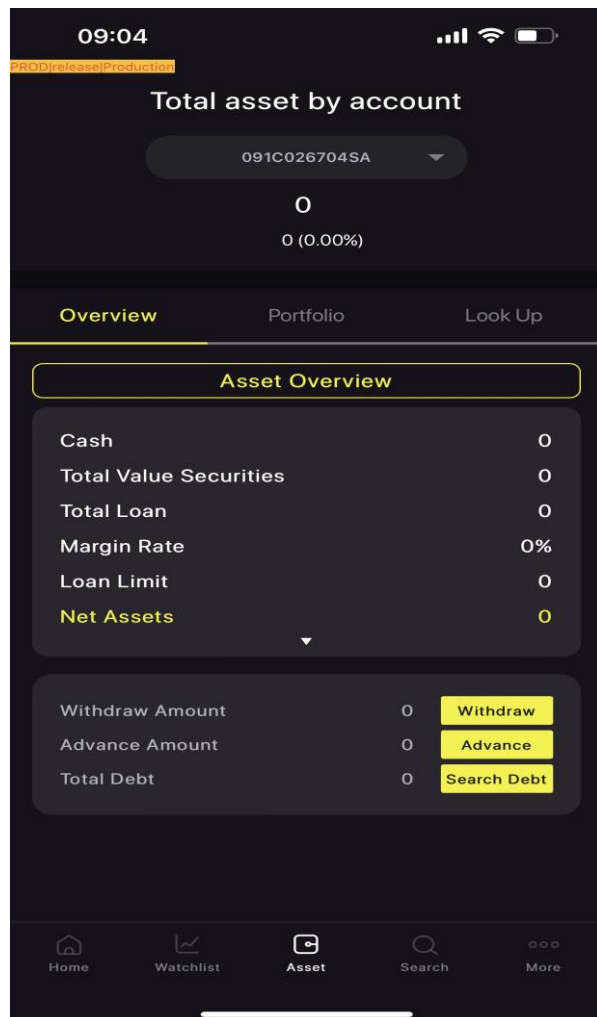
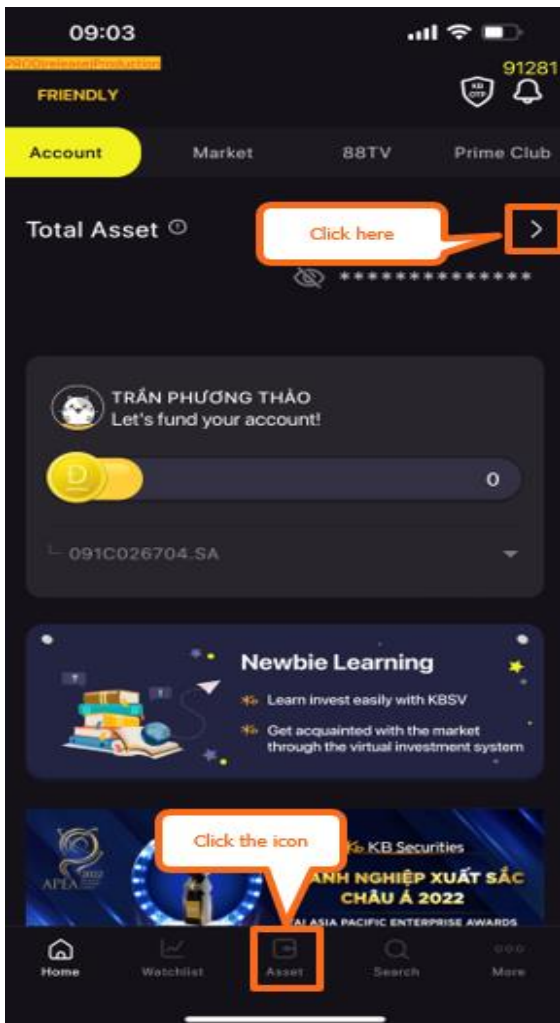
1.1. Total assets

Clients can view general informations about the current assets on account and the balance on account by each sub-account:

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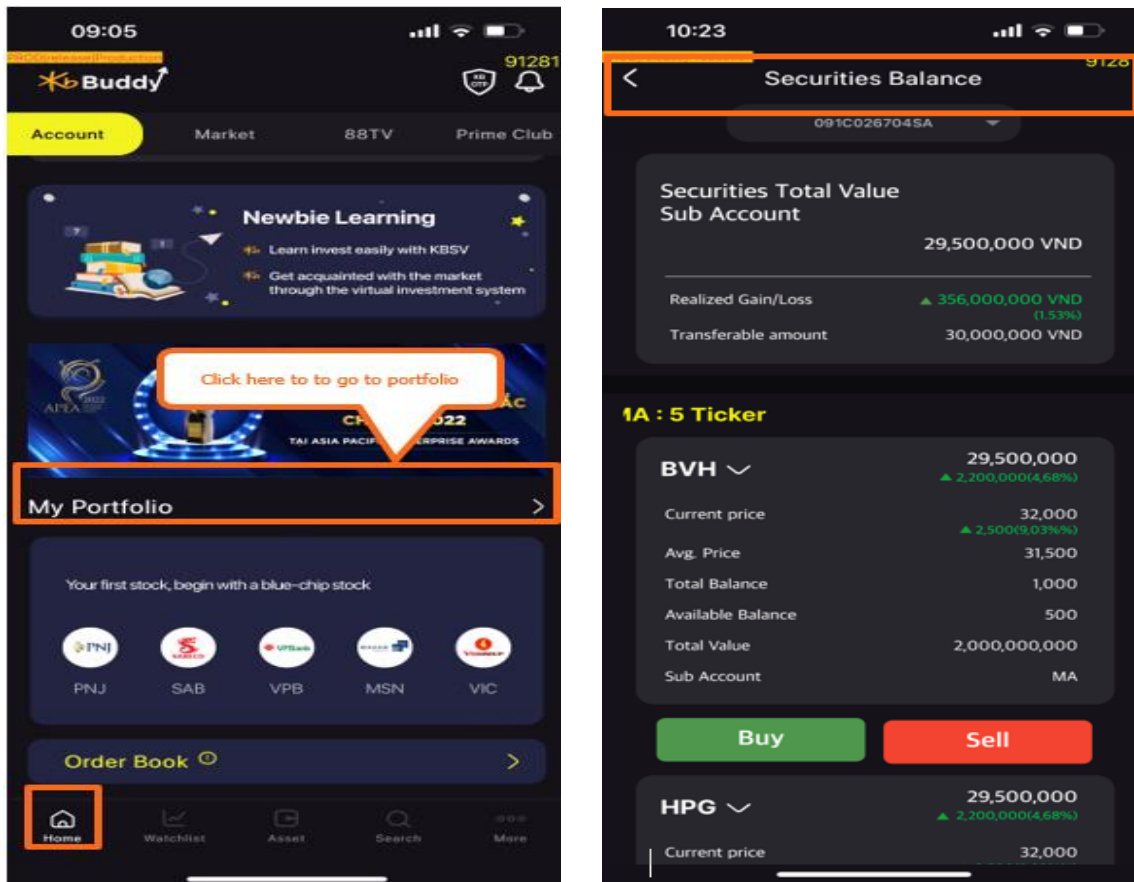
View details Assets by click the arrow in Total assets section on Home screen or click Assets icon on taskbar: switch to Asset tab



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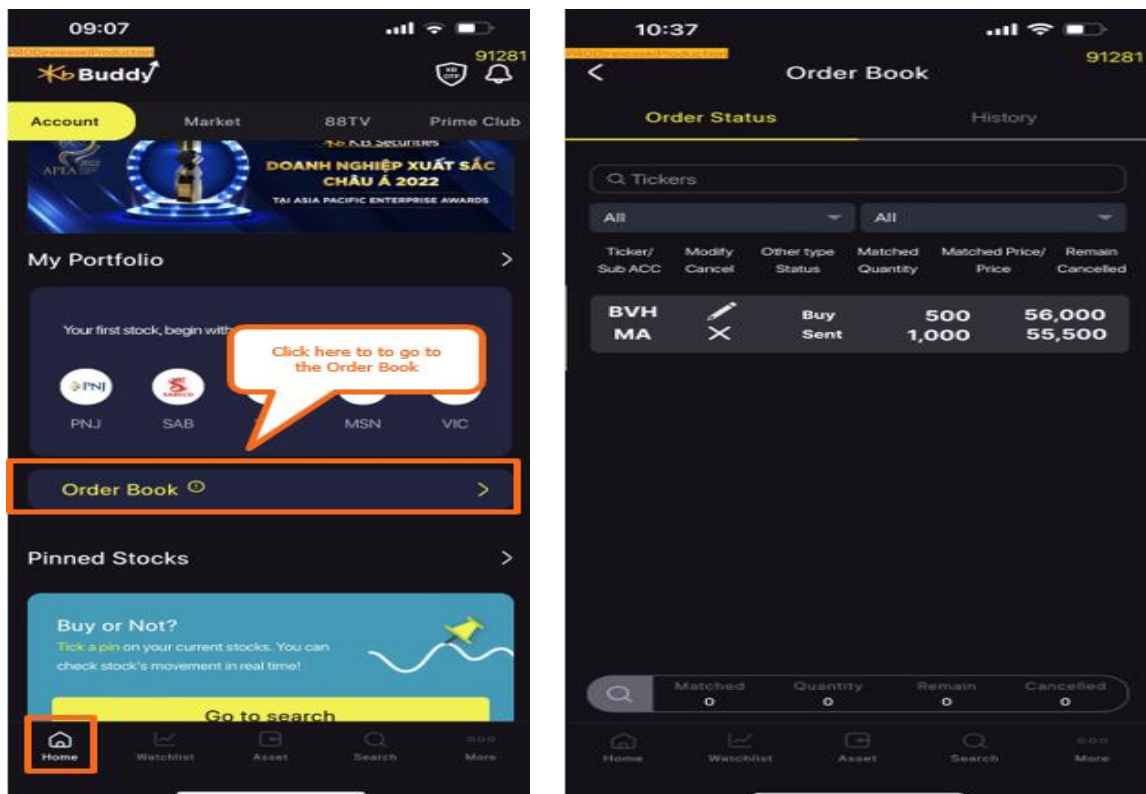
1.2. My portfolio

View detailed investment portfolio of Clients : From Home screen to "My portfolio" screen



1.3. Order book

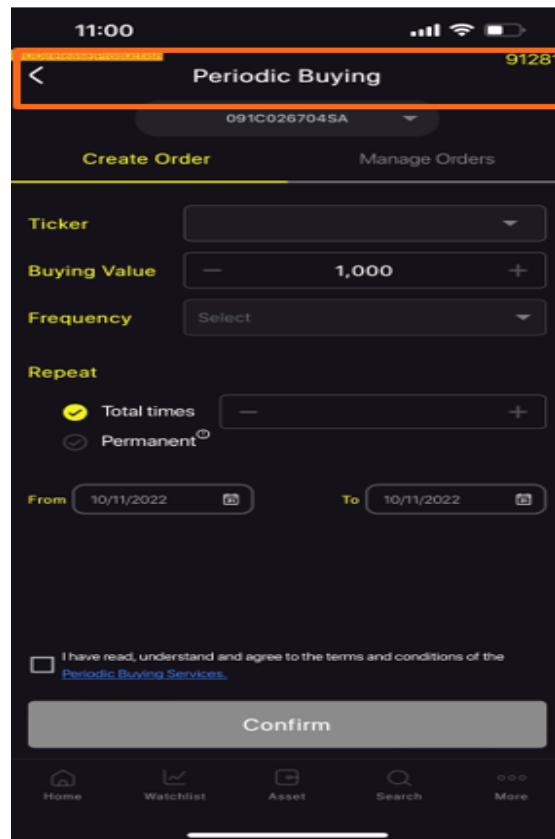
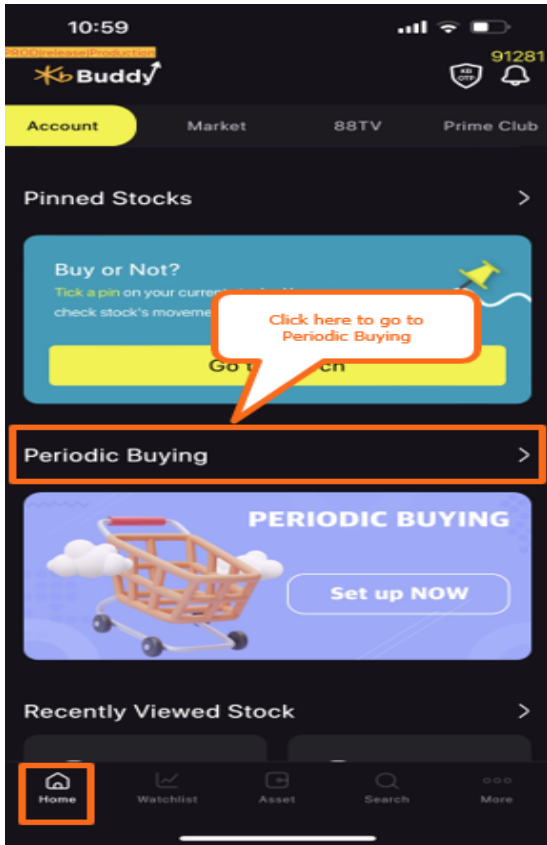
To enter order book, from Home screen click "Order book" section



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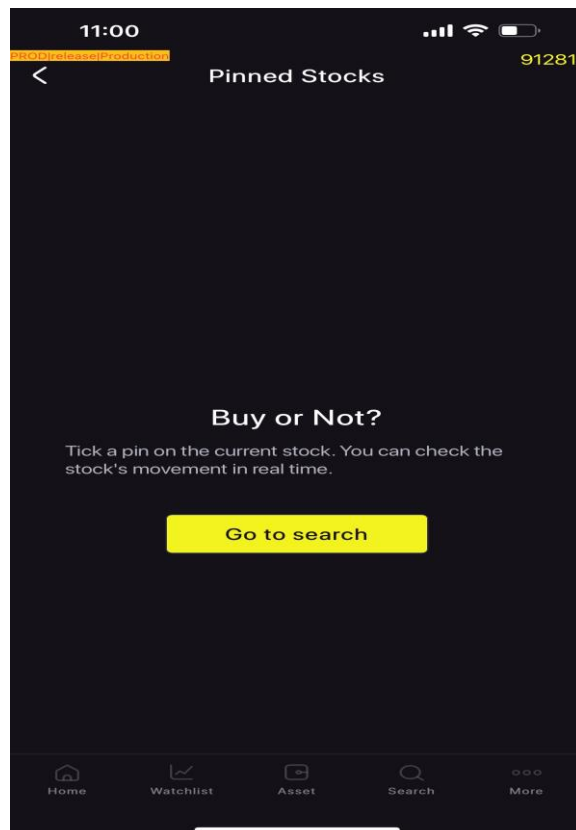
1.4. Periodic Buying

On Home screen, click Periodic Buying will go to screen "Periodic Buying"



1.5. Pin stocks

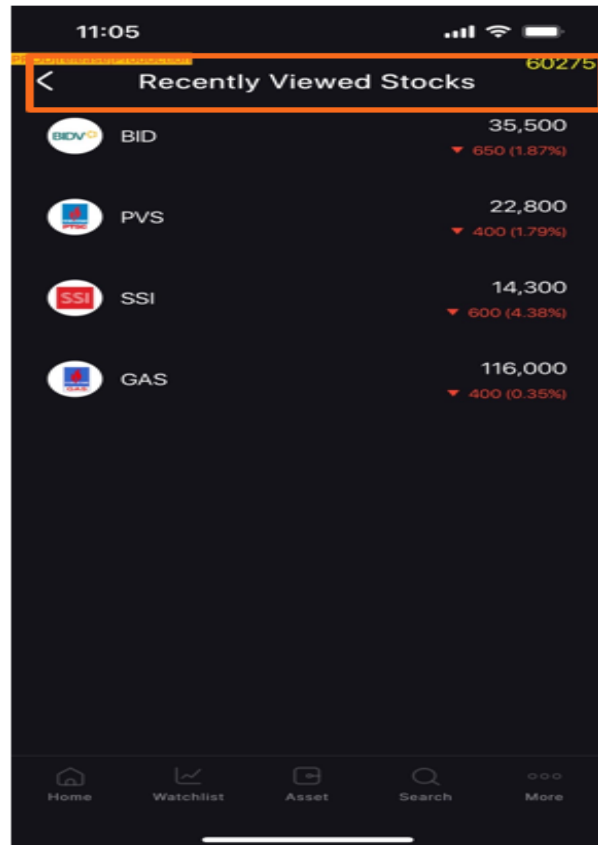
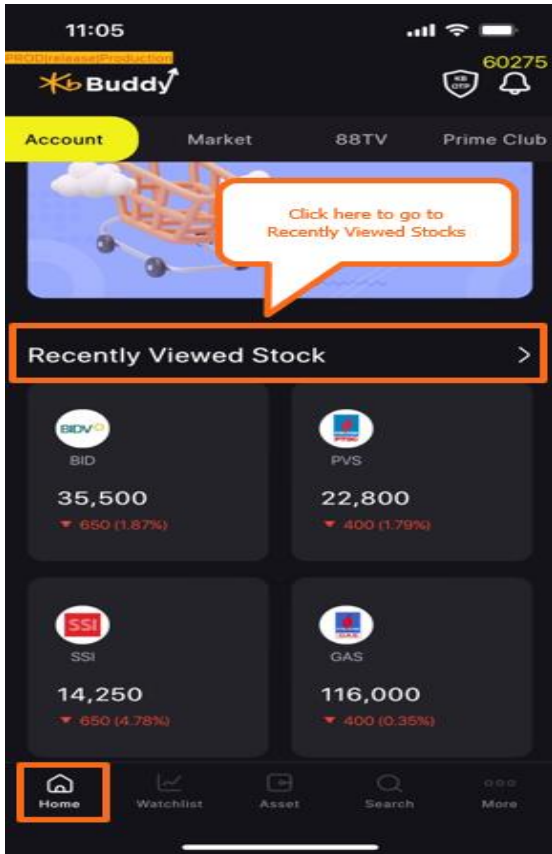
On Home screen, click "Pin stocks" to switch to pin stocks screen



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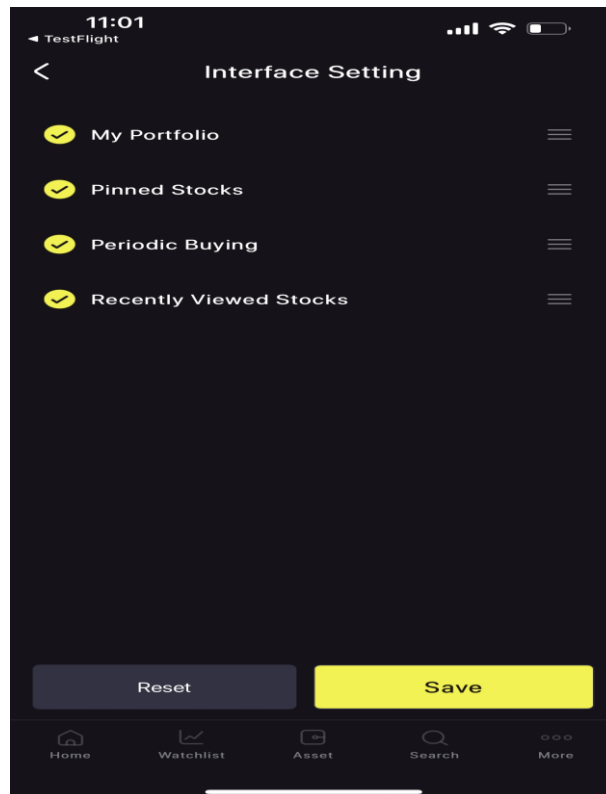
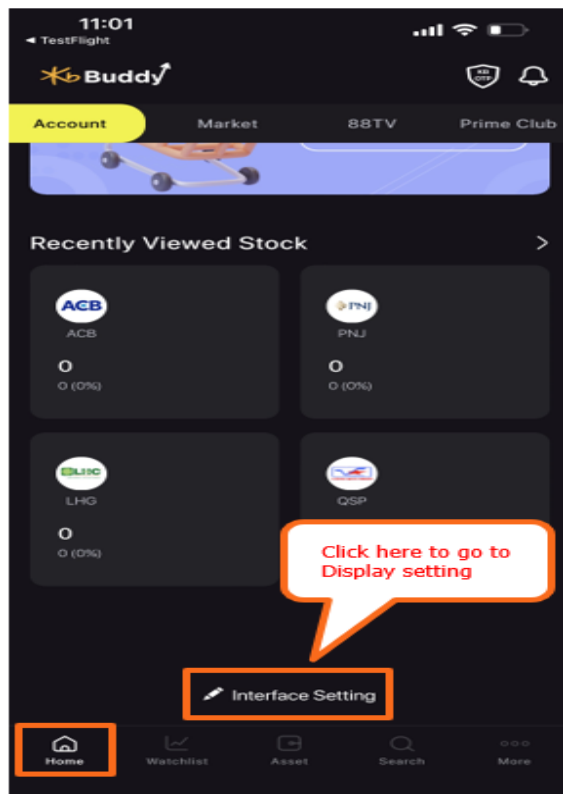
1.6. Recently viewed stocks

To view history of stocks that Clients has viewed, Clients go to section: "Recently viewed stocks":



1.7. Display setting

To set up the display of app according to requirements, Clients click to section "Display setting" on Home screen:

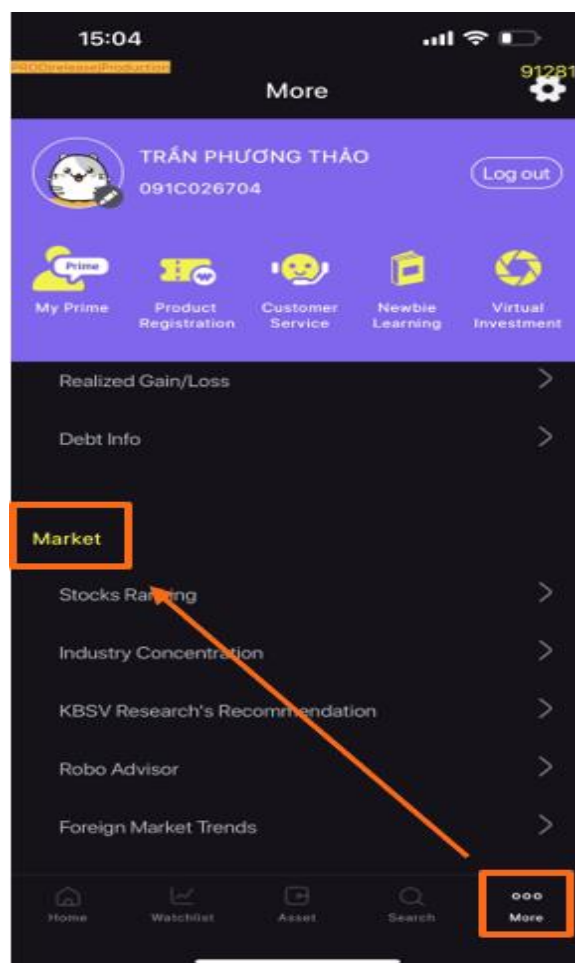
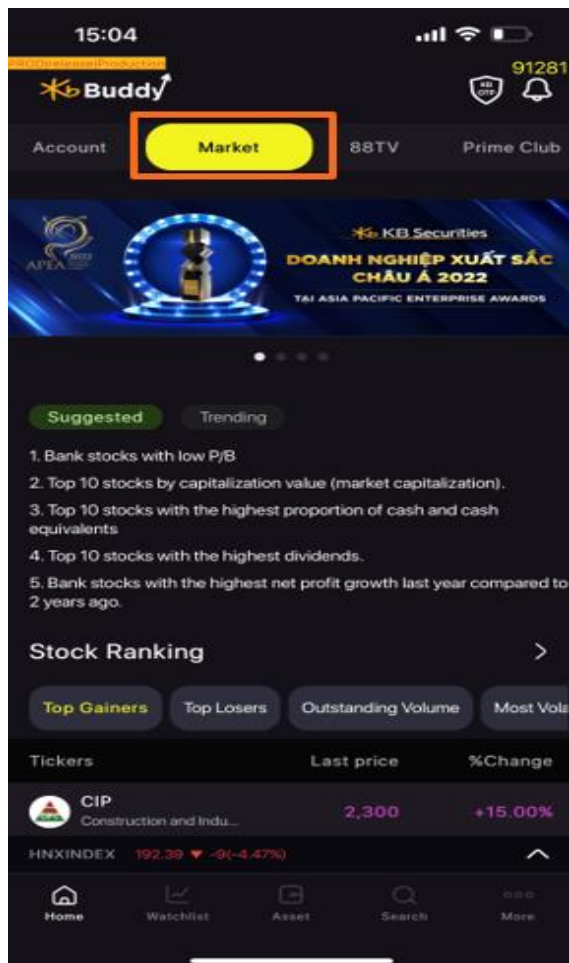


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2. Market

Clients can monitor the basic index of market including: VN-Index, VN30, HNX, Upcom,.. for order matching information, increase/decrease by day/week/month, chart.. In addition, Clients update newest products, utilities, policies... of KBSV.

Click to Market section or More, Clients can view Trend, Stocks ranking, Key industry, KBSV recommendation, Foreign market trend.

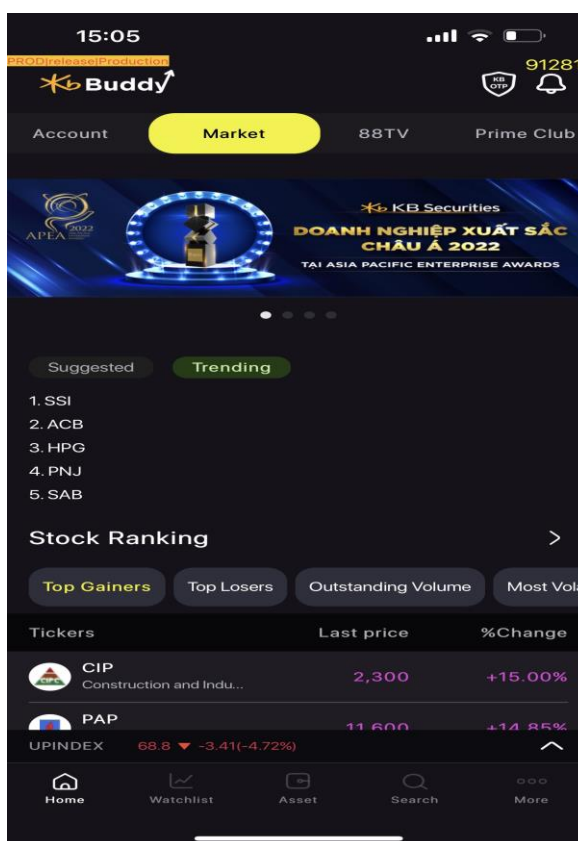
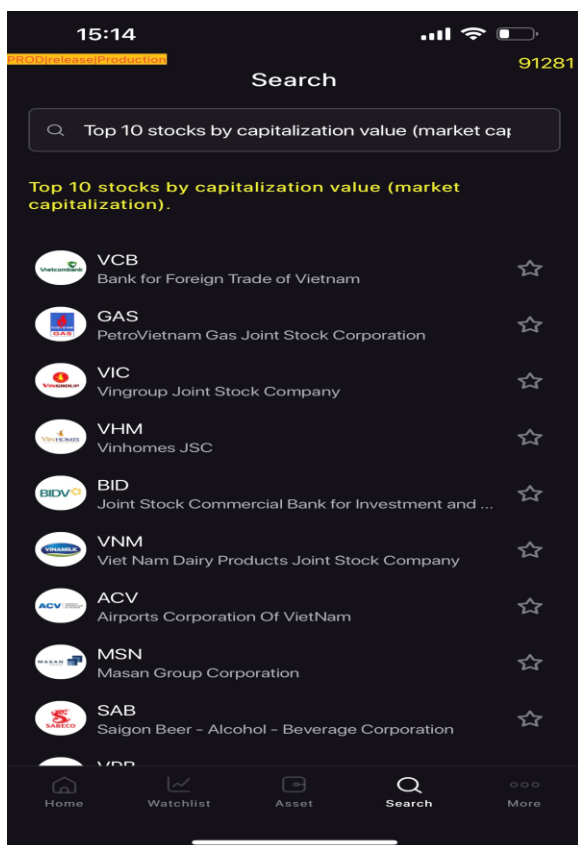


In addition, Clients also monitor the list of increasing/decreasing stocks of 3 stocks exchanges HOSE, HNX, UPCOM. Click Show details to view the detailed list of increasing/decreasing stocks

2.1. Hint, trending

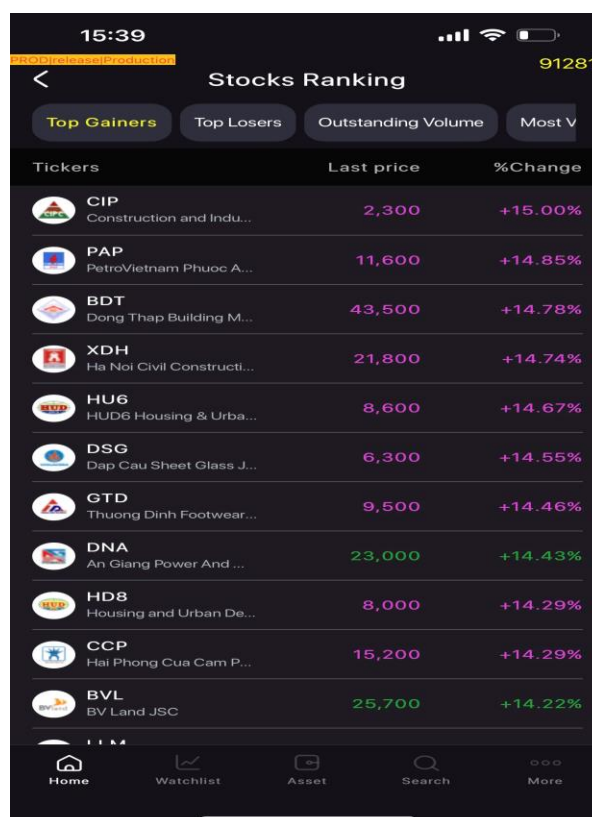
Provide the information on fluctuations of each industry such as insurance, real estate,... in details about changes in each industry stocks. Update the newest information, recommendation on all aspects for investors.

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2.2. Stocks ranking

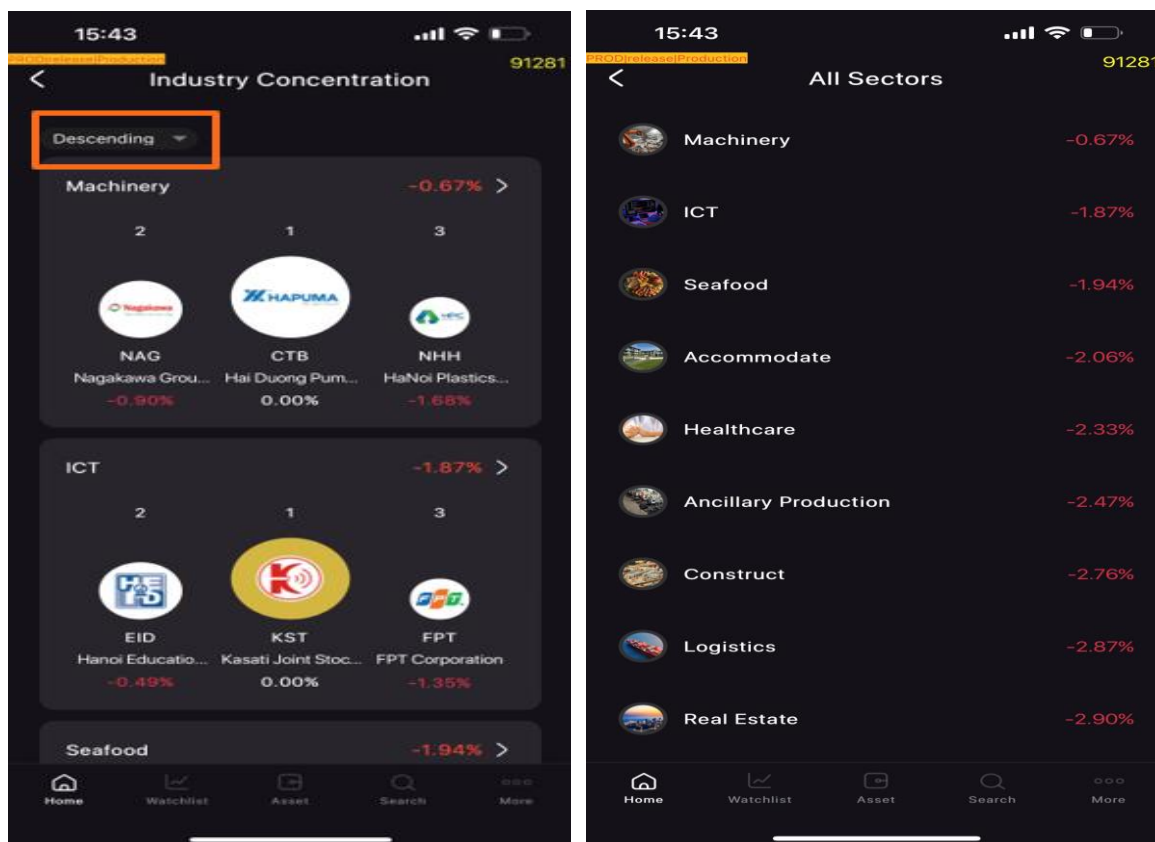
Statistics of securities stocks according to criteria such as: Top increasing, Top decreasing, Volume, % Volatility, Large cap, Foreign transactions, to help Clients to capture accurate and immediate informations.



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2.3. Key industry

Information of stocks in specific industries such as Rubber, Seafood,... is listed and sorted by criteria such as price, % change, volume,...



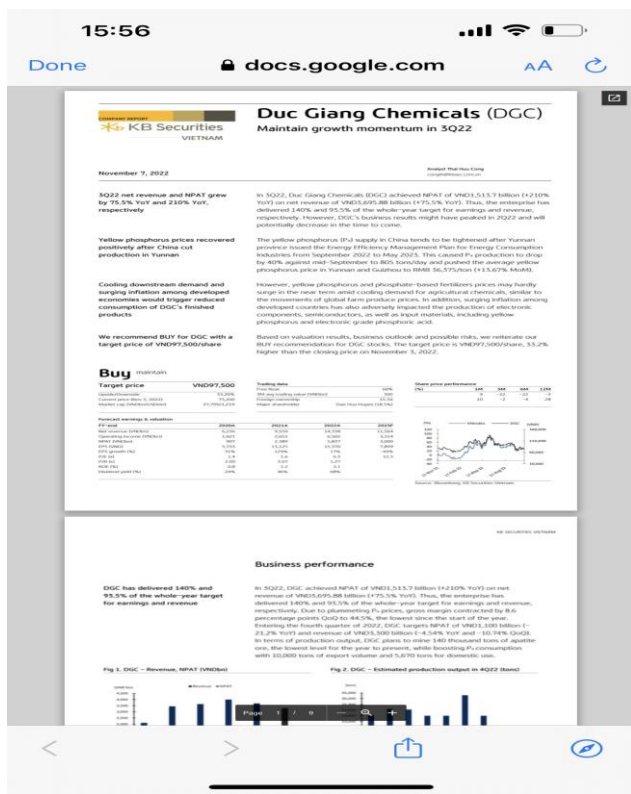
The screenshot shows the 'Logistics' sector page with a table of stock data:

Tickers	Last price	%Change	Volume (M)
ASG	26,050	+0.19%	0.00
BSC	13,000		
CAG	6,800	-9.33%	0.05
CCR	11,500	-8.00%	0.00
CDN	25,000	0.00%	0.00
CLL	24,400	-0.20%	0.01
DL1	2,700	-10.00%	0.52
DS3	3,800	-2.56%	0.03
DVP	46,350	-2.42%	0.01
DXP	8,400	-5.62%	0.06
GIC	11,700	-10.00%	0.00
GMD	43,850	-3.63%	0.71
GSP	8,620	-5.79%	0.10
HAH	29,800	-6.88%	0.99

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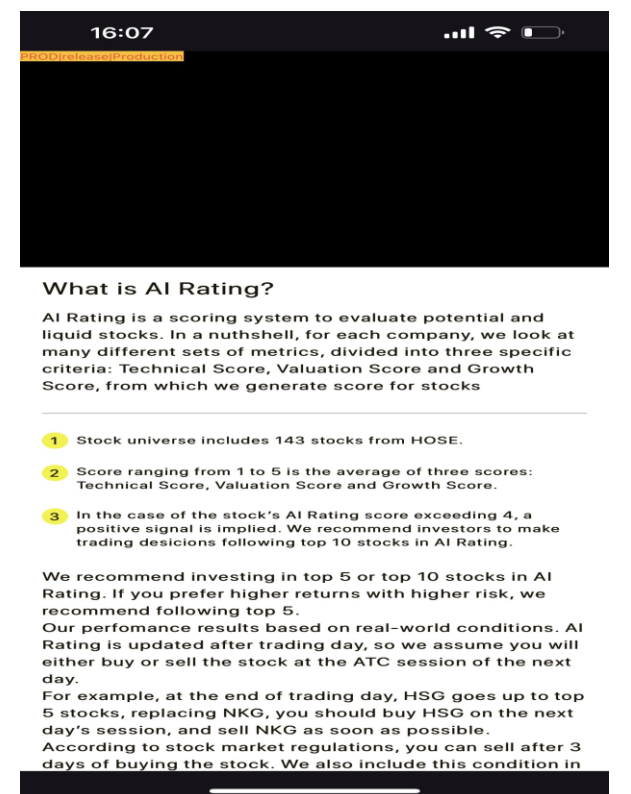
2.4. KBSV Recommendations

Clients refer to KBSV recommendations on Bluechip and Mid-cap stocks.



2.5. Robo recommendations

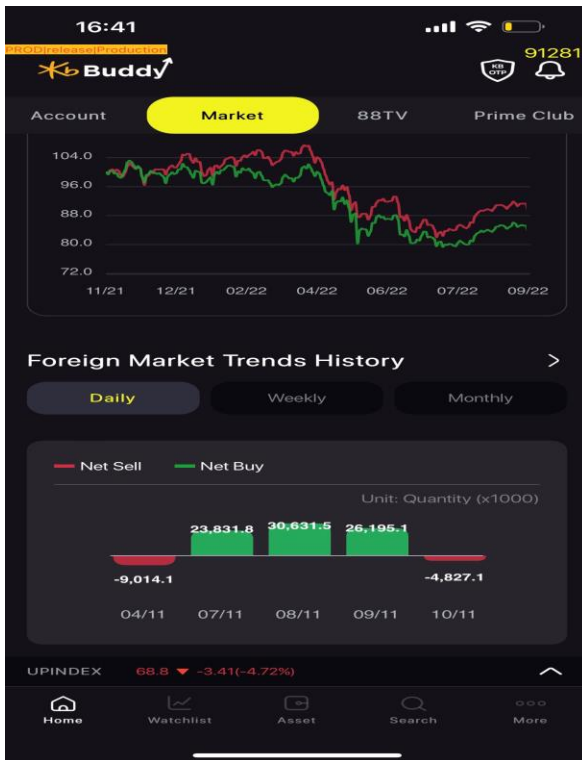
Evaluation and rating stocks given by KBSV, the evaluation criteria is listed in details and easy to understand to help Clients have an overview of stocks



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2.6. Foreign market trends

General statistics of foreign investors in Vietnam.



The screenshot shows the 'Foreign Market Trends History' screen with a table of data. The table has columns for Date, Buying Vol., Selling Vol., and Net. The data is as follows:

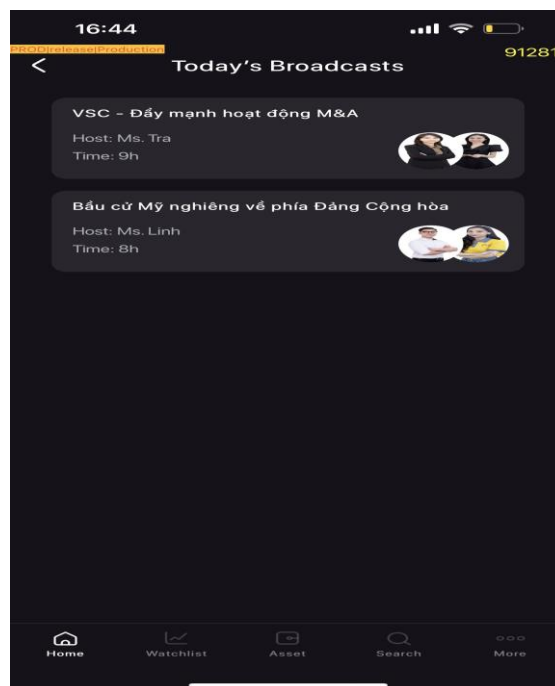
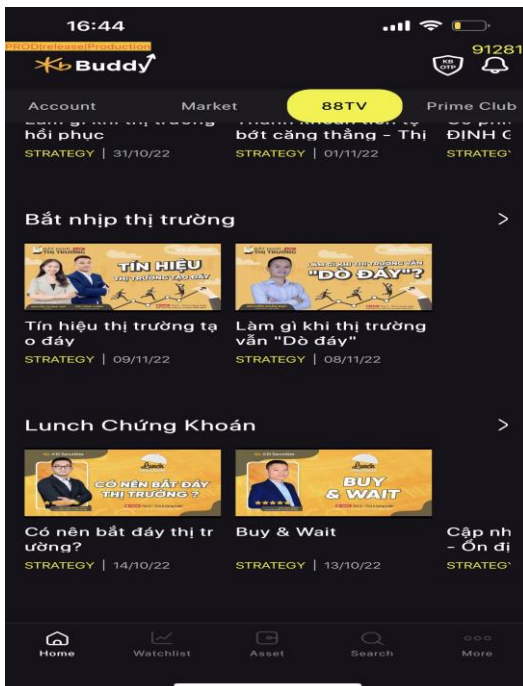
Date	Buying Vol.	Selling Vol.	Net
10/11/2022	76,889,734	81,716,860	-4,827,126
09/11/2022	80,496,778	54,301,670	26,195,108
08/11/2022	93,834,475	63,202,939	30,631,536
07/11/2022	84,149,959	60,318,178	23,831,781
04/11/2022	56,513,436	65,527,501	-9,014,065
03/11/2022	28,768,442	25,500,600	3,267,842

3. 88TV

88TV is a program for investors who want to learn about securities and financial markets. These videos help to improve investment knowledge and keep up to date with the market situation.

To watch 88TV program:

- Step 1. At "Home" of KB Buddy app
- Step 2. Select "88TV" in the upper corner of the screen

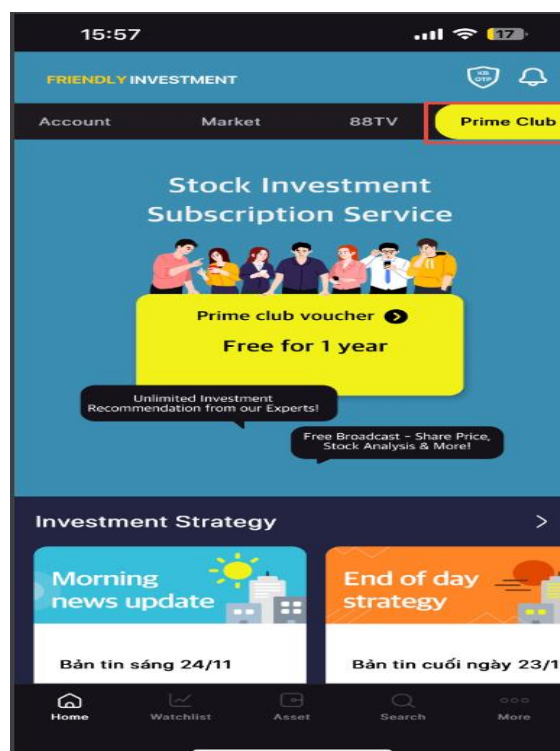


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4. Prime Club

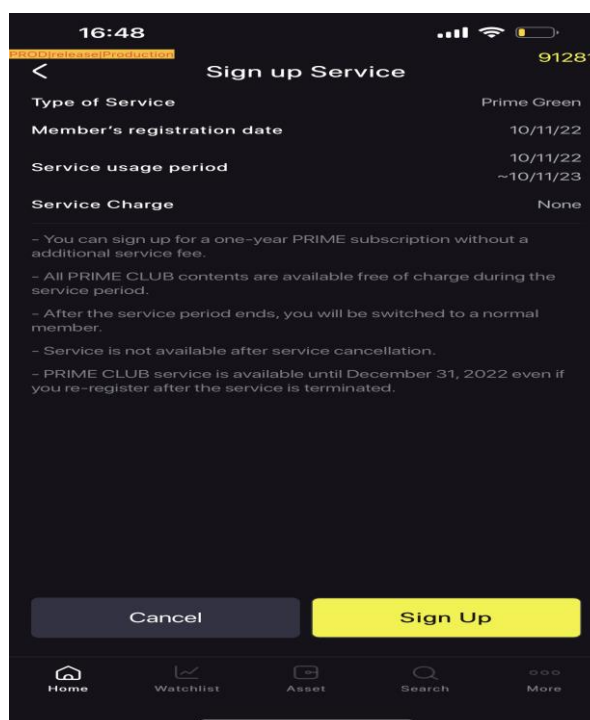
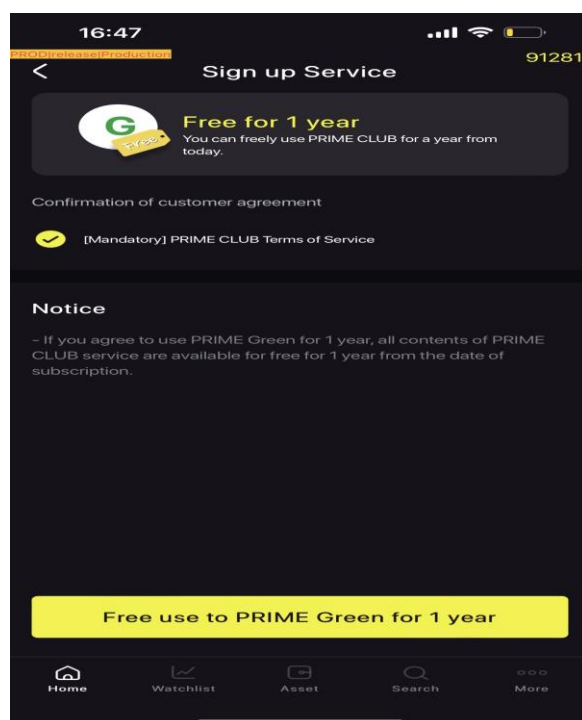
Prime Club provides informations and judgment with analysis from experts quickly

- Step 1. At "Home"
- Step 2. Choose "Prime Club" in the upper corner of the screen



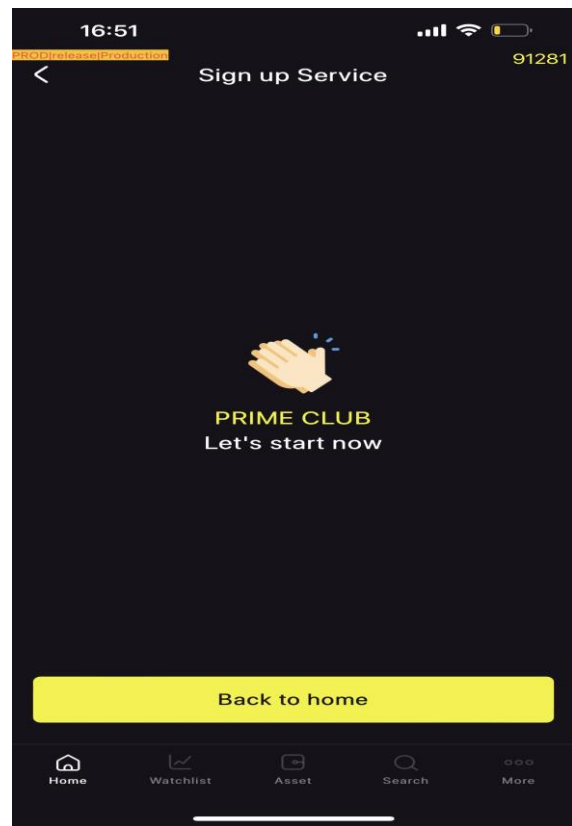
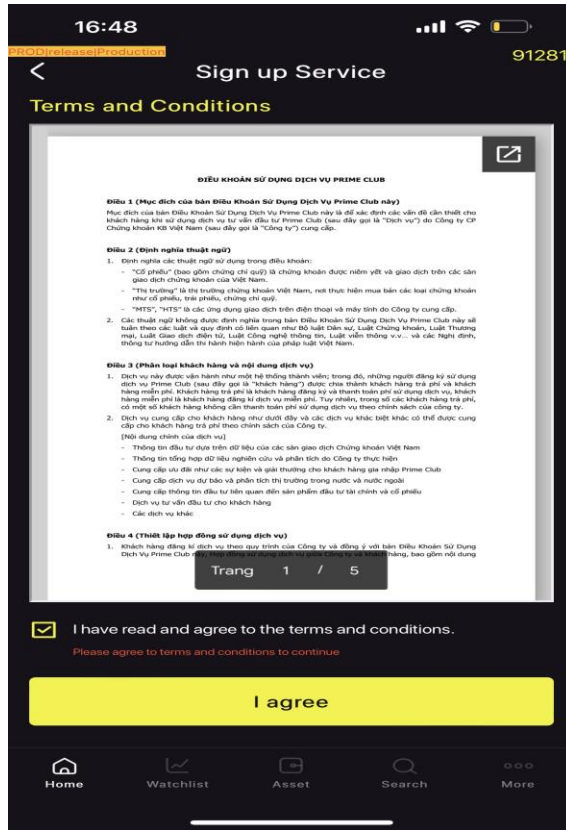
4.1. Sign up Prime Club

- Step 1. Choose "Register service"
- Step 2. Check "[Required] PRIME CLUB Term of services"
- Step 3. Select "Free 1 year PRIME Green", then select "Register"



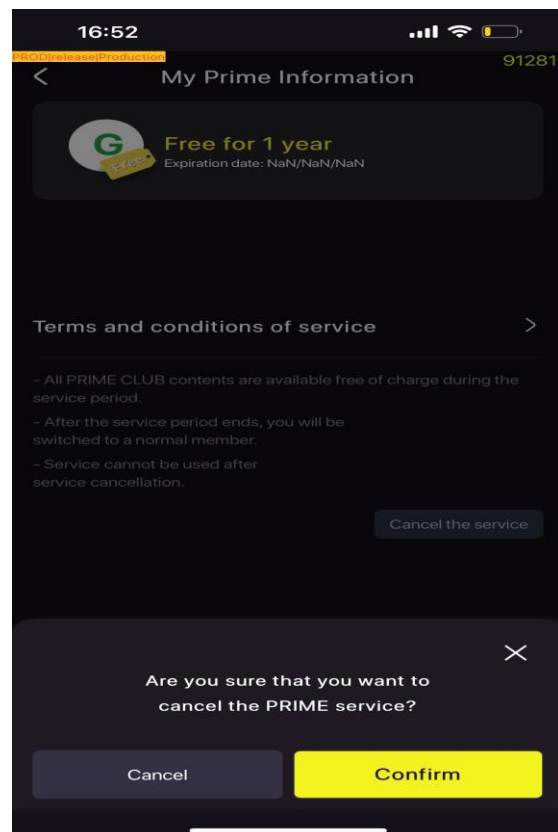
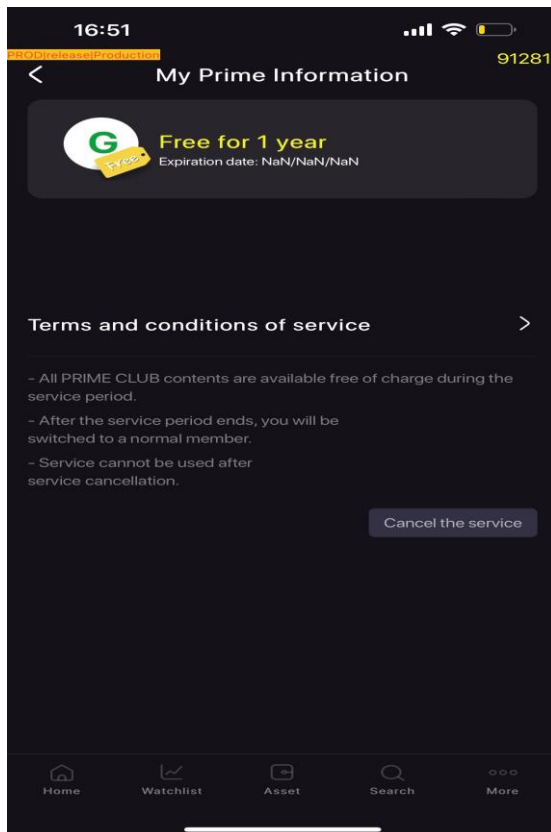
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- Step 5. After reading "Term and conditions", check "I have read and agree to above terms and conditions" and select "I agree" to complete



4.2. Cancel Prime Club

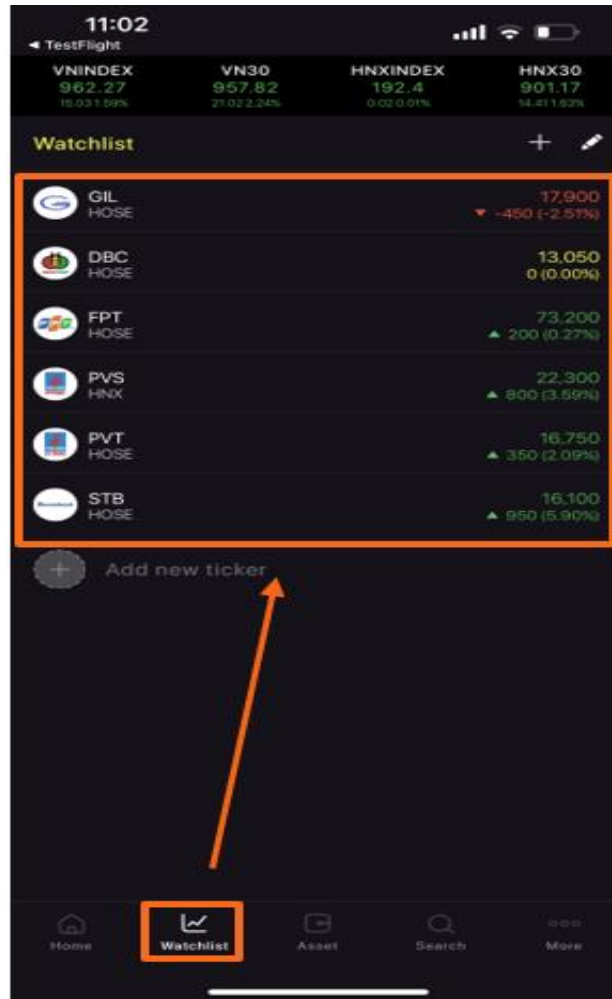
- Step 1. Enter the screen "Personal information – PRIME"
- Step 2. Choose "Cancel service" then "Confirm"



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III. WATCHLIST

After logging in, the default display Watchlist portfolio. Watchlist portfolio allows Clients to convenience in following watchlist stocks in real time.



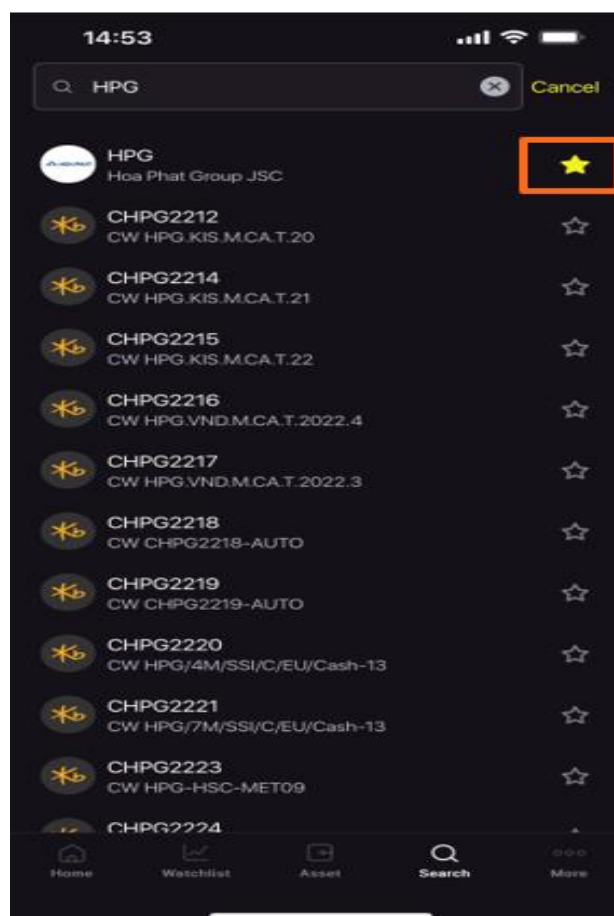
1. Add stocks to Watchlist

There are 02 ways to add stocks to watchlist, Clients follow these steps:

- Method 01:
 - Step 1: Click + or – to select watchlist you want to add stocks, on the screen appears search section, type the stocks you want to search for:

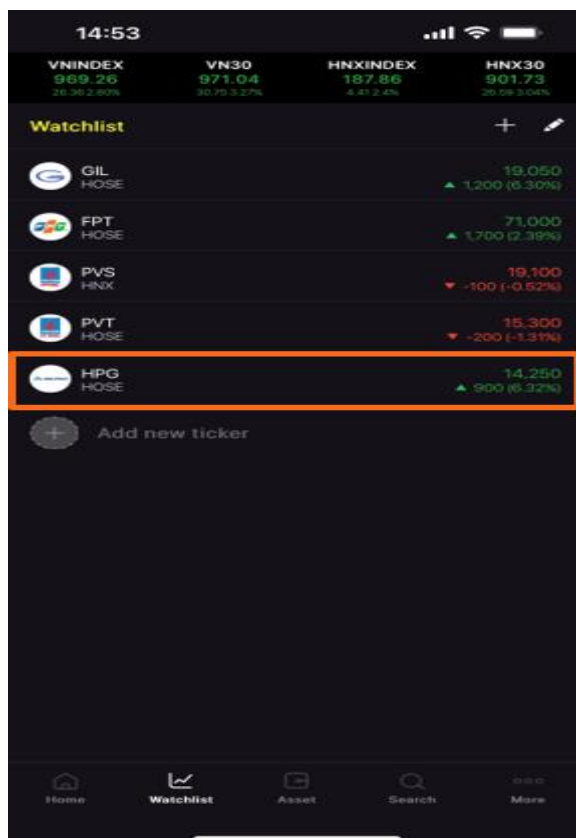


➤ Step 2: Select Search and choose the icon  to add favorite stocks, warrants,.. to watchlist



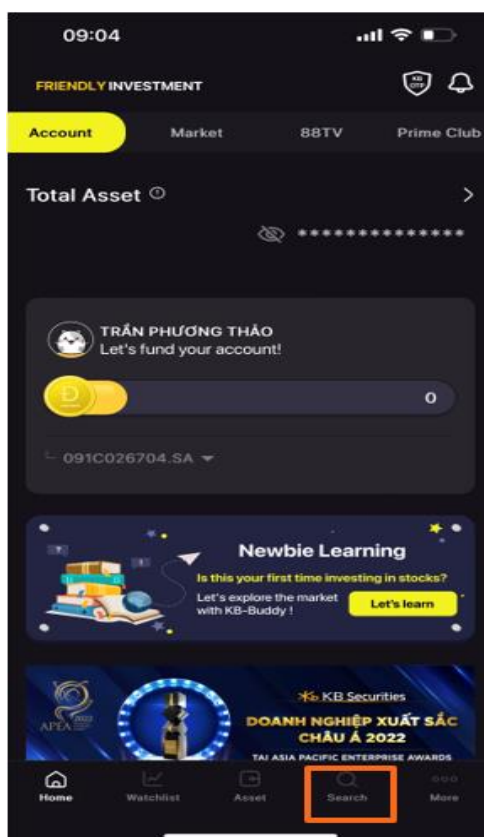
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- Step 3: Appearing the detail screen of Watchlist:





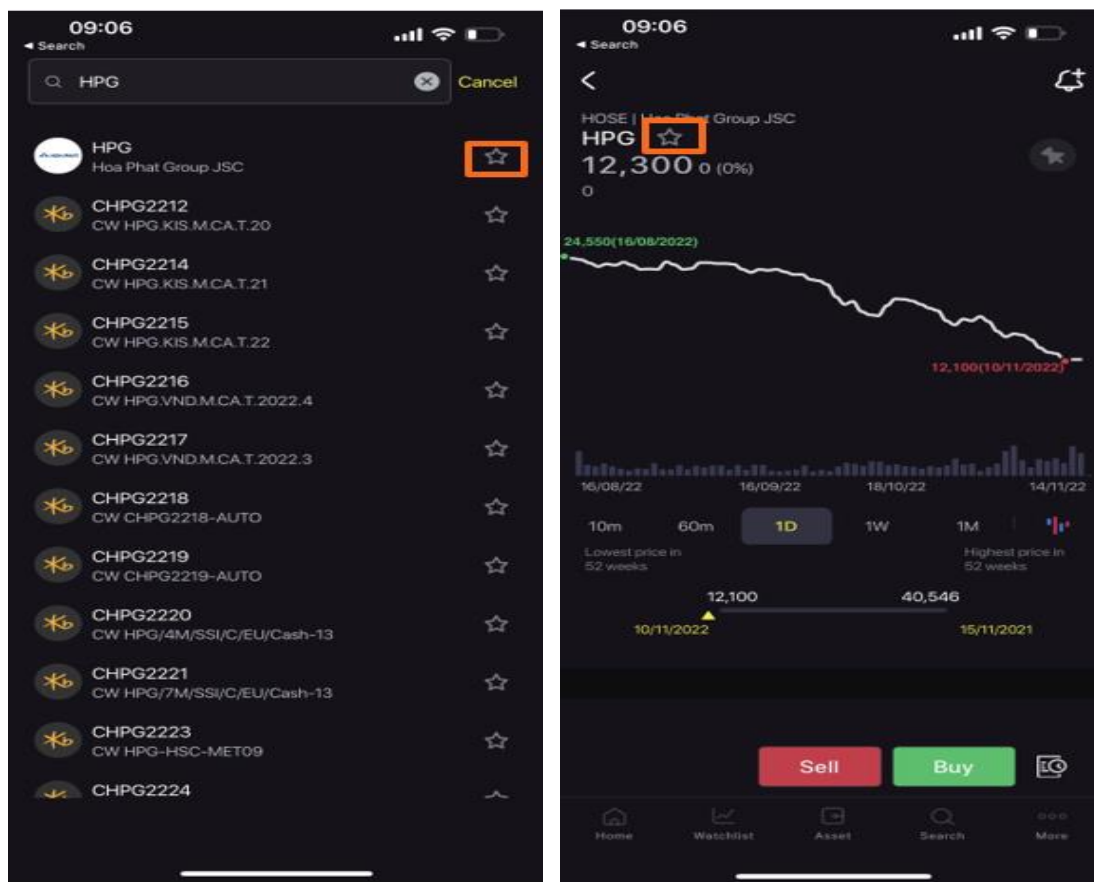
- Method 02:




- Step 1: Select Search at the taskbar below the screen to appear search section, type search stocks:

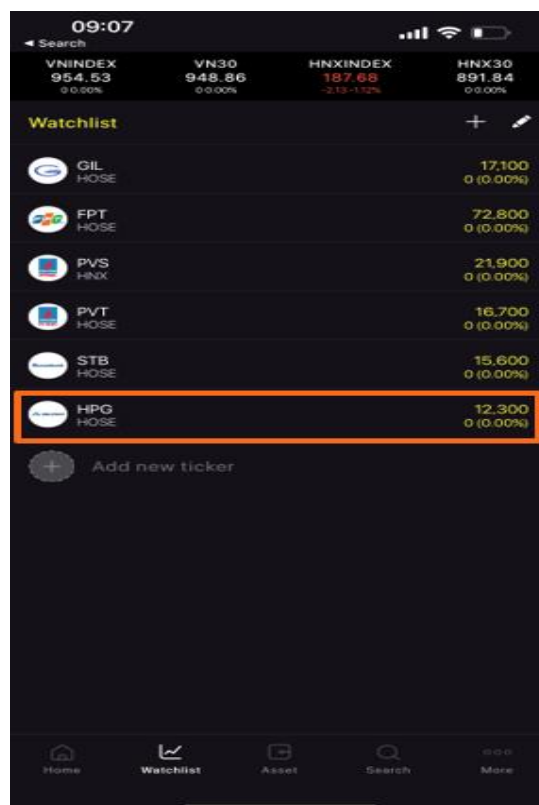


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- Step 2: Select Search and choose the icon  or  to add favorite stocks, warrants,.. to watchlist





- Step 3: The star icon  or  change the color to , stocks appear on the screen of Watchlist:

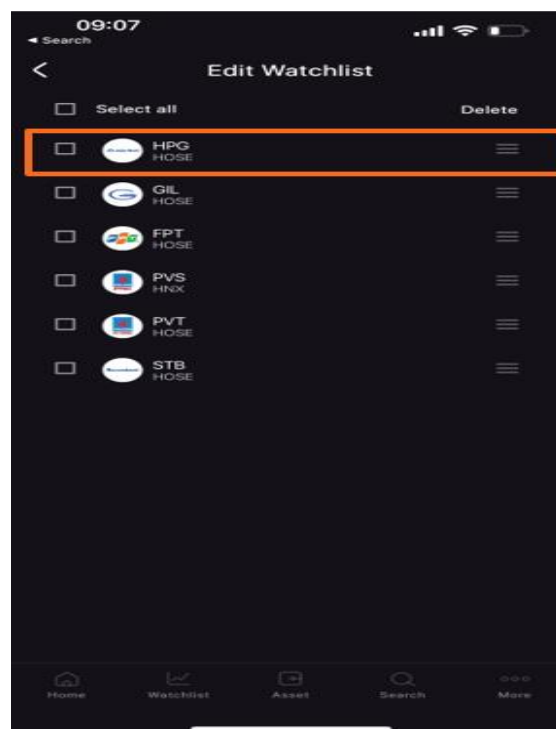
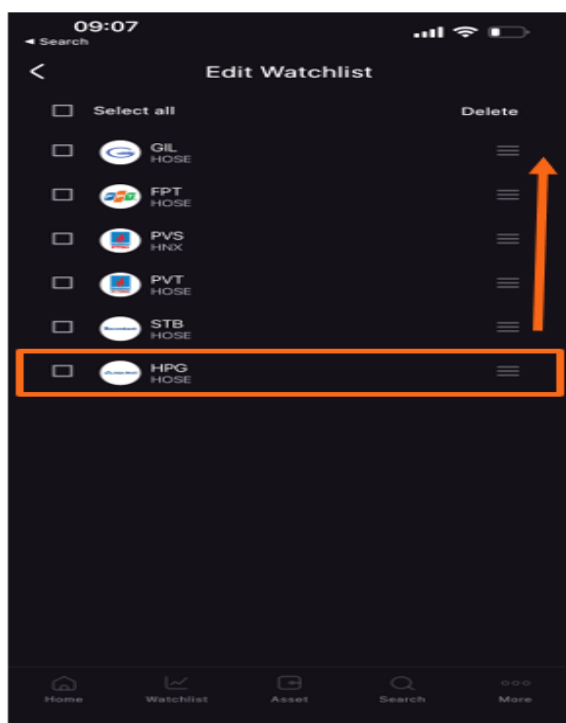


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

2. Move/Delete stocks in Watchlist

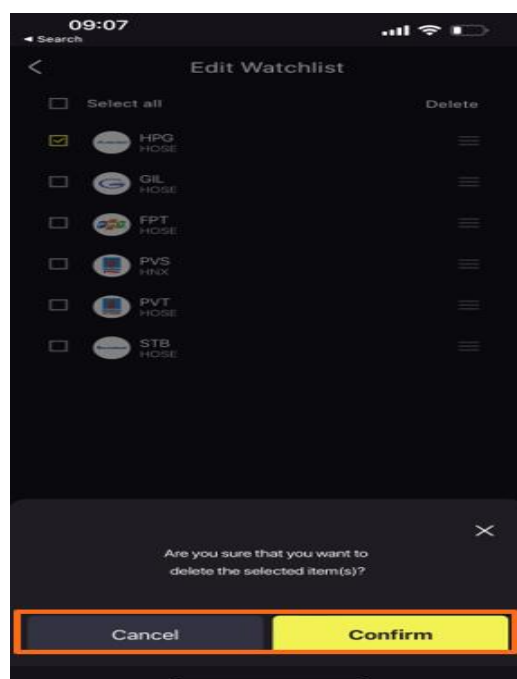
2.1. Move stocks

- Step 1: Enter Watchlist you want to edit or sort
- Step 2: Select the icon , appears on the screen of Watchlist you created, click on the icon  then move stocks to the desired location.



2.2. Delete stocks


When delete 01 stocks  M SHS HOSE or all stocks  Chọn tất cả in Watchlist, select  to appear on the screen:

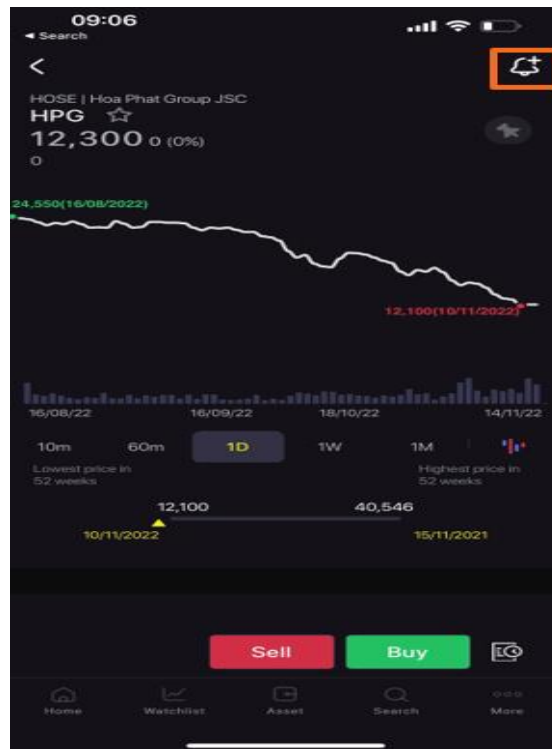


Select Confirm to delete 01 or all stocks, choose Cancel if you do not want to delete.

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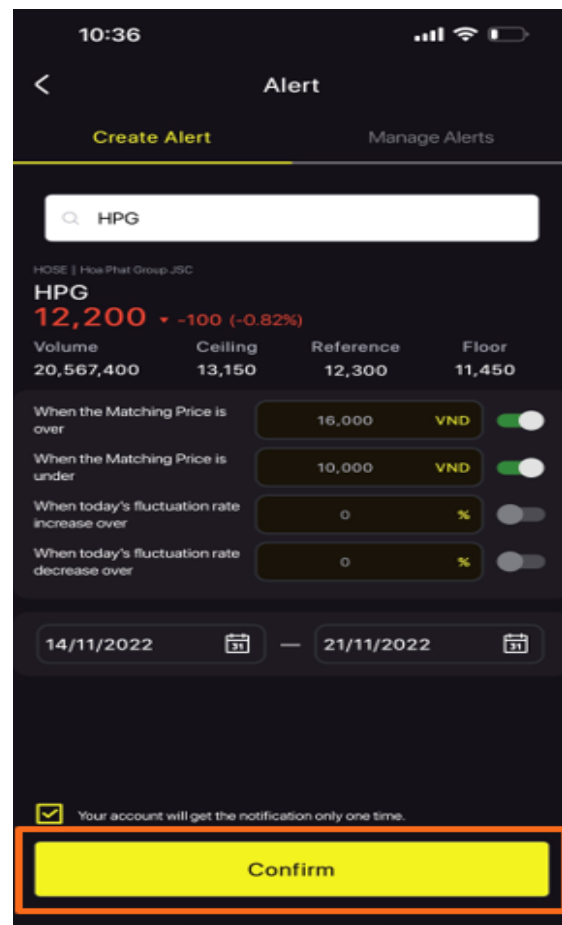
3. Price alert

Click the icon  to set Price alert, the screen containing Price alert is Watchlist



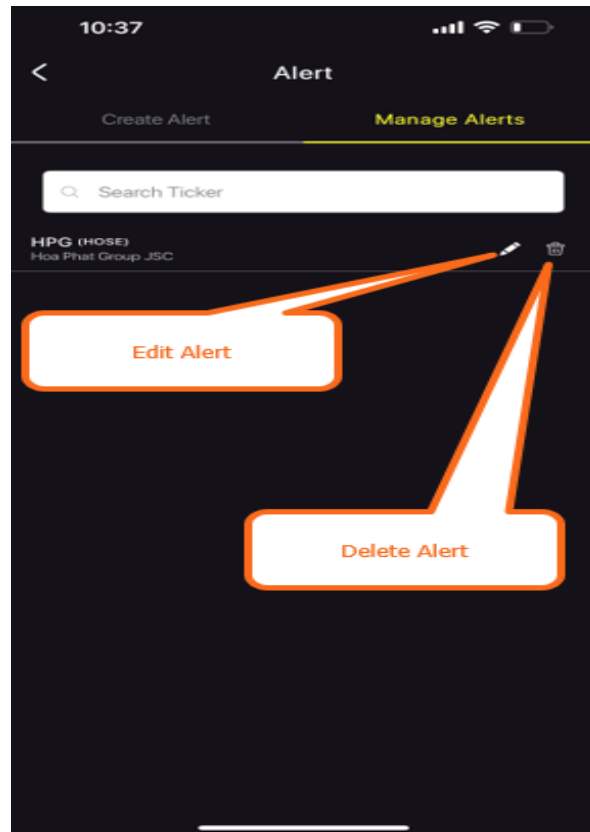
The steps to set price alert:

Set the desired parameters, click Confirm to set the alarm



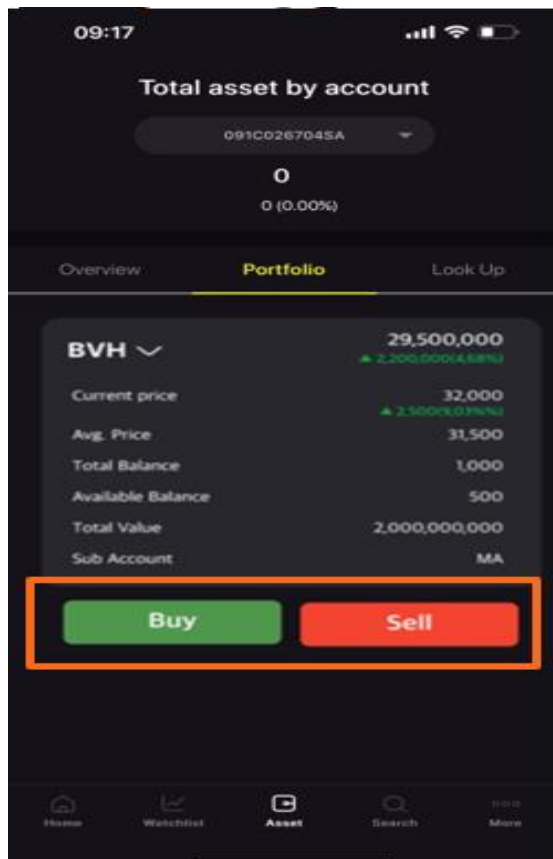
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Go to Alert Management to Delete/ Edit alert settings:

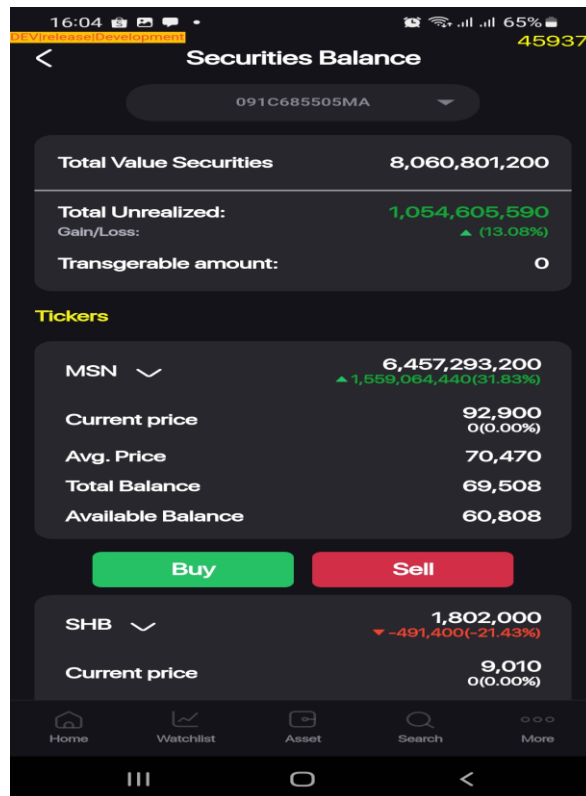


IV. ORDER

Orders can be placed at the screen Total assets by sub-account in Assets Sessions, Stocks in Watchlist, Stocks balance at Home.



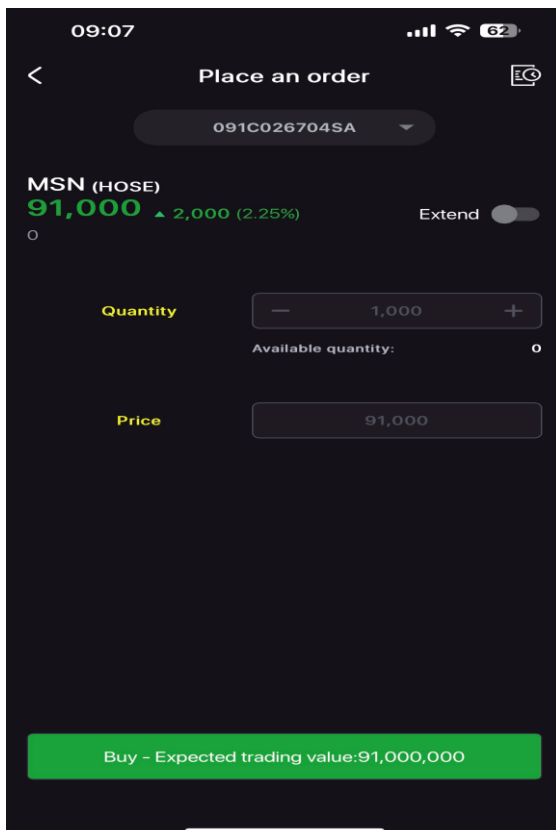
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1. Place Trading Orders

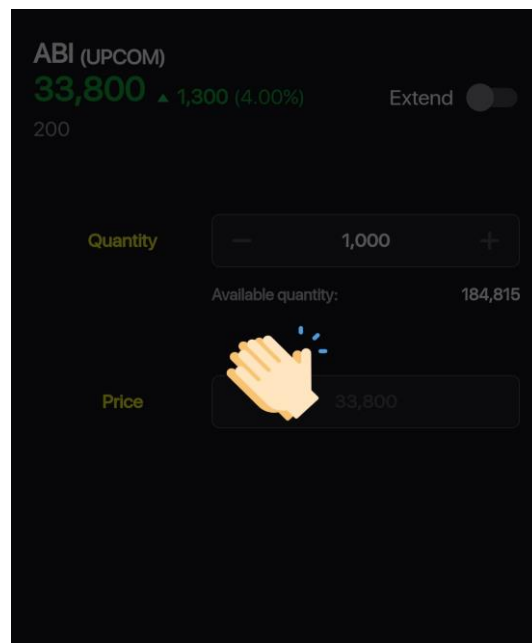
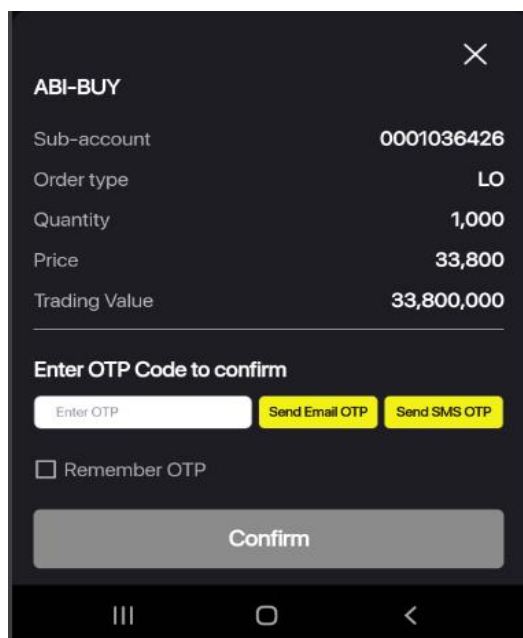
To place a Buy/Sell Order, client can follow these steps:

- Step 1: Go to 03 screens above.
- Step 2: At the Order screen:
 - ✓ Choose the stocks and sub-account: Choose More to open Advanced order



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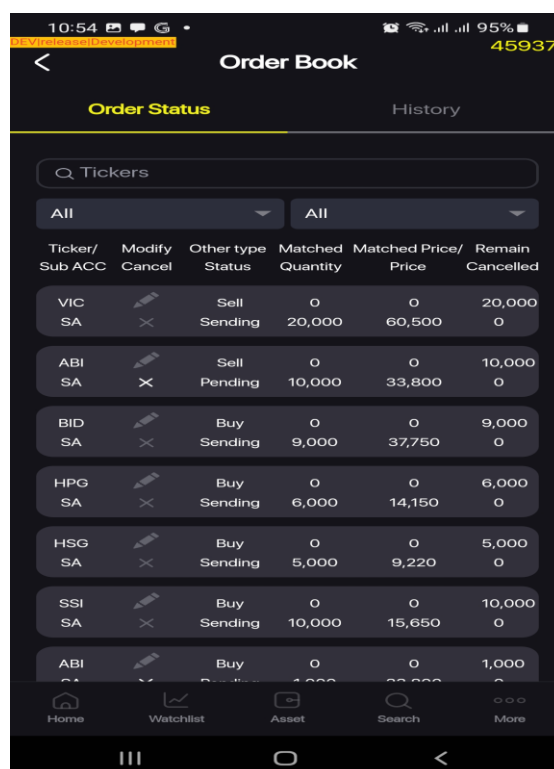
- ✓ Buy/Sell: Select trading method Buy or Sell
- ✓ Order type: Select the type of order
- ✓ Trading volume: Enter the trading volume desired. Placement volume must comply with the lot regulations of each stock exchange.
- ✓ Price: Enter the price desired. The price must be between ceiling price and floor price.
- Step 3: Click Buy/Sell button, then on the screen displays the order confirmation form.
- Step 4: Enter PIN/OTP to complete the trading order placement.



- Step 5: When the order is placed, on the screen displays completion notification.


2. Cancel/Edit order

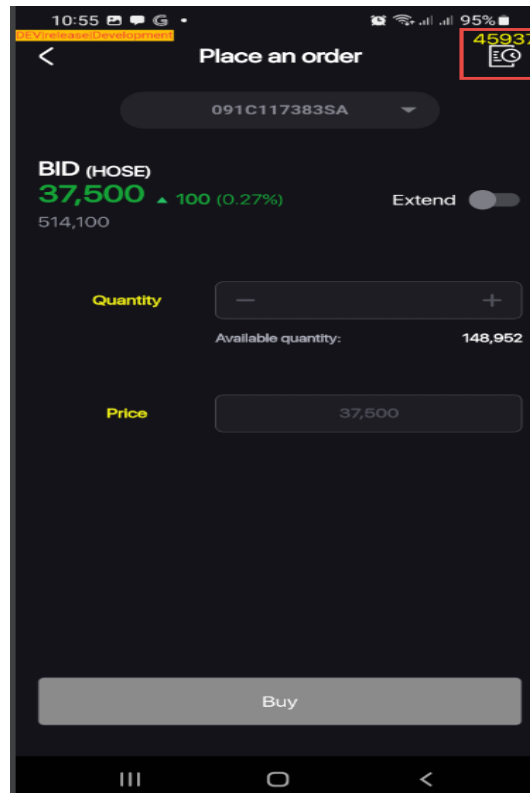
Client can follow today order status at the screen Order Book.



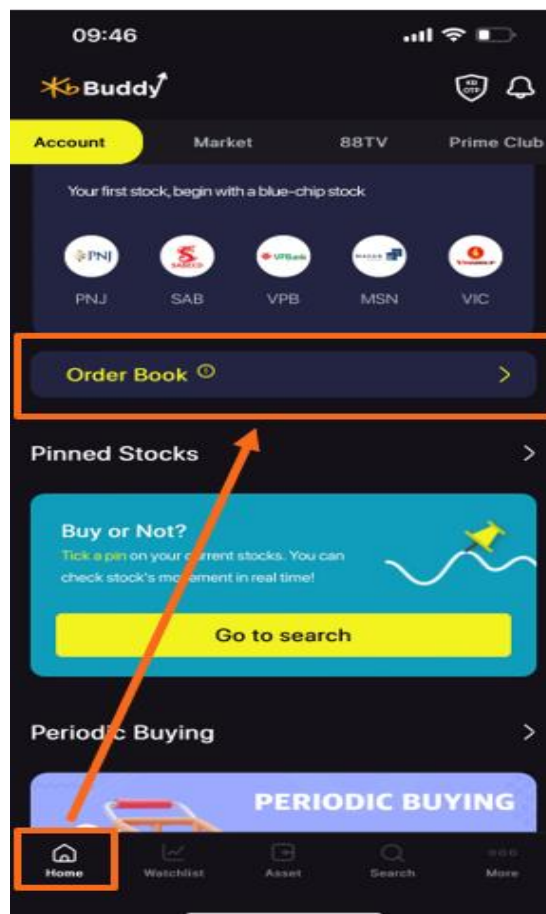
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To access Order Book, client can use one of these methods:


- Method 1: At Order screen, click  to automatically switch to the Order Book.

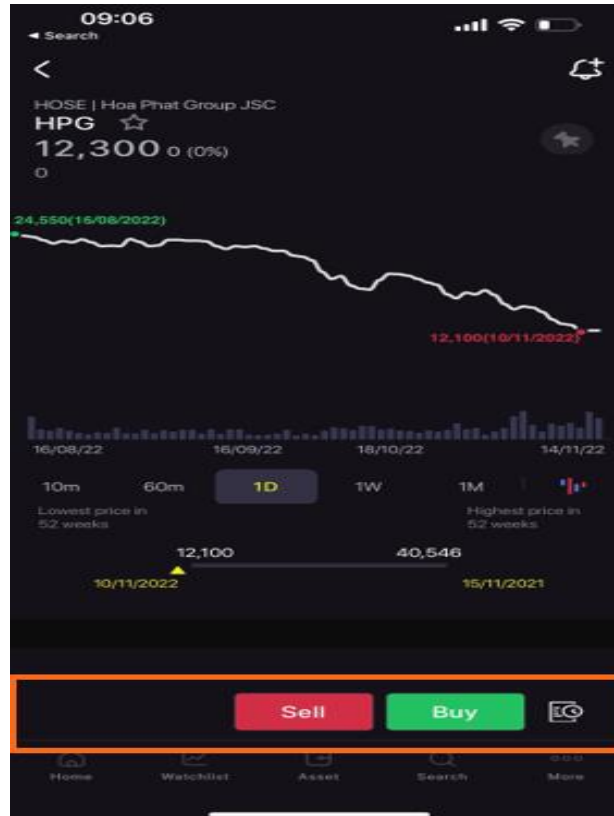


- Method 2: At Home, select Order Book



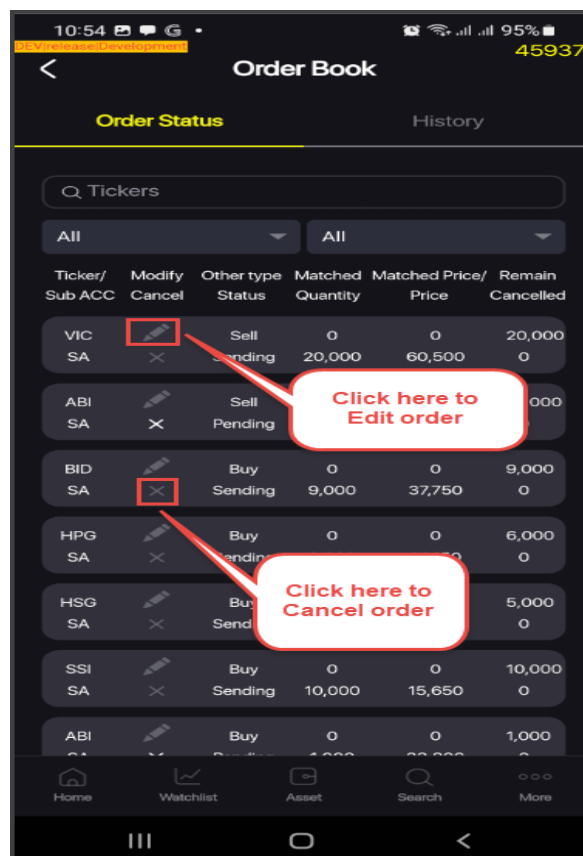
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- Method 3: Go to the stock search screen and click  to automatically switch to the Order Book





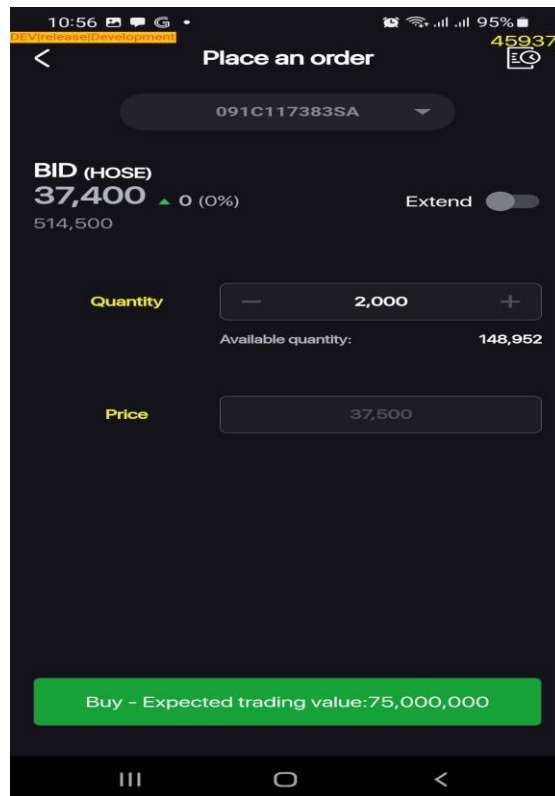
Cancel/Edit order steps:

- Step 1: Go to screen Order Book, select Normal Order Book

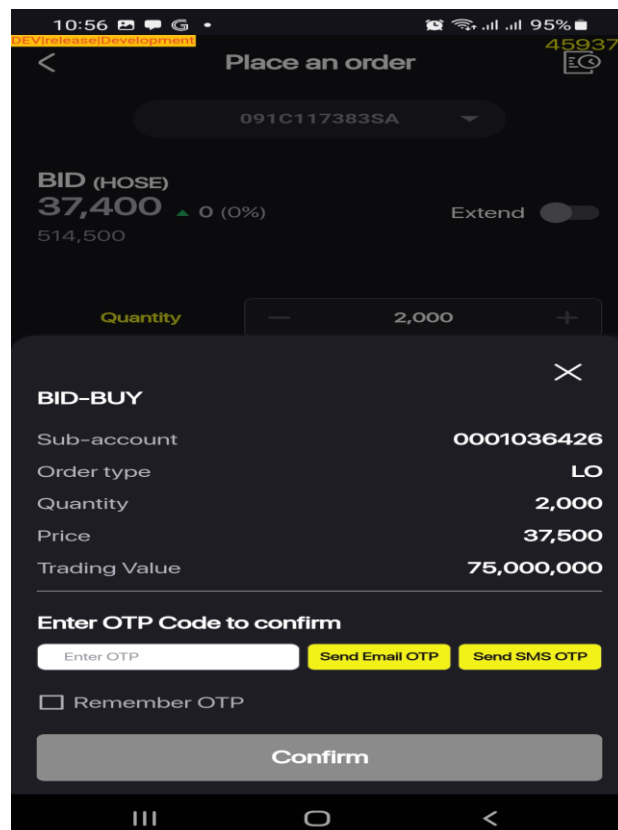


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- Step2: Click  to Edit Order or click  to Cancel Order. With the Edit Order, the system switch to the tab Place Trading Order, on the screen displays the information of the Order editing



- Step 3: Enter the Edit information to Edit Order then select Edit/Cancel to display the Edit/Cancel Order confirmation screen
- Step 4: Enter PIN/OTP and click Confirm.



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- Step 5: The Cancel/Edit Order is successful and a notification appears

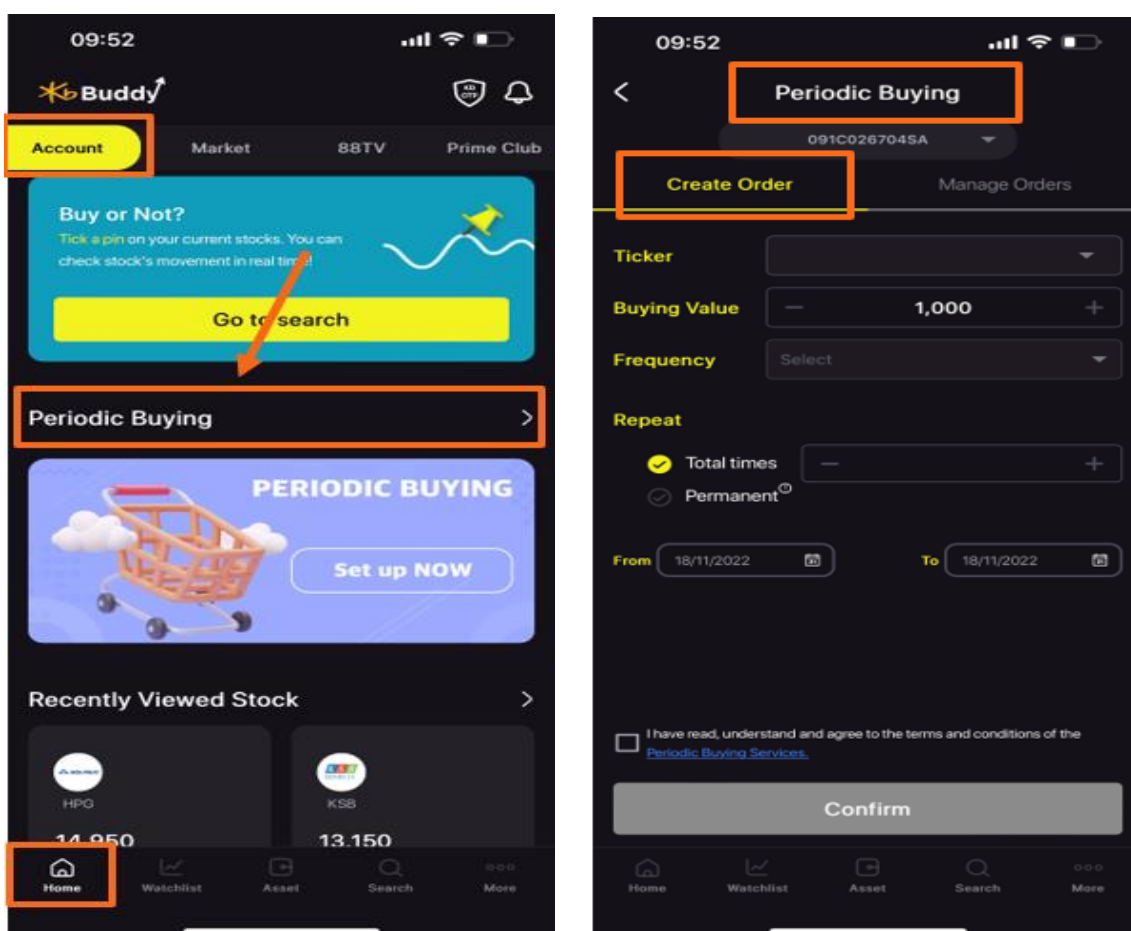


3. Periodic Buying

Periodic Buying is the utility that only appears on KB Buddy app. It is systematic investment orders for a predetermined period of time, whereby the Client will periodically prepare a certain investment on the account at the time chosen by the Client (daily/weekly/monthly).

The Periodic Buying screen includes 02 tabs: Place Trading Orders and Manage Orders

At the Home screen, select the item Periodic Buying then appears the screen Periodic Buying:



3.1. Place periodic orders

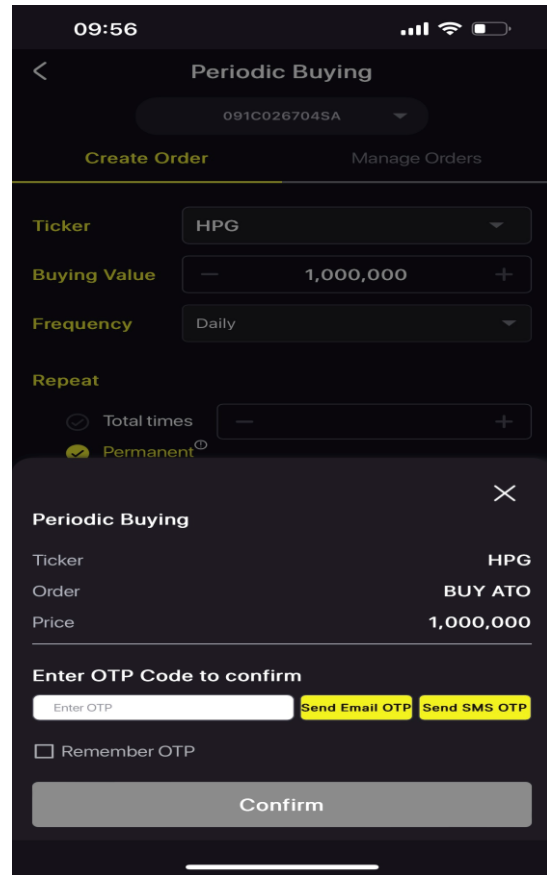
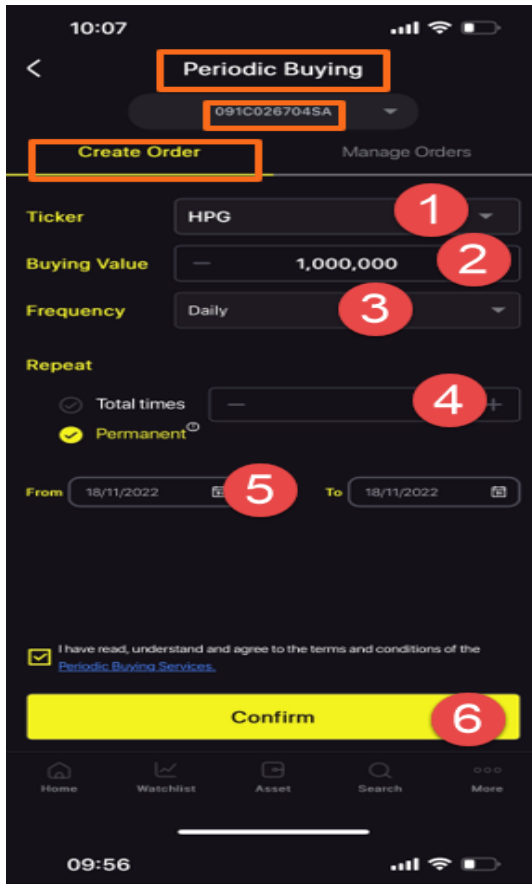
At the screen Buy stock periodically, select the tab Place Trading Orders

Steps to place order to Periodic Buying:

- Step 1: Choose stock code
- Step 2: Enter the value of periodic buying of stocks: which is the value of each periodic purchase. From this value, according to the current price of stocks, the system will automatically calculate the volume of shares that can be purchased
- Step 3: Choose the frequency of periodic purchase: It is the frequency to buy periodically by day, week or month
- Step 4: Choose the number of repetitions: with time limit and no time limit

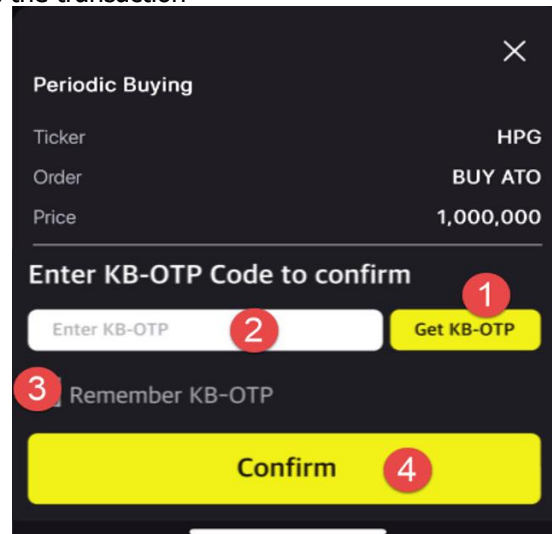
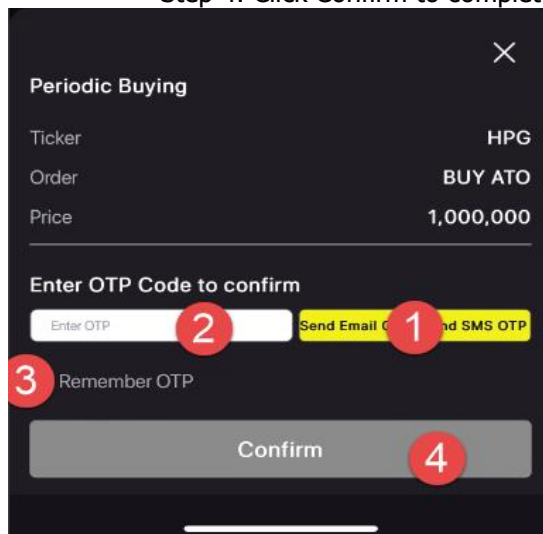
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- Step 5: Choose a time: from the first periodic buy order execution date to the last periodic buy order execution date.
- Step 6: Click agree to the terms and conditions of the periodic buy order
- Step 7: Click the Confirm button to appear the confirmation form of the periodic stock buy order



At the Confirmation form:

- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction



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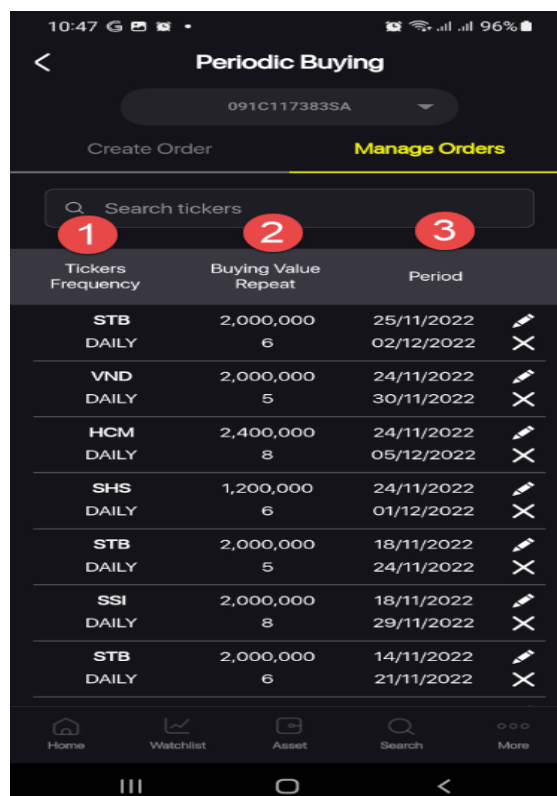
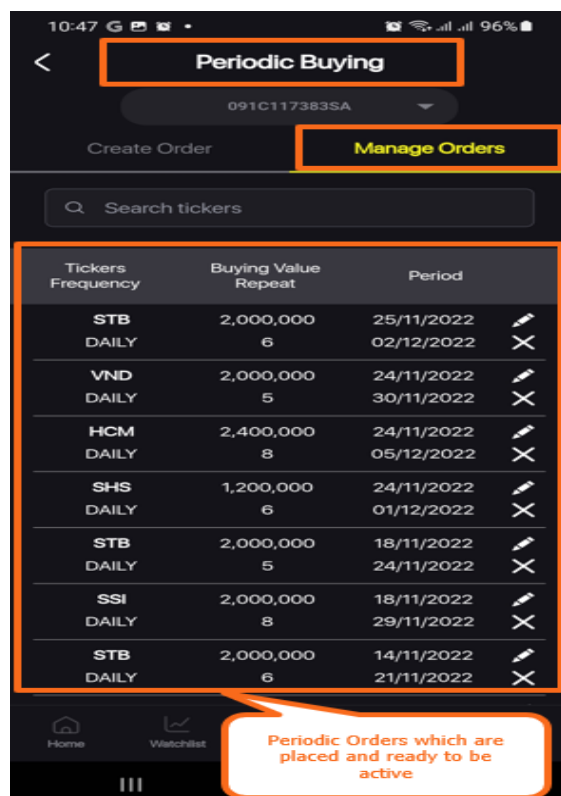
Order placed successfully and the notification appears:



3.2. Manage periodic orders

Manage periodically orders is the information screen of periodic buying orders placed and these orders have not been activated ('activated orders' are periodic buying orders that put into order matching system at the time set before by Client)

In case Client wants to view, edit periodic orders placed, at the screen Periodic Buying, select the tab Manage periodically orders



Information at the tab Manage periodically orders:

1

- ✓ Stock ticker: Stock ticker that Client buy periodically
- ✓ Frequency: Frequency of periodic buying orders entering the order matching system (Order activation frequency)

2

- ✓ Periodic buying value: The total maximum value of stocks that the Client places in each activation of a periodic buying order.
- ✓ Frequency: The number of times the periodic order is activated. E.g: If frequency is 2 and weekly, the order will be activated when qualified for a total of 2 times and being activated once a week.

3

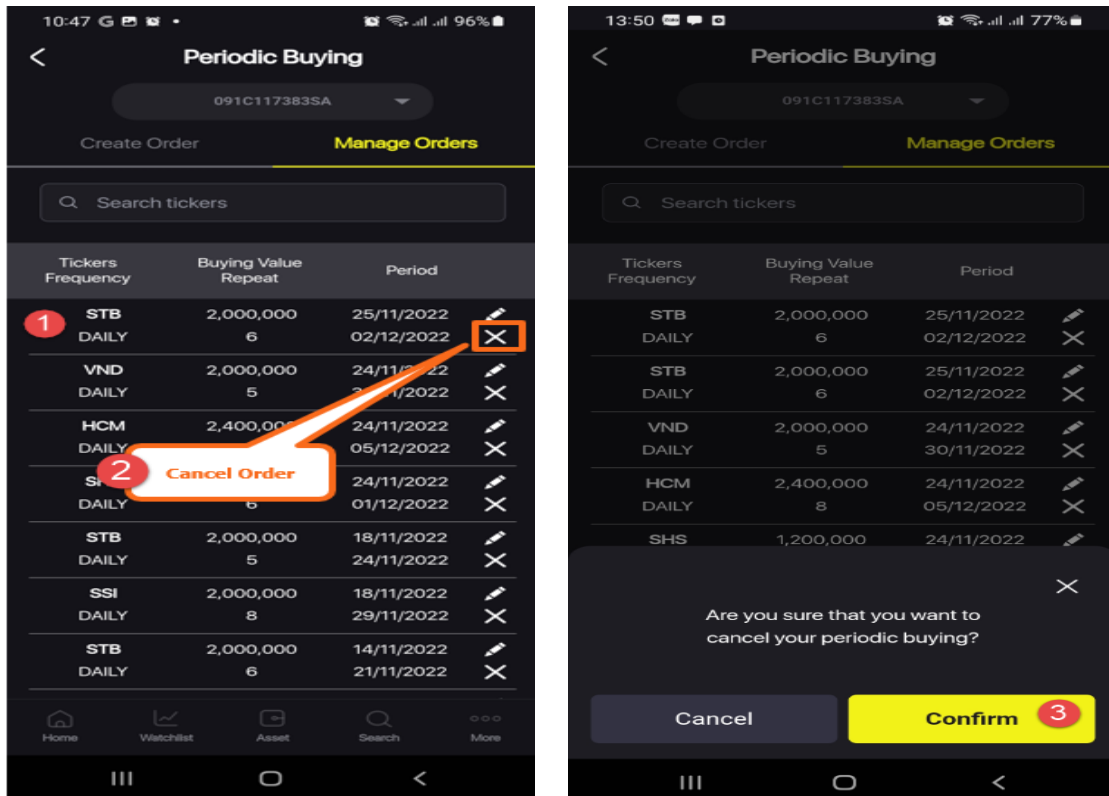
- ✓ Time: the period of time Client wants to buy periodically, which is also the time when the periodic order is activated according to the frequency and number of activations.

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❖ Cancel periodic buying order

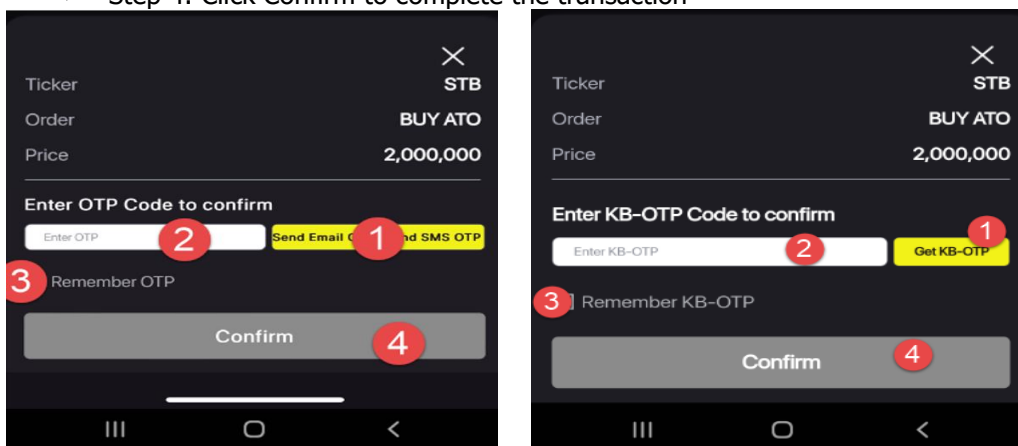
At the screen Manage periodic buying order:

- Step 1: Select the periodic order to cancel
- Step 2: Click Cancel button to appear Cancellation confirmation message
- Step 3: Click Confirm button to appear Cancellation confirmation form of periodic buying orders.



At the Confirmation form:

- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction

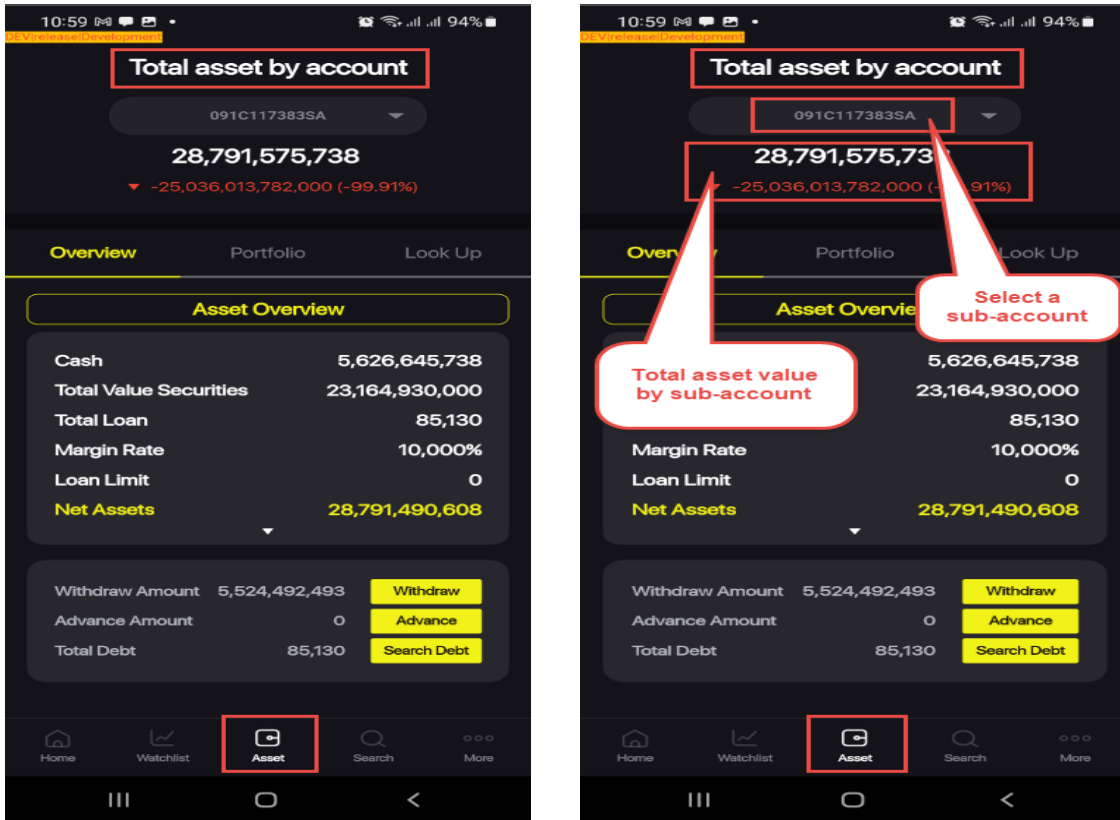


The cancellation succeeds and a notification appears:



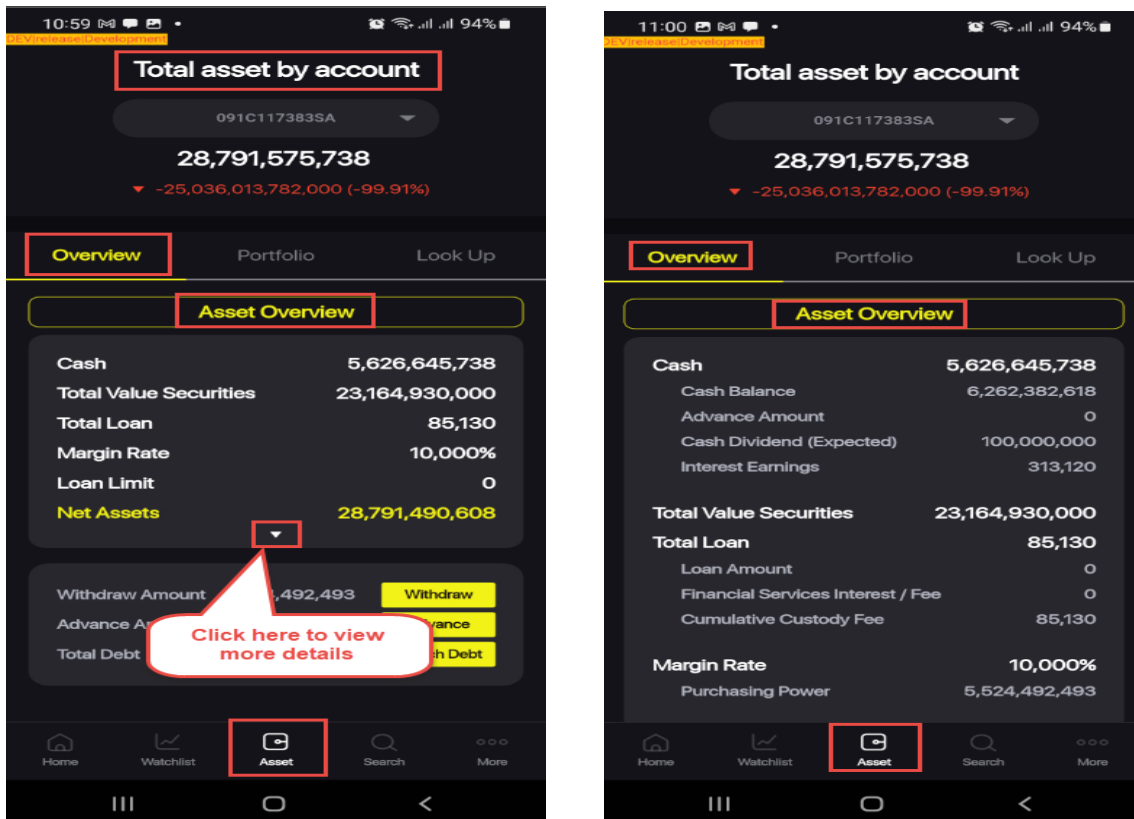
V. ASSETS

Assets Tab on the app includes: Overview; Portfolio, Search. On the Assets screen:



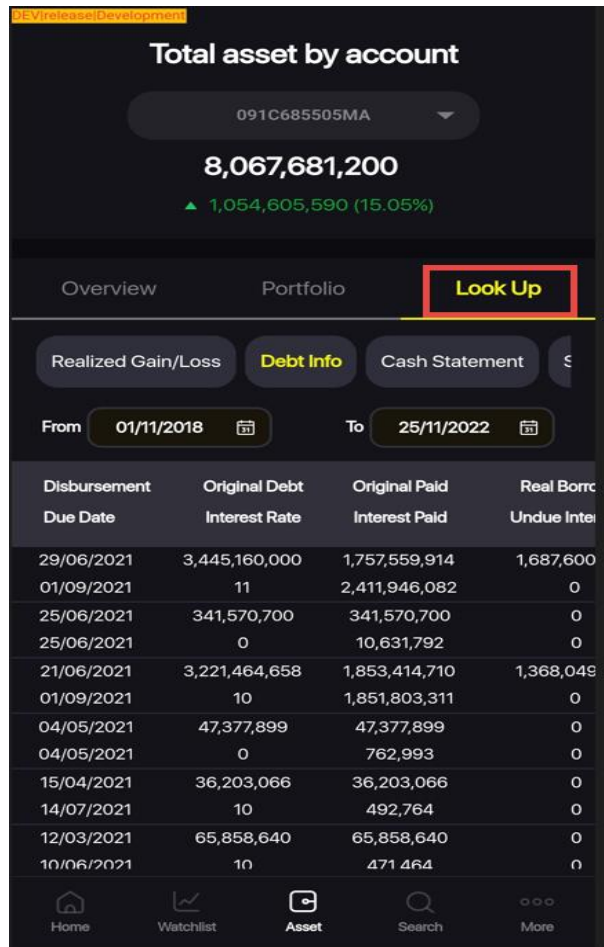
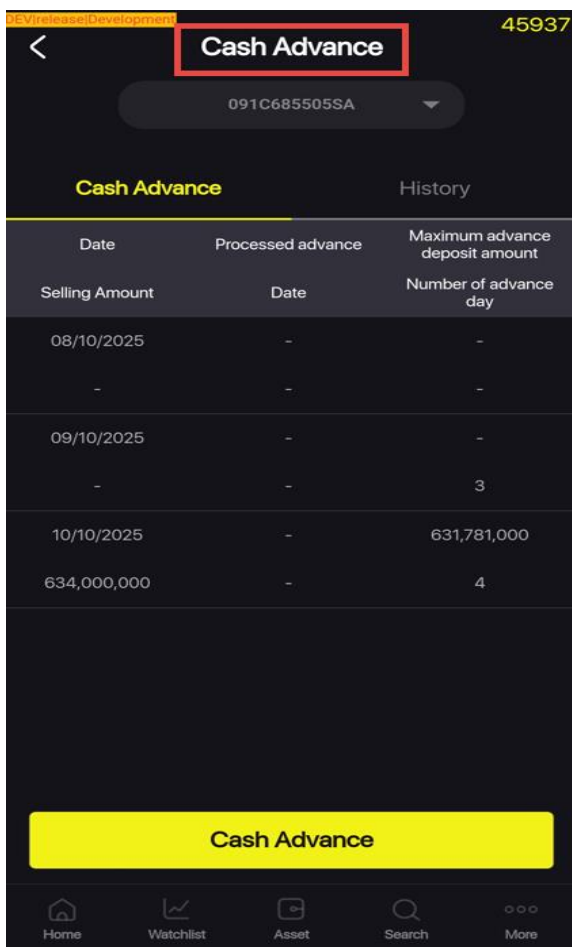
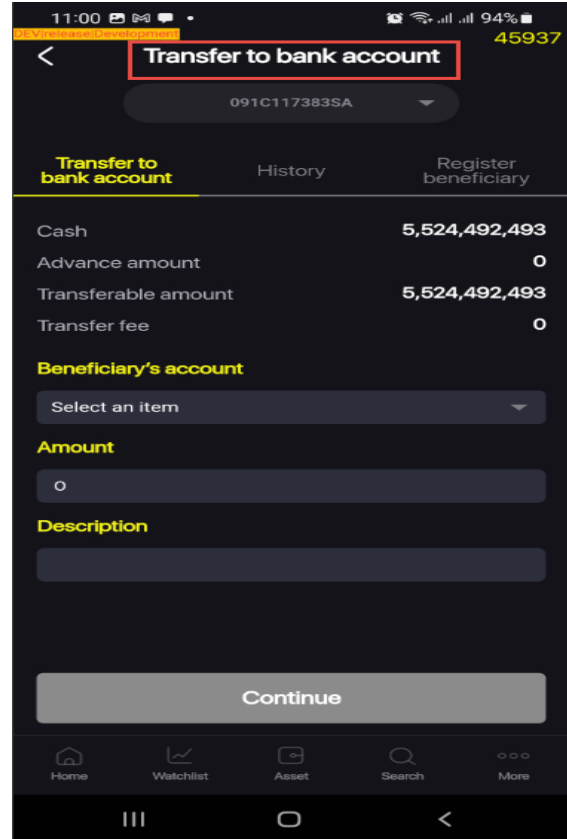
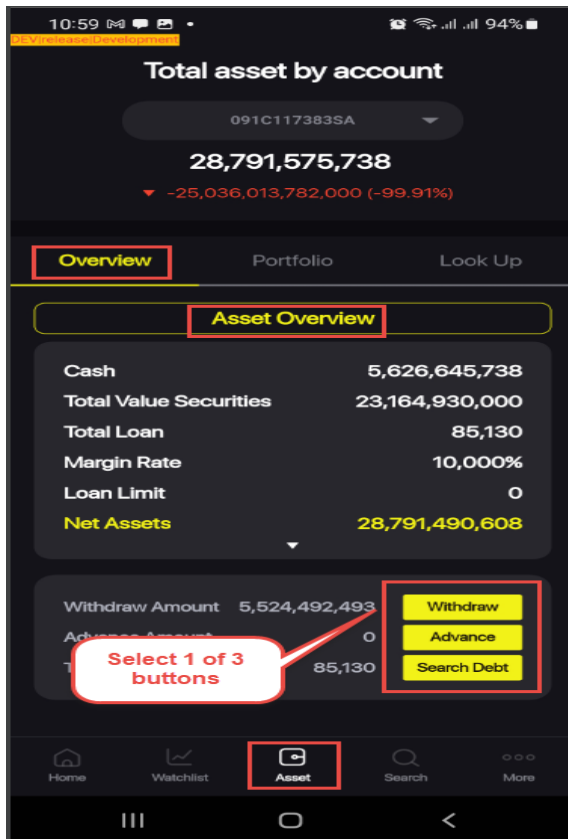
1. Overview

At the screen Assets, select Overview → Assets report: Aggregate and detailed information about current assets of Client.



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- At this screen, select: Withdraw, Cash advance; The search will go to screen Withdraw, Cash advance and Search:

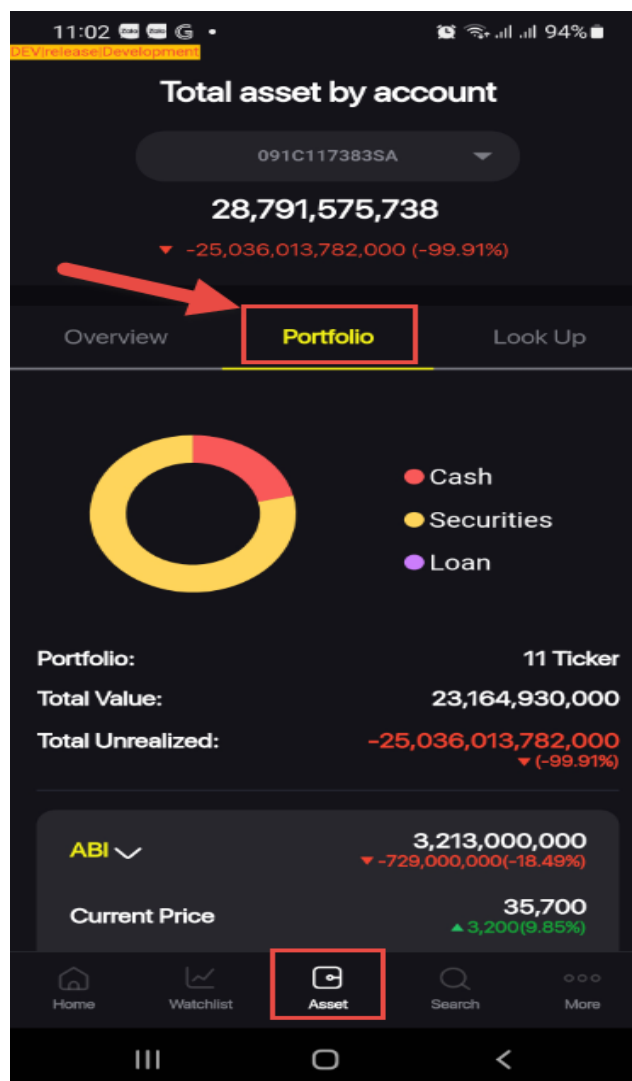


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2. Portfolio

Including:

- ✓ All securities tickers on the sub-account
- ✓ Total value of all tickers on the sub-account
- ✓ Sub-account net assets
- ✓ Provisional profit/loss of all tickers on the sub-account
- ✓ Details of each tickers available on the sub-account.

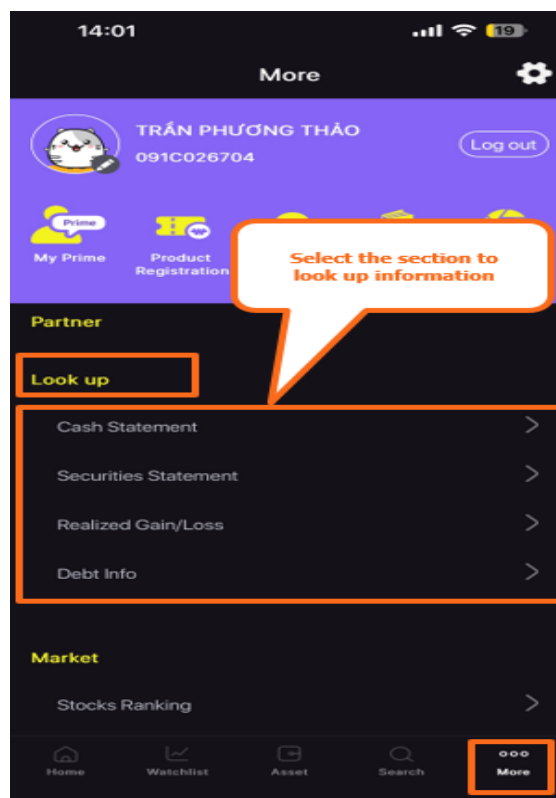
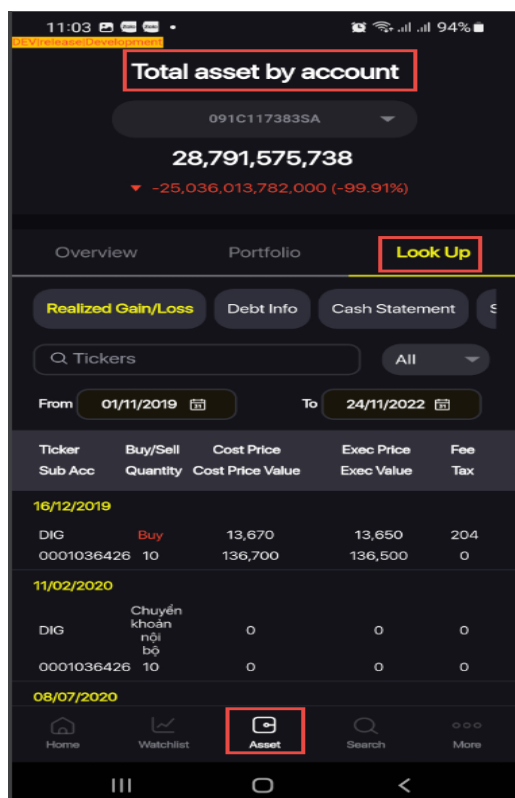


3. Search

Includes: Realized profit/loss; Loan information; Money statement; Securities statement. Client can search those above items in 2 ways:

- At the tab Assets select Search and select the item you want to look up information about
- At the tab Utilities select Search and select the item you want to look up information about

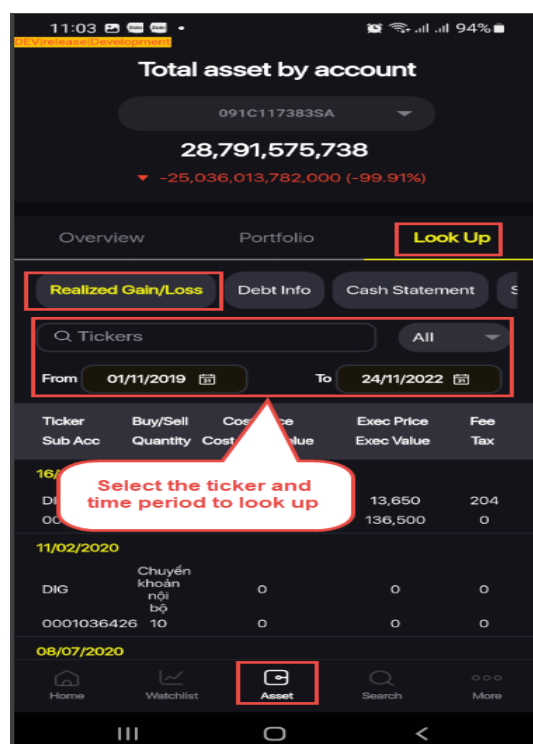
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3.1. Realized Profit and Loss:

At screen Search, select tab Realized Profit and Loss

- Select the sub-account to search
- Enter information:
 - Securities ticker
 - Select type of order: Buy/Sell
 - From: Enter the start date of the period for which you want to see the journal entry
 - To: Enter the end date of the period for which you want to see the journal entry

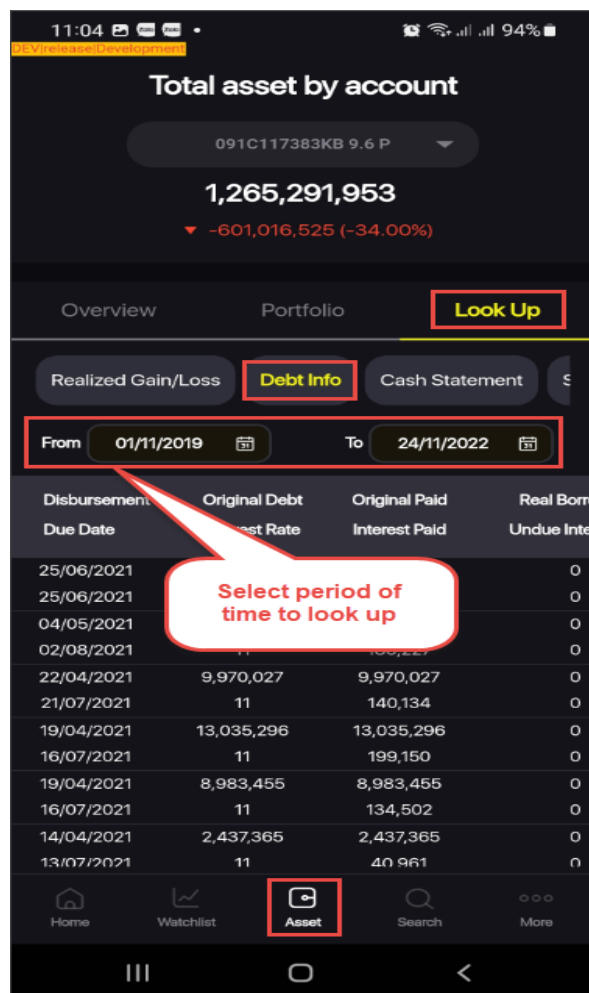


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3.2. Loan information:

At screen Search, select tab Loan information

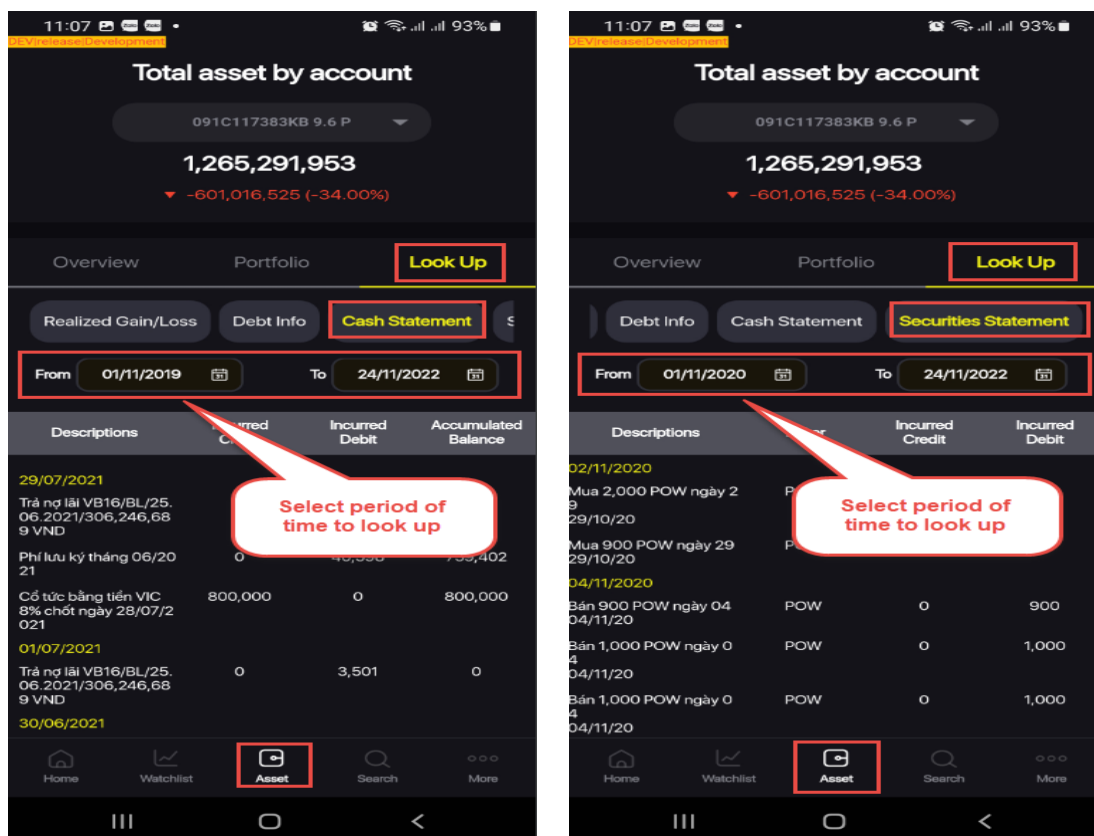
- Select a sub-account
- Enter information:
 - From: Enter the start date of the period for which you want to see the journal entry
 - To: Enter the end date of the period for which you want to see the journal entry



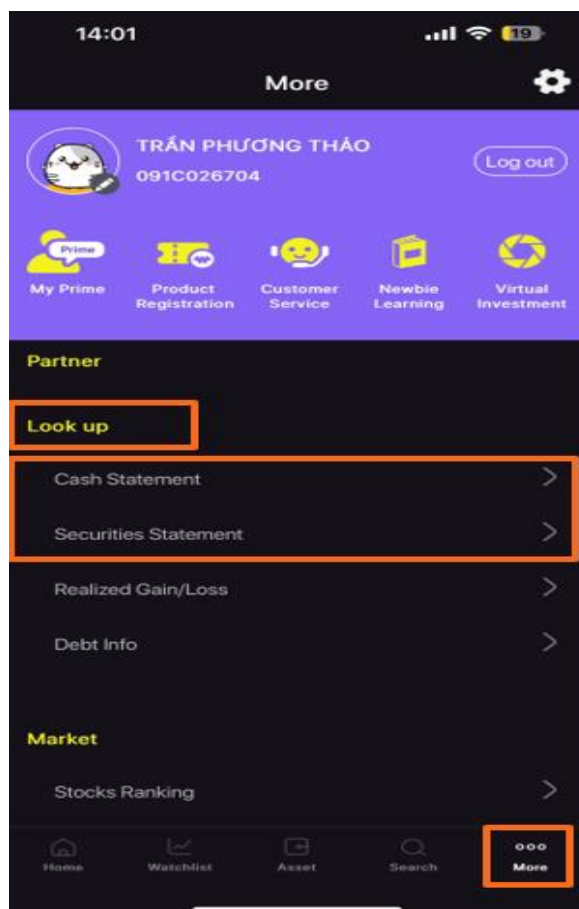
3.3. Money statement; Securities statement:

Clients can look up money statement and securities statement by: at the Search screen, select the tab Money statement or Securities statement

- Select a sub-account
- Enter information:
 - From: Enter the start date of the period for which you want to see the journal entry
 - To: Enter the end date of the period for which you want to see the journal entry



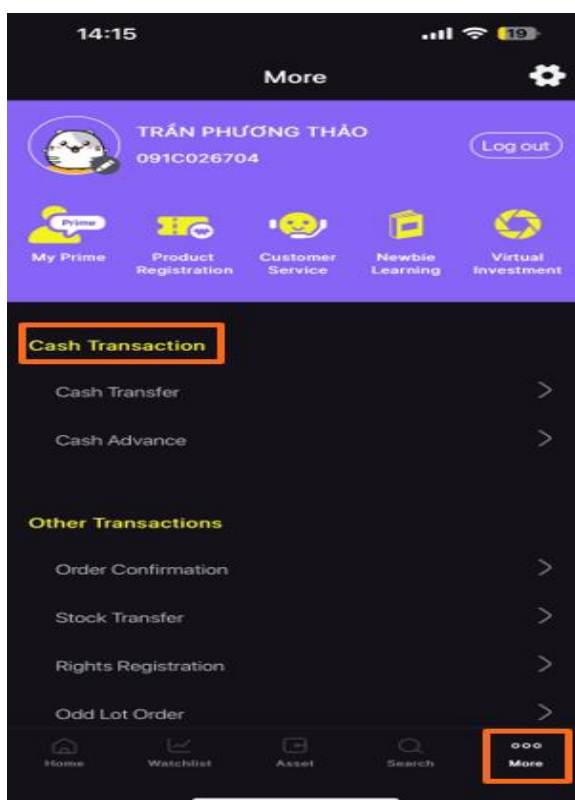
Or go to tab Utilities at Search section, select Cash statement or Securities statement: automatically switch to screen Cash statement or Securities statement:



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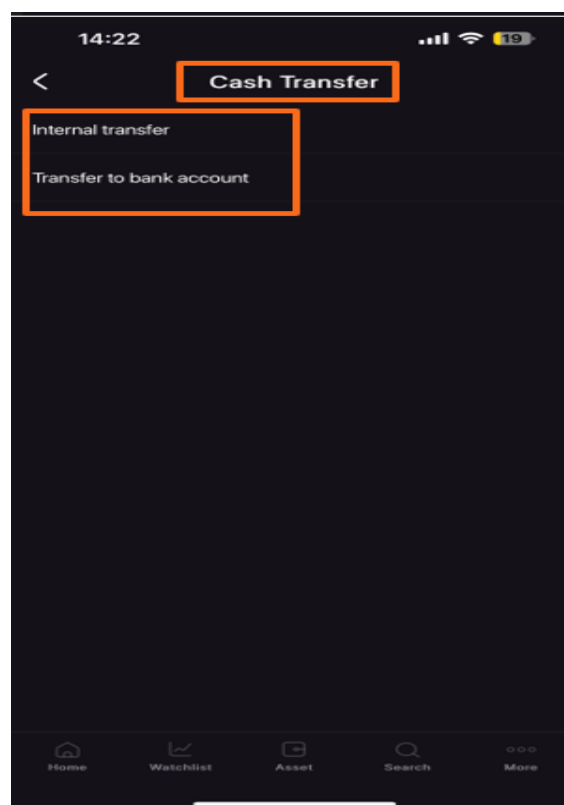
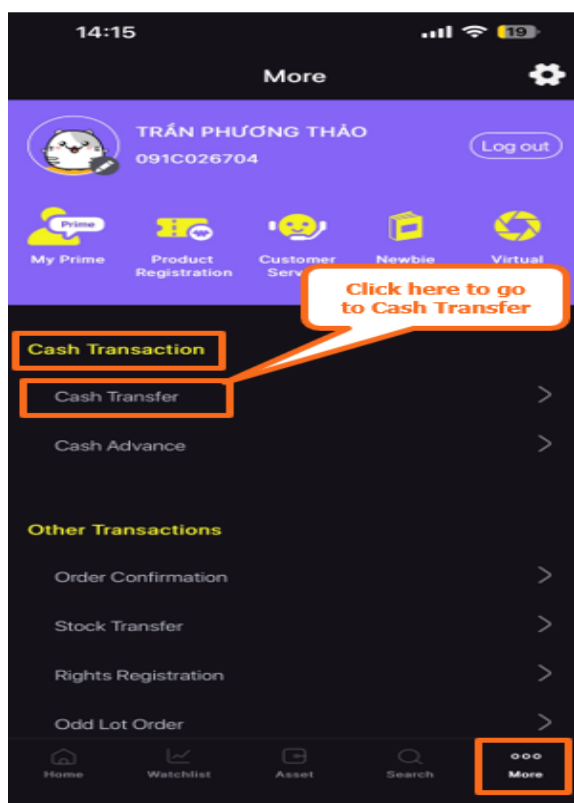
VI. TRANSACTION

At the screen tab Utilities, section Money transaction including Money transfer and Cash advance



1. Money transfer:

At the section Money transfer, select section Transfer switch to the screen including transfer section: Internal transfer and Transfer to Bank



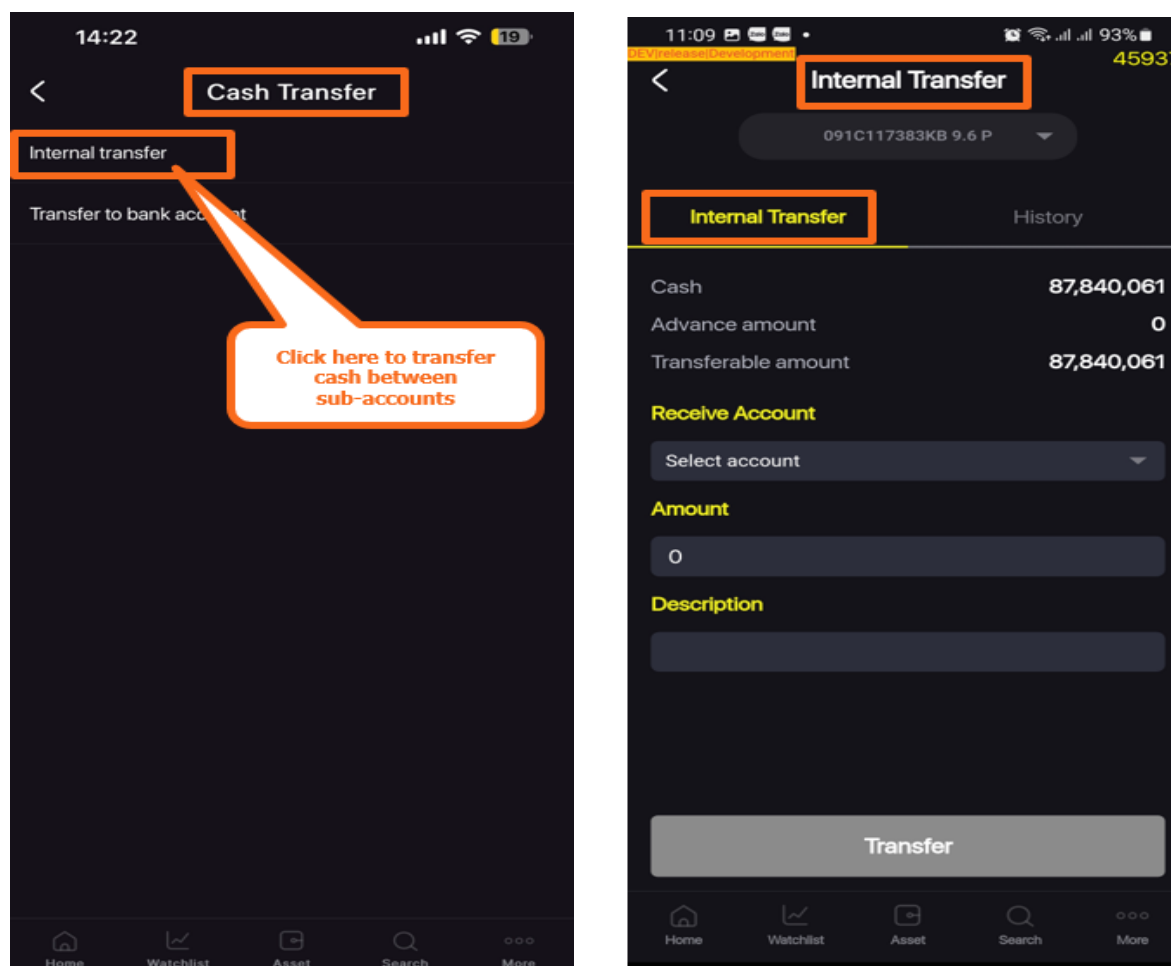
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1.1. Internal money transfer

- ❖ Internal money transfer

Internal money transfer is a transaction where Clients can transfer money between sub-accounts of main accounts. Internal transfer screen including: Internal money transfer and History

To perform an Internal money transfer, at the screen Money transfer, select Internal money transfer:



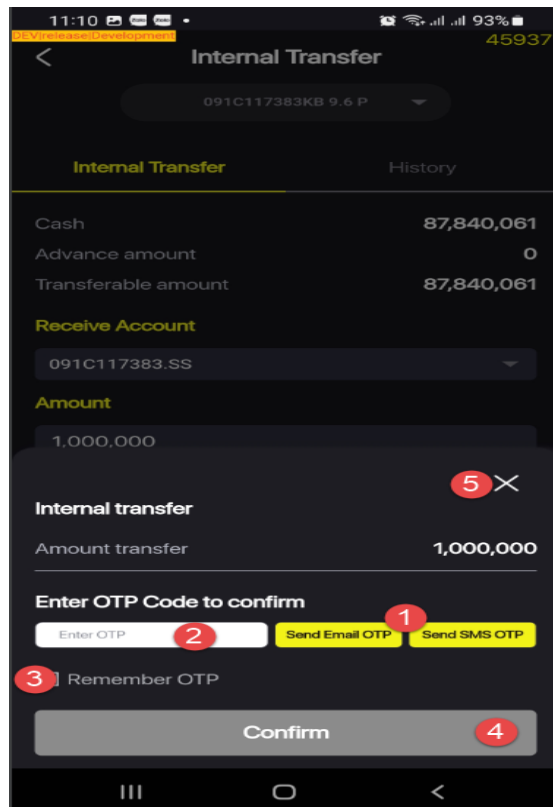
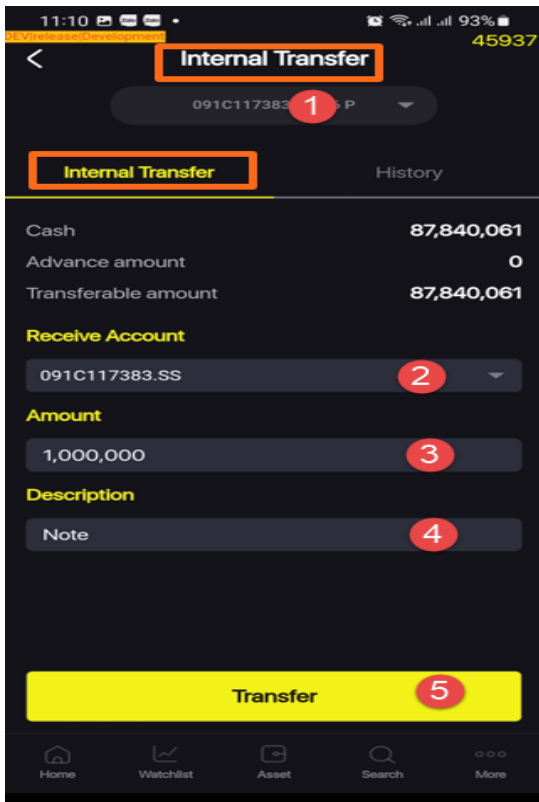
To perform an internal money transfer, clients follow these steps:

- ✓ Step 1: Select sub-account you want to make a transaction
- ✓ Step 2: Select the number of sub-account to receive money
- ✓ Step 3: Amount: Enter the amount of money to transfer
- ✓ Step 4: Enter note
- ✓ Step 5: Click Transfer to switch to the screen Confirm money transfer

At the screen confirm the transaction:

- ✓ Step 1: select Send SMS OTP to receive OTP or open KB OTP
- ✓ Step 2: Enter OTP you received or OTP on KB OTP
- ✓ Step 3: Save OTP/PIN so you do not need to re-enter for the next transaction
- ✓ Step 4: Select Confirm if you agree to make the transaction

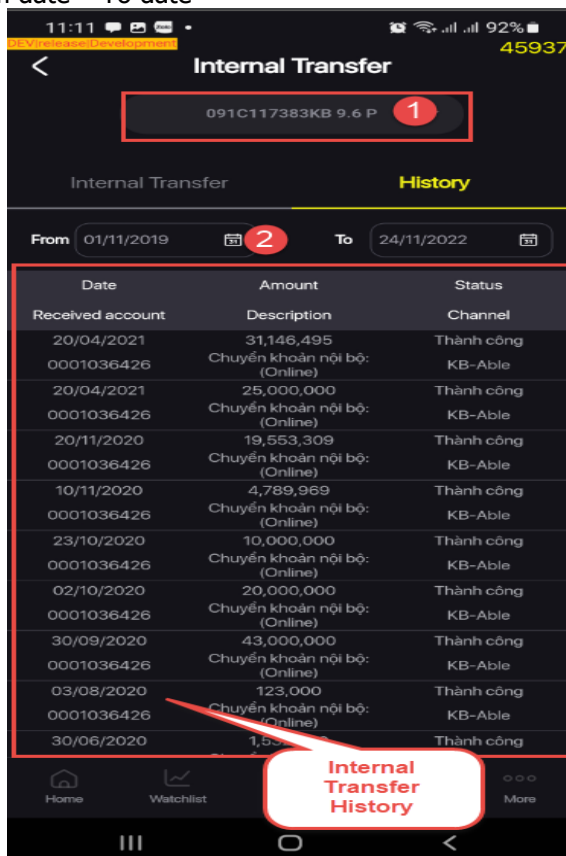
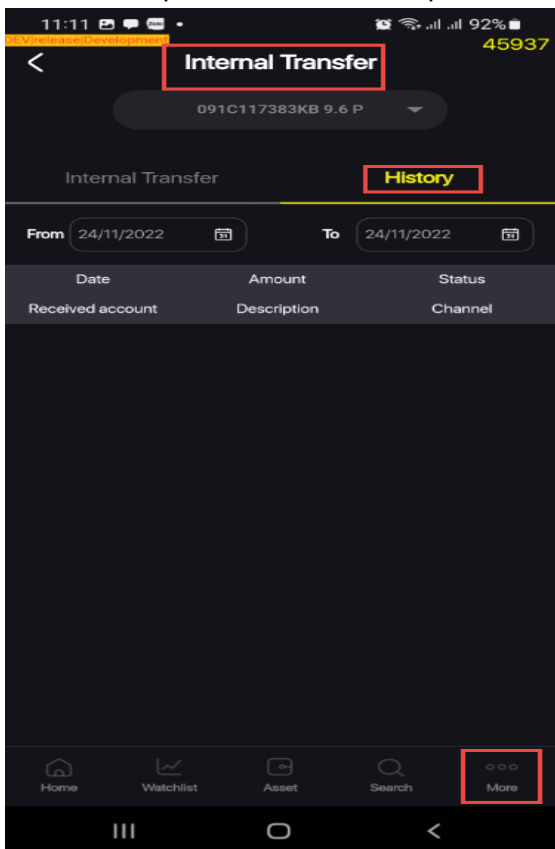
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❖ History of Internal transfer

To view the history of internal transfer, at tab Money transaction, screen Internal transfer select History:

- Step 1: Select sub-account you want to see
- Step 2: Select the search period: From date – To date



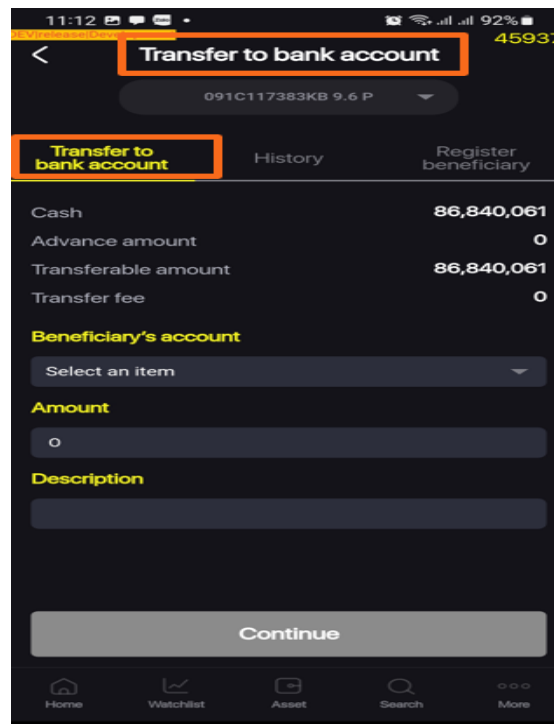
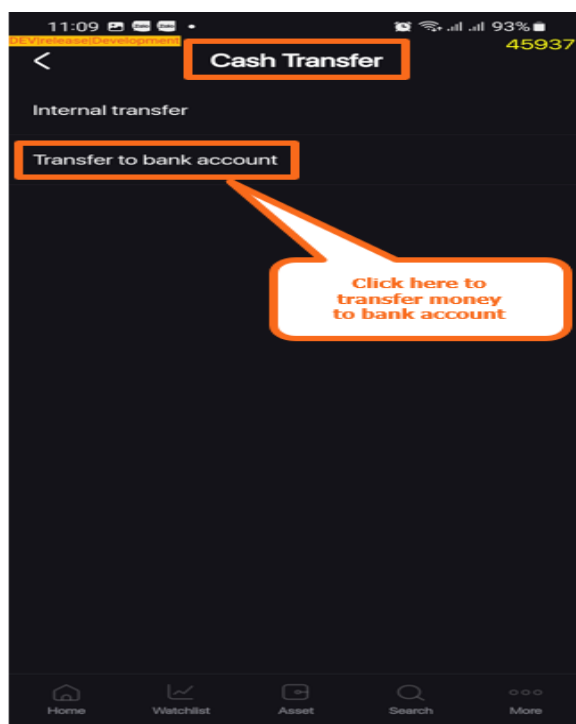
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1.2. Transfer to Bank

The screen of Transfer to Bank including 03 tabs: Transfer to Bank; History and Beneficiary registration

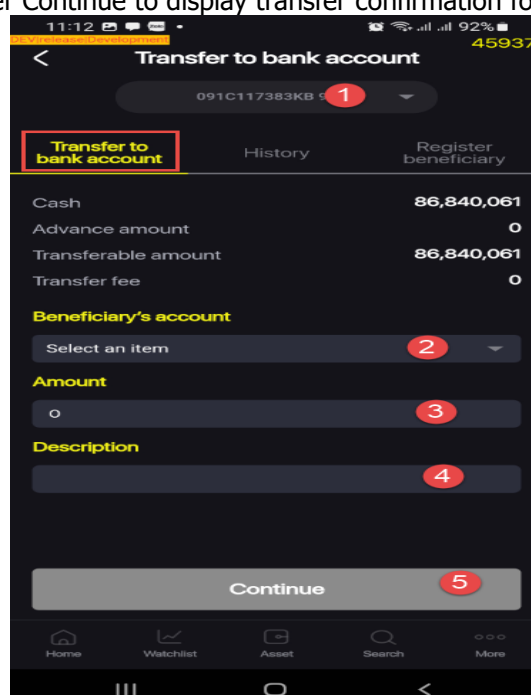
❖ Transfer to Bank

- Clients can transfer to bank account registered with KSBV
- To perform Transfer to Bank, at the screen Money transfer select Transfer to Bank:



To transfer to Bank, clients follow these steps:

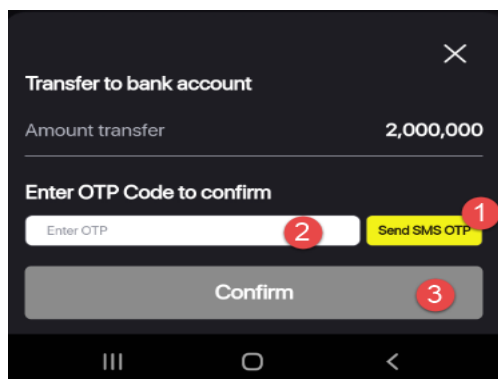
- ✓ Step 1: Select sub-account you want to make a transaction
- ✓ Step 2: Select beneficiary account registered with KBSV.
- ✓ Step 3: Enter the amount you want to transfer or select Money balance, system will copy the balance to amount
- ✓ Step 4: Enter Note
- ✓ Step 5: Enter Continue to display transfer confirmation form



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At Transaction confirmation screen:

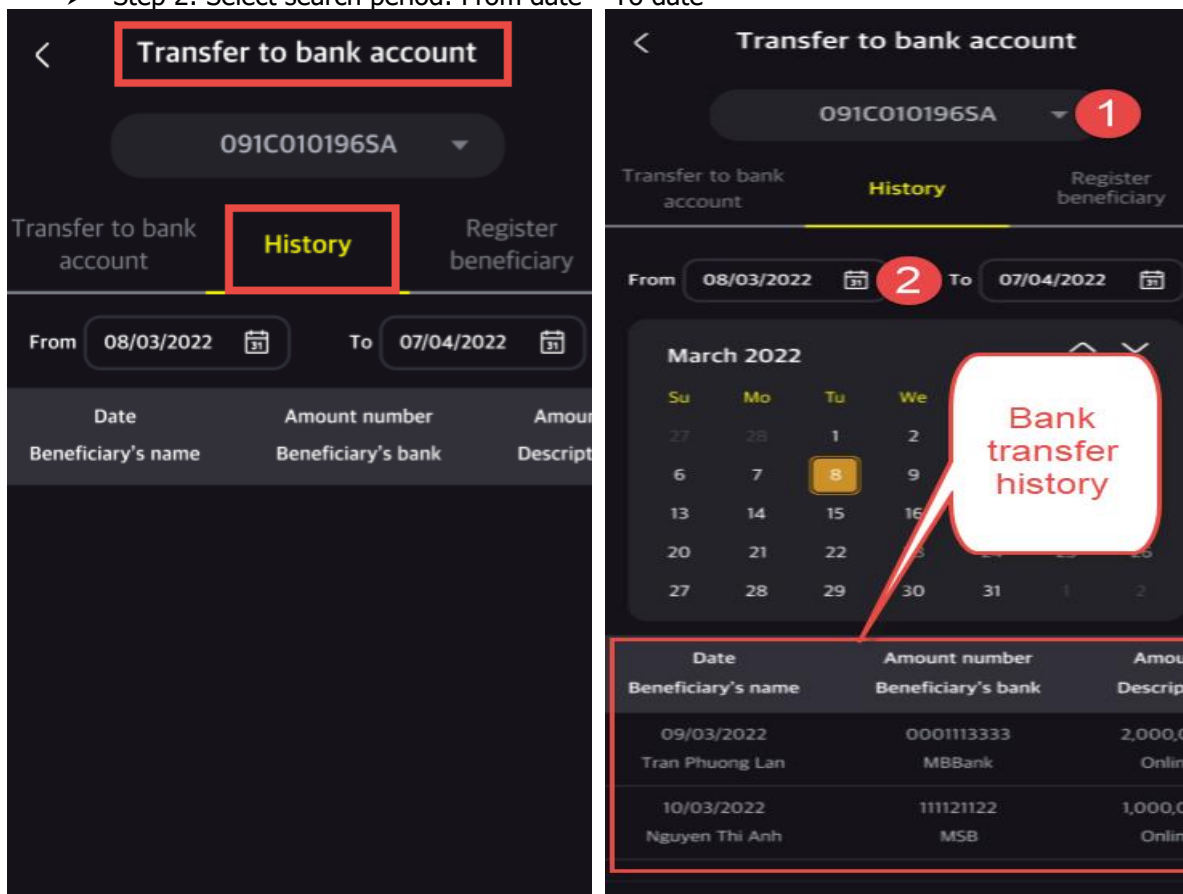
- ✓ Step 1: Select Send SMS OTP to receive OTP or open KB OTP
- ✓ Step 2: Enter OTP you received or OTP code on KB OTP
- ✓ Step 3: Enter Confirm if you agree to make a transaction



❖ **History**

To view history of money transfer to Bank, at tab Money transfer screen Transfer to Bank, select History:

- Step 1: Select sub-account you want to view
- Step 2: Select search period: From date – To date

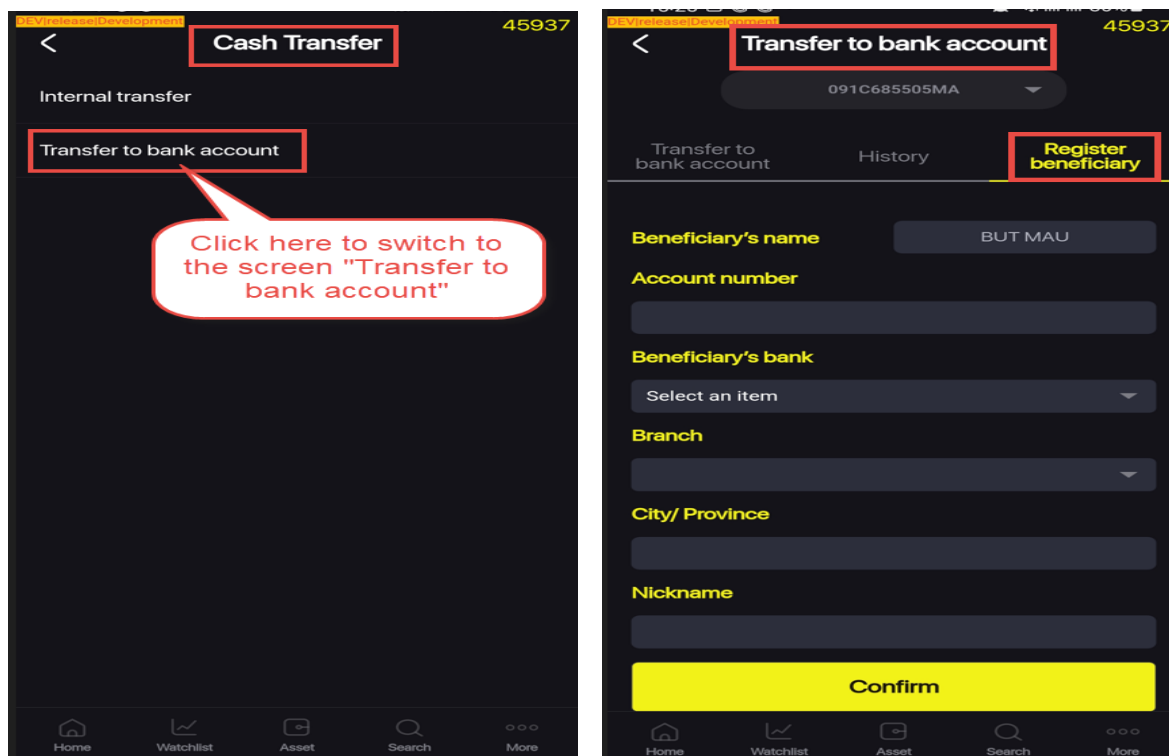


❖ **Beneficiary registration**

Clients can register beneficiary (with same account holders) on online system of KBSV.

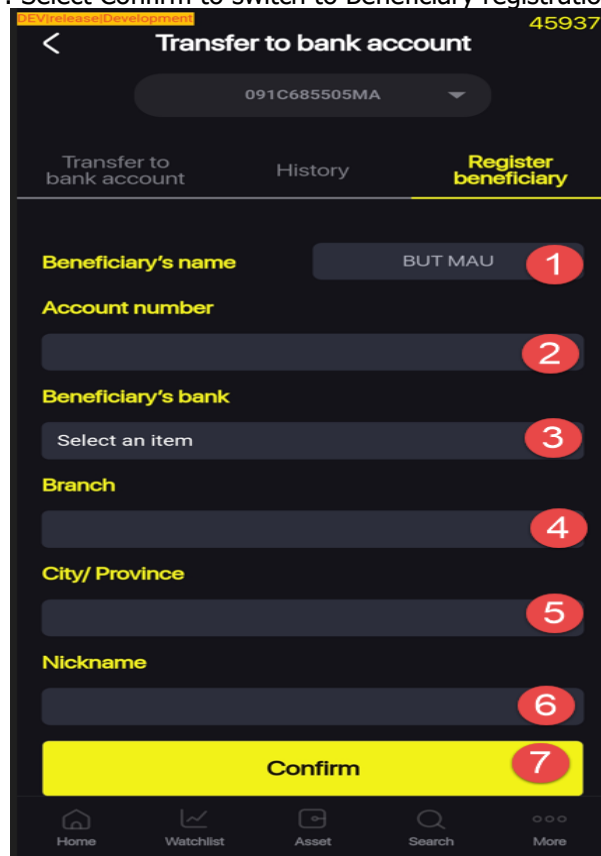
To register beneficiary account for Money transfer, at screen Transfer to Bank choose Beneficiary registration:

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To Beneficiary registration, clients follow these steps

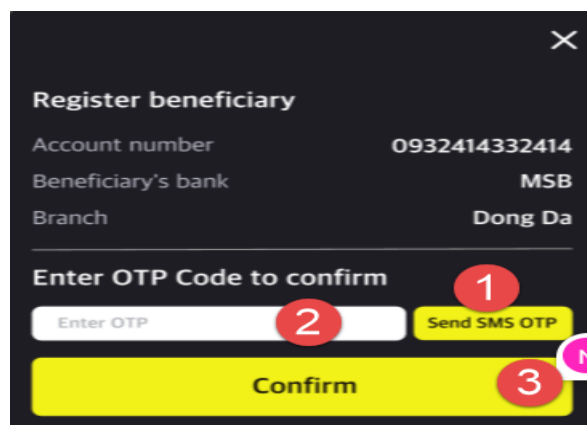
- ✓ Step 1: Name of beneficiary filled by systems is clients' name
- ✓ Step 2: Enter the beneficiary account
- ✓ Step 3: Choose Beneficiary bank
- ✓ Step 4: Select branch of beneficiary bank
- ✓ Step 5: Choose Province/City
- ✓ Step 6: Enter the suggested name (optional)
- ✓ Step 7: Select Confirm to switch to Beneficiary registration form



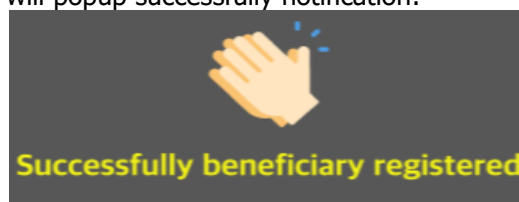
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At beneficiary registration form:

- ✓ Step 1: Select Send SMS OTP to receive OTP or open KB OTP
- ✓ Step 2: Enter OTP received or OTP code on KB OTP
- ✓ Step 3: Select Confirm if you agree to make a transaction



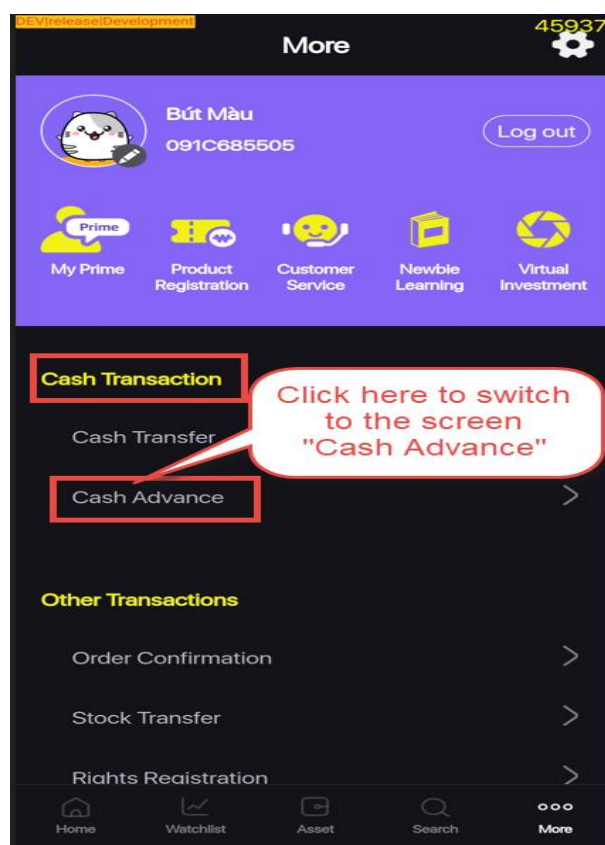
Beneficiary registration success will popup successfully notification:



2. Cash advance

Cash advance is the service that allow clients using securities money in advance when clearing date has not yet come. Currently, KBSV is providing instalment and automatic advance payment services.

To enter Cash advance, at the screen Utilities section Money transaction select Cash advance:



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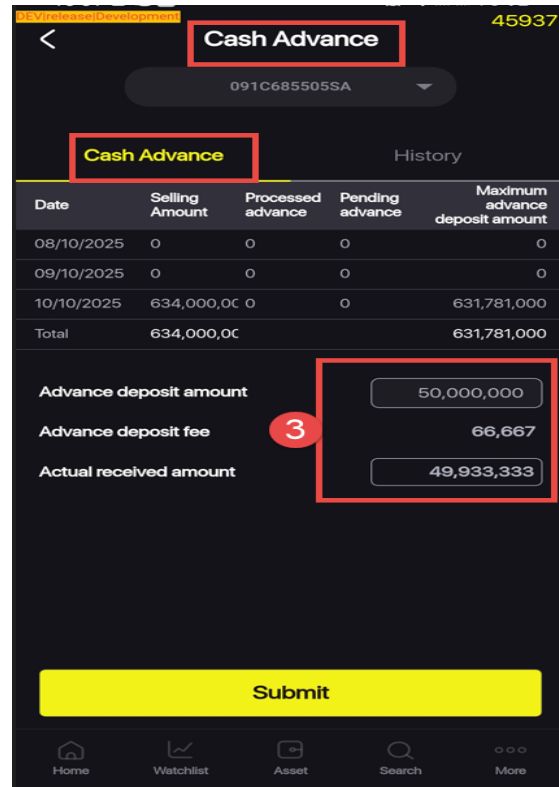
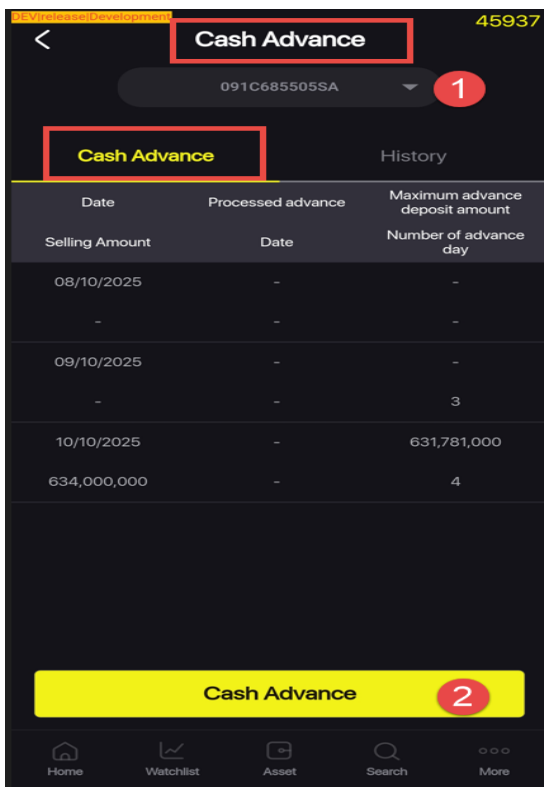
2.1. One-time Advance

In case the sub-account is not registered for automatic cash advance, the Client can by themselves advance the securities sale with the amount of money and pre-sale fee as prescribed by KBSV.

To self-advance the sale money, Client follows these steps:

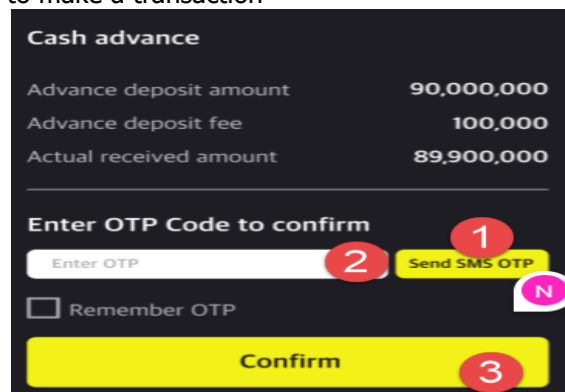
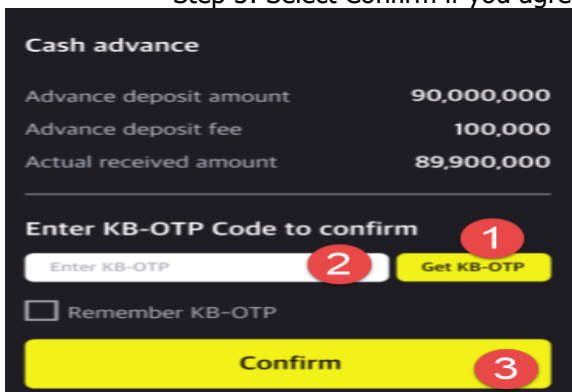
- Step 1: At the screen Cash advance select the sub-account that Client wants to advance securities sale. For automatic advance registered sub-accounts, this function is only for looking up information about the securities sale that has been automatically advanced.
- Step 2: Select Cash advance button to automatically switch to Cash advance screen.
- Step 3: Enter the amount of money that Client wants to advance (the advance amount must not be greater than the maximum securities sale advance). Client can enter the amount in 1 of 02 items Advance Amount or Actual Amount Received, the system automatically calculates the Advance Fee according to regulations and automatically fills in the remaining amount (Actual Amount Received = Advance Amount – Advance Fee)

Step 4: Select Confirm to display a Confirmation form



At the Cash advance Confirmation form:

- ✓ Step 1: Select Send SMS OTP to receive OTP or open KB OTP
- ✓ Step 2: Enter OTP received or OTP code on KB OTP
- ✓ Step 3: Select Confirm if you agree to make a transaction



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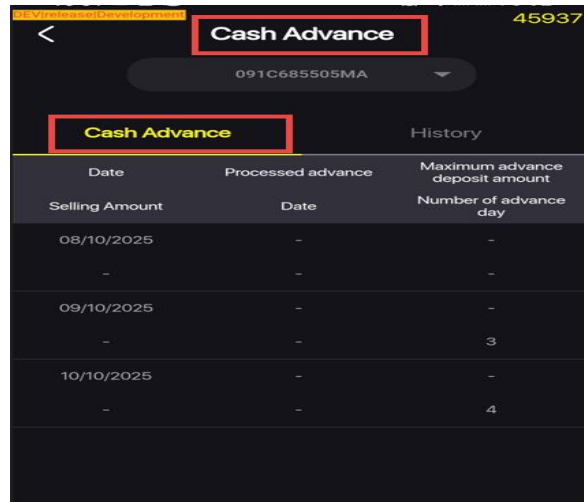
2.2. Automatic Advance

Automatic Advance a preminent service of KBSV in order to provide convenience for Clients in optimal use of the proceeds from the pending sale of securities.

The system will automatically calculate the amount of pending sale that Clients can use and immediately add to the purchasing ability to help clients place orders or clients can withdraw, transfer money according to their needs.

This saves clients from having to make multiple advances a day and charges the exact amount of money actually used.

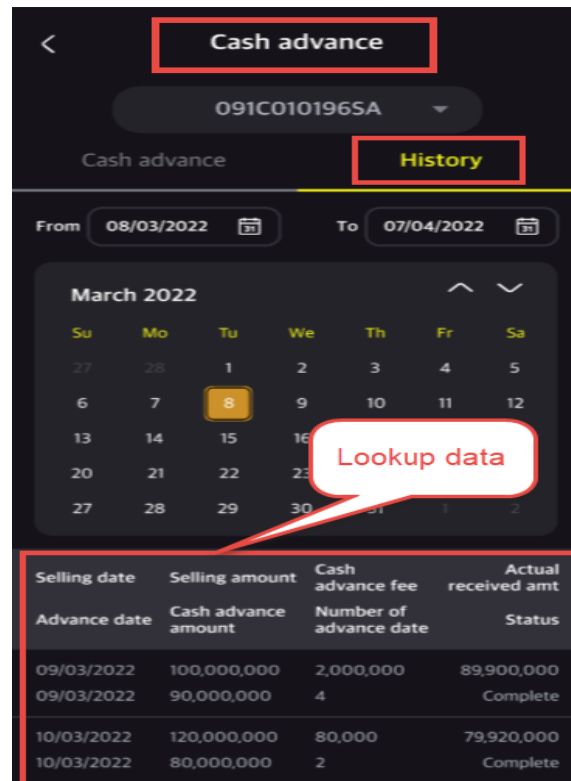
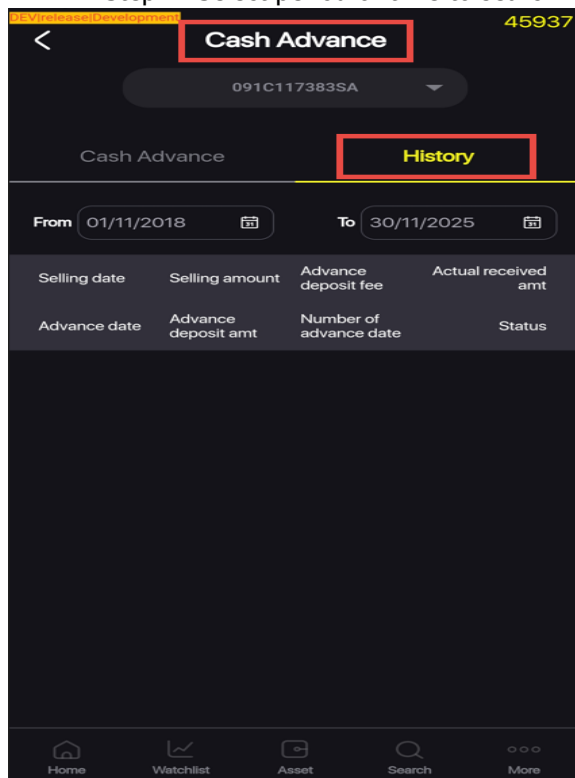
Clients who have registered for automatic advance service will not have to make an advance each time, but the system will automatically make a one-time advance at the end of the day with the method that clients pay the lowest advance fee.



2.3. Cash advance history

To search Cash advance history, at the screen Cash Advance select History:

- Step 1: Select a sub-account to search
- Step 2: Select period of time to search

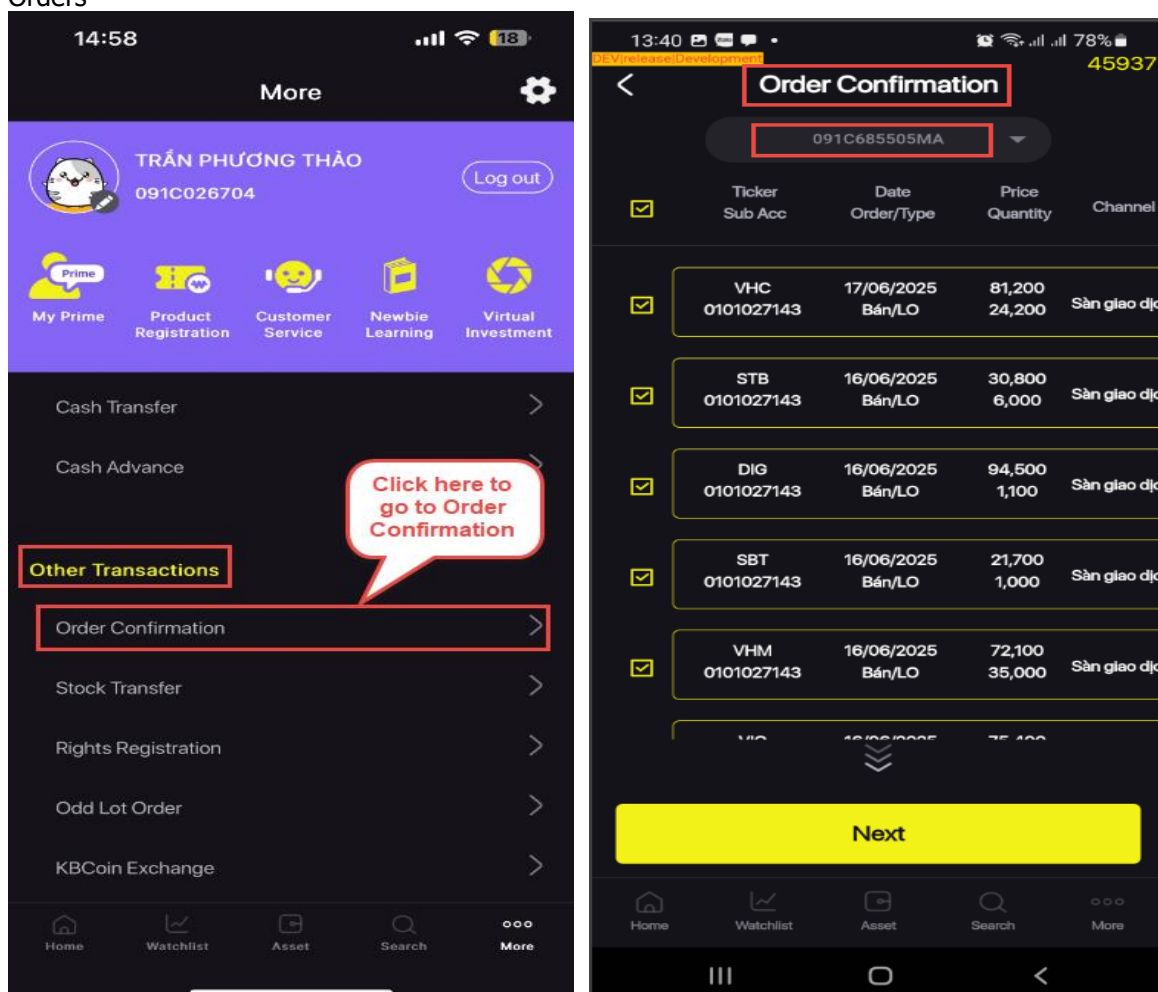


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VII. OTHER TRANSACTIONS

1. Confirm orders

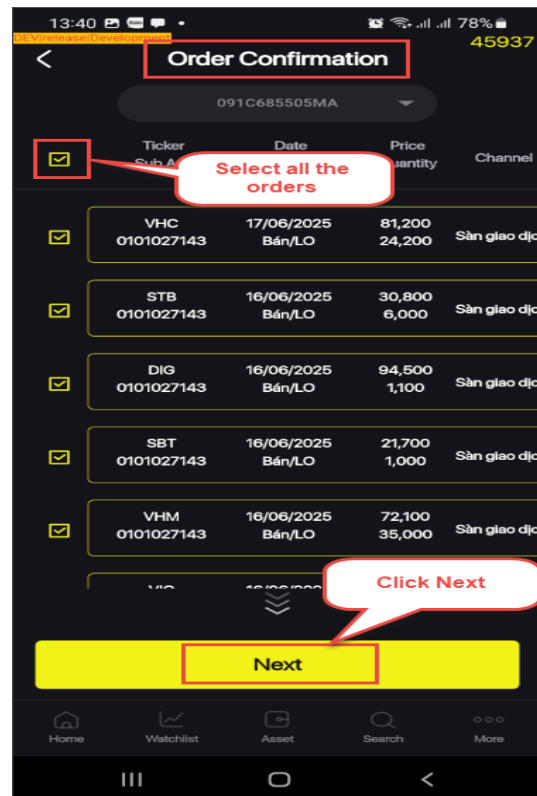
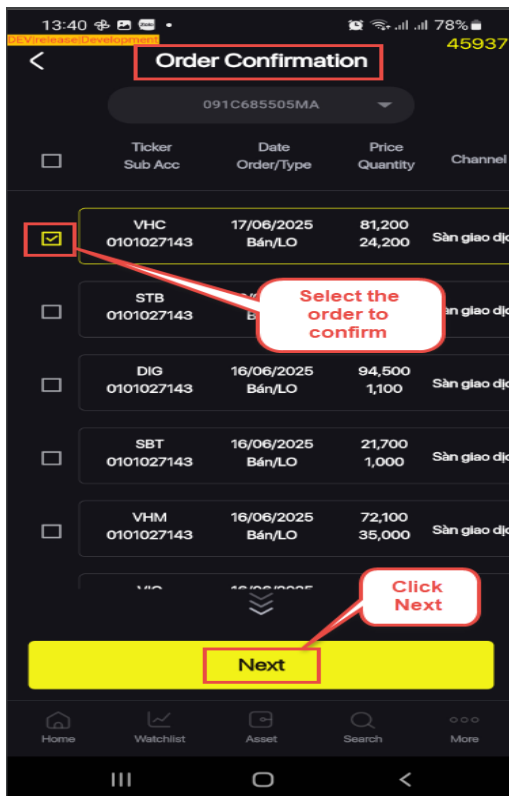
To confirm the Client's order, go to the Utilities in the Other transactions section, select Confirm Orders



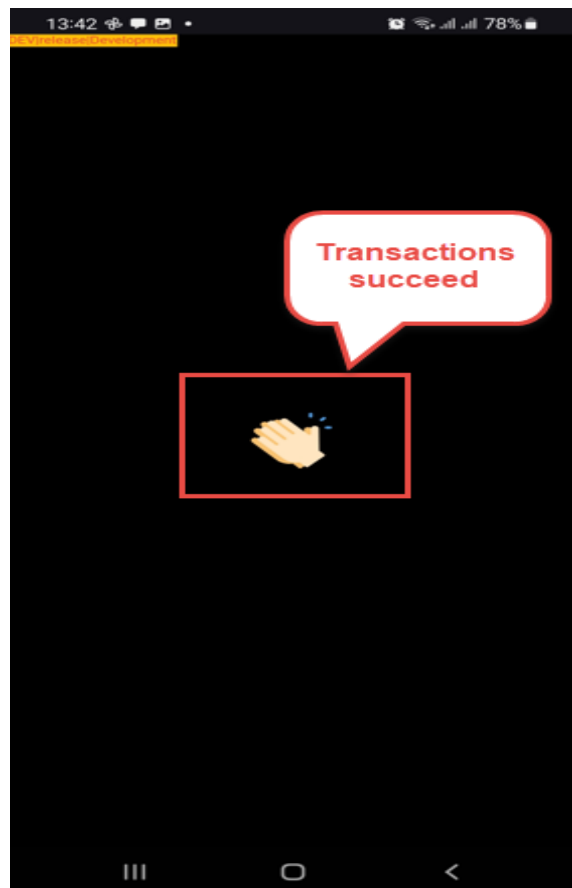
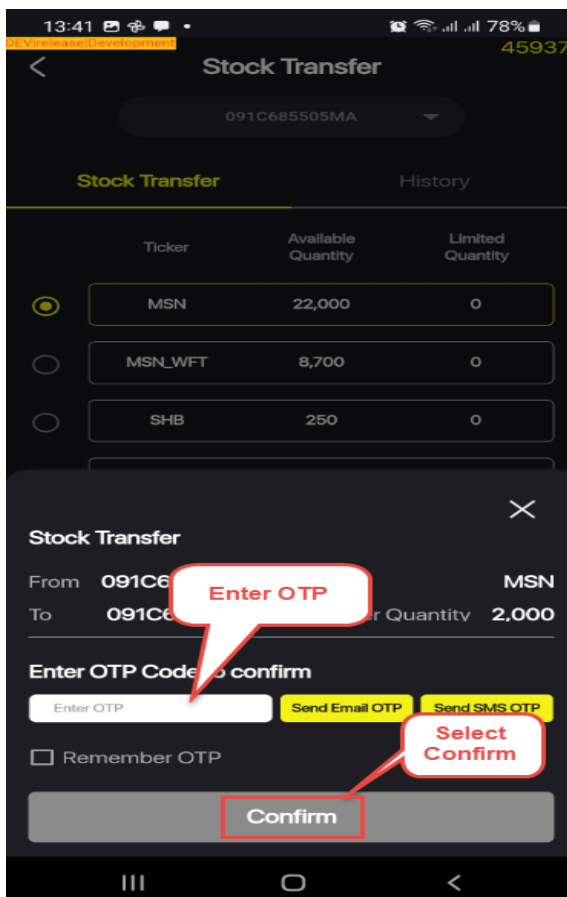
At the screen Confirm Orders

- Select the sub-account to confirm orders
- Select orders to confirm: Clients can select 1 or more orders or select all the orders to confirm by ticking the buttons right at each order to select each order or the button on the title bar to select all orders.

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- Select Continue to go to confirmation code input screen
- Enter confirmation code (SMS OTP; Email OTP or KB OTP)
- When orders are confirmed, on the screen displays a congratulation successful transaction popup



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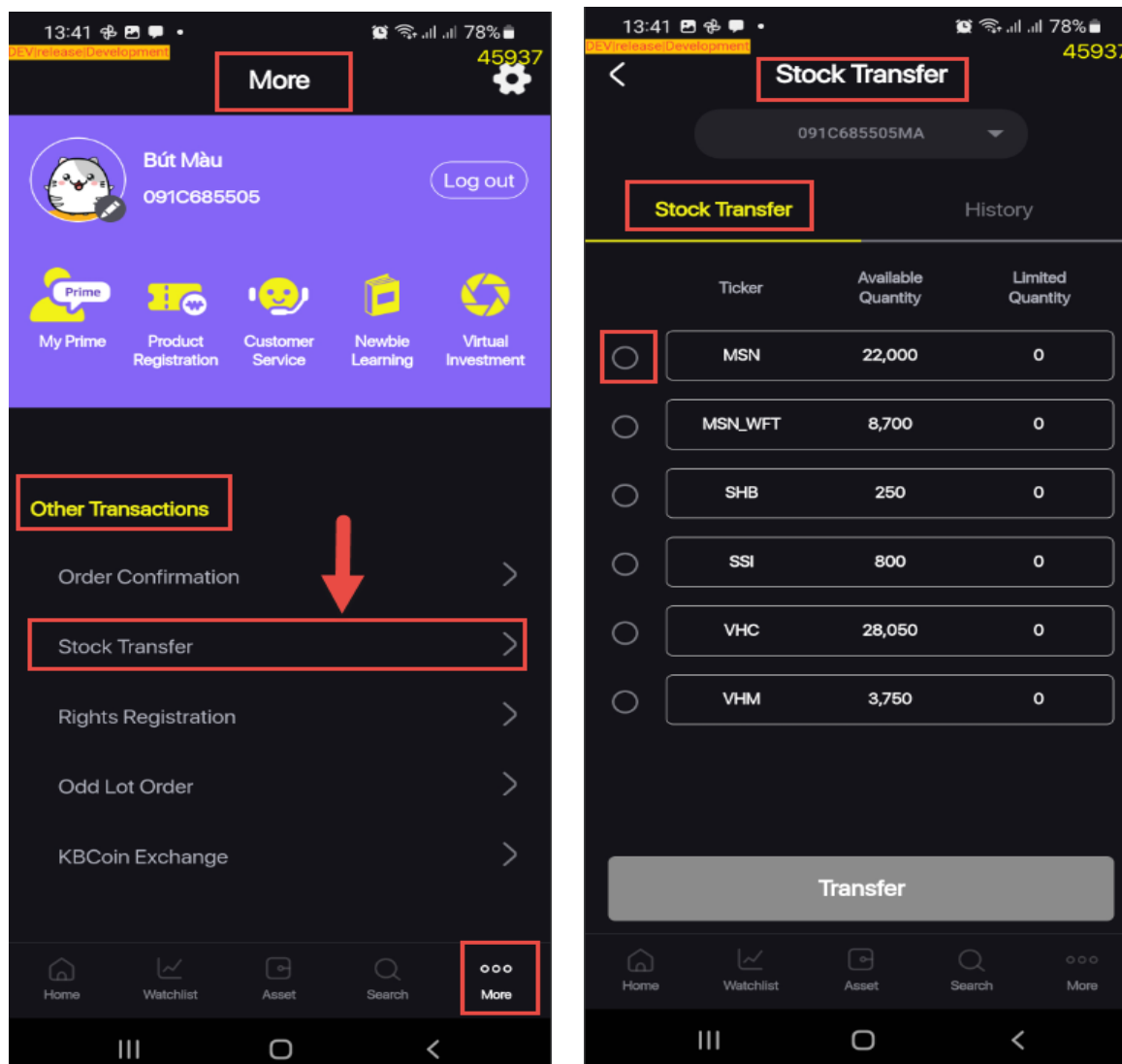
2. Securities transfer

Securities transfer screen includes 02 tabs: Securities transfer and History

2.1. Securities transfer

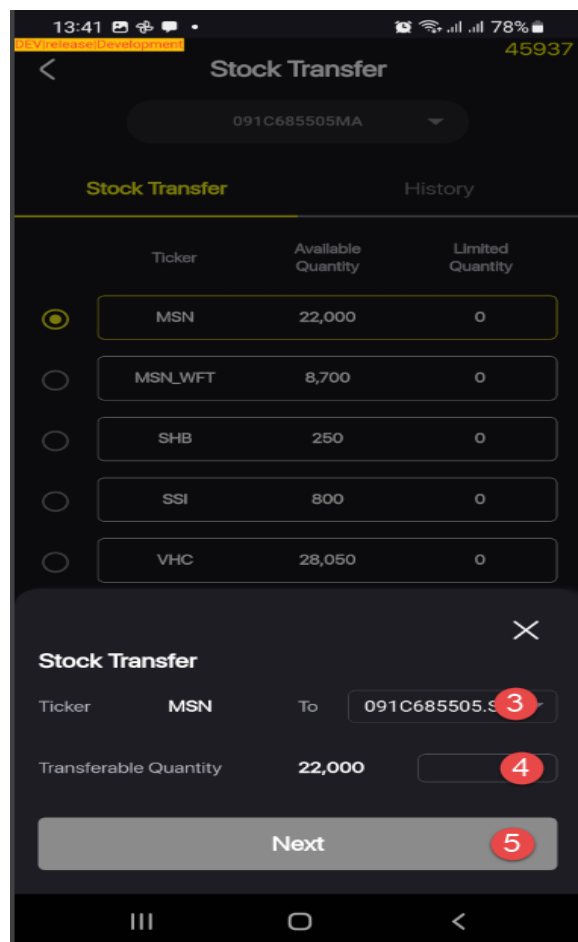
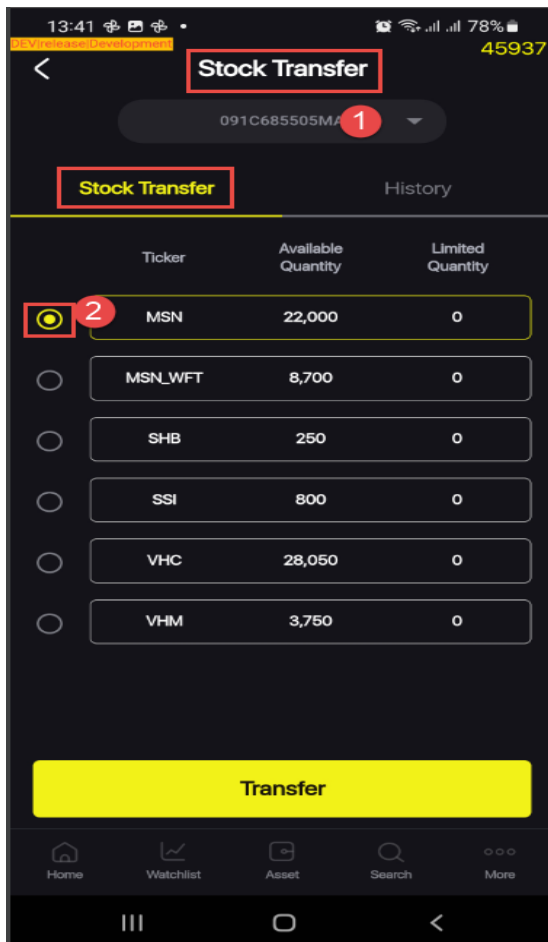
Securities transfer is a utility that helps Clients make securities transfers between sub-accounts in the same depository account number. With the Margin Account (MA), the condition for successful execution of the securities transfer transaction is that after the securities transfer, the MA safety ratio is greater than the safety ratio ($R_{tt} > 100\%$).

At the Utilities screen, Other transactions section, select the Securities transfer item to switch to the Securities transfer screen



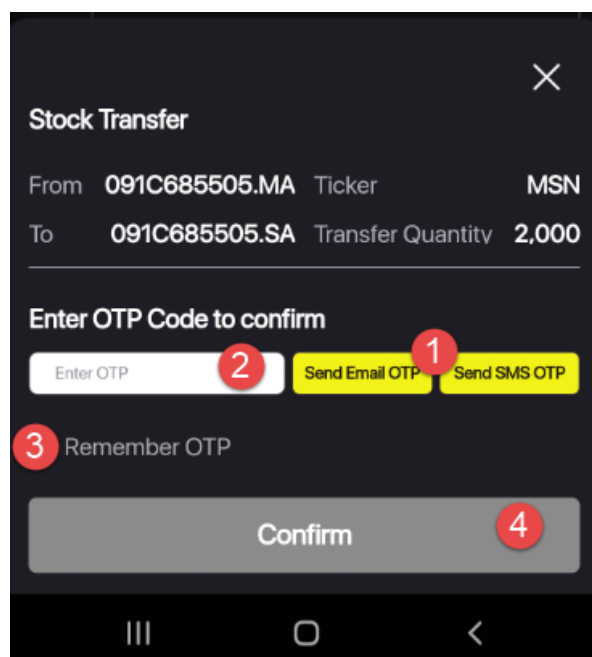
To use Securities transfer, Clients follow these steps:

- Step 1: Select the sub-account from which you want to transfer securities
- Step 2: Select the securities you want to transfer and click the Transfer button to appear the Securities transfer form.
- Step 3: Enter the number of the sub-account to which securities are transferred
- Step 4: Enter the freely transferable securities you want to transfer
- Step 5: Click Continue to appear confirmation form



At the Confirmation form:

- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction



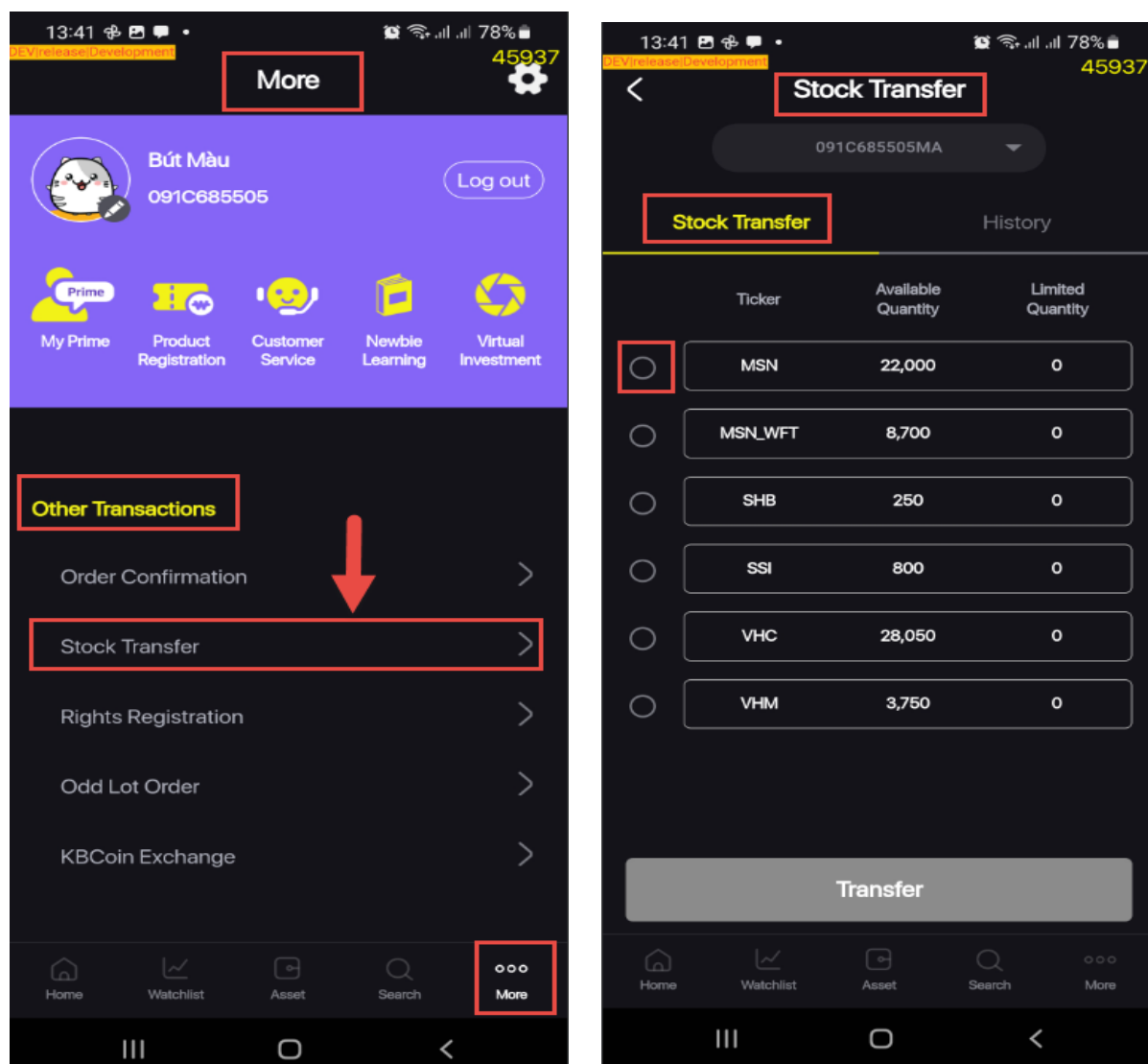
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2.2. History

To look up Securities transfer history, at the screen Securities transfer select tab History

Step 1: Select a sub-account to look up

Step 2: Select the period of time to look up: Start date – End date



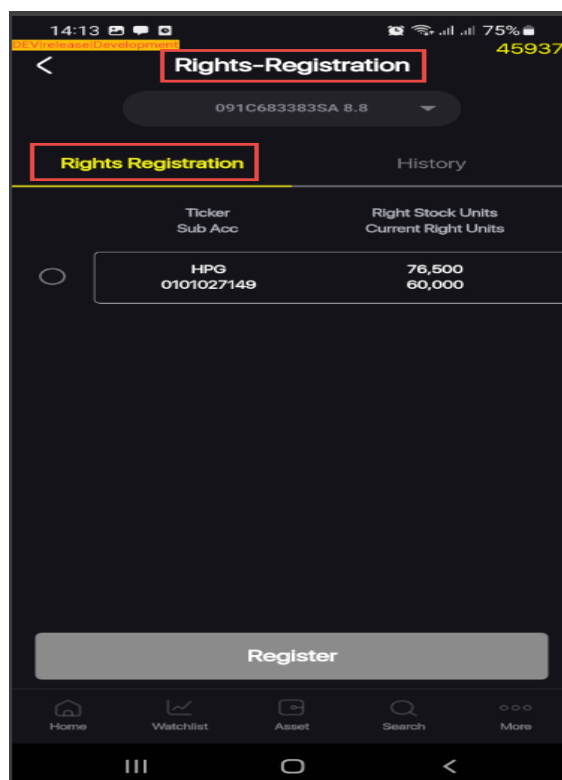
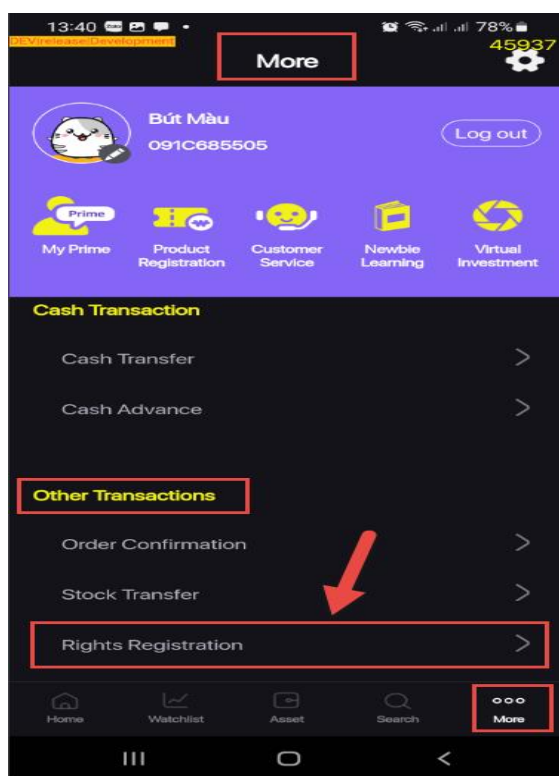
3. Register stock right

Register stock right is an utility that KBSV offers to Clients on KB Buddy app. In order to successfully execute a Register stock right transaction, the client's account must have enough available money to pay for the amount of securities registered to buy.

The Register stock right screen includes 02 tabs: Register stock right and History

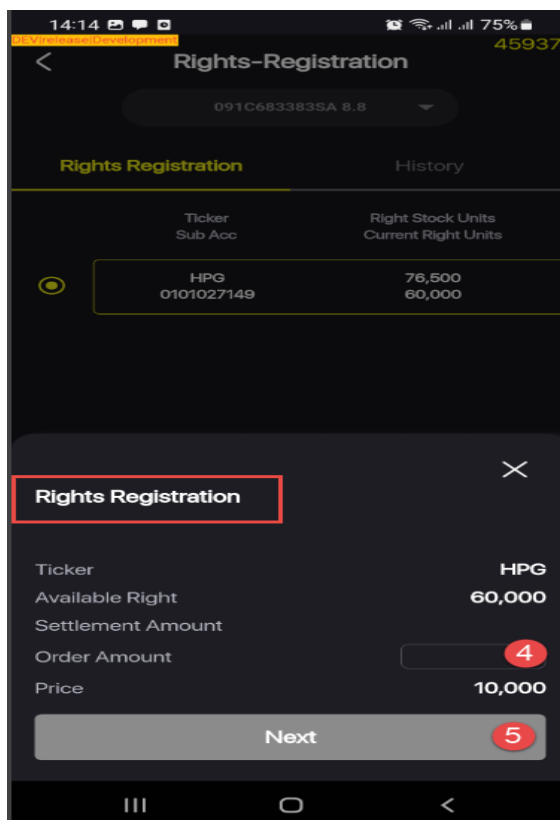
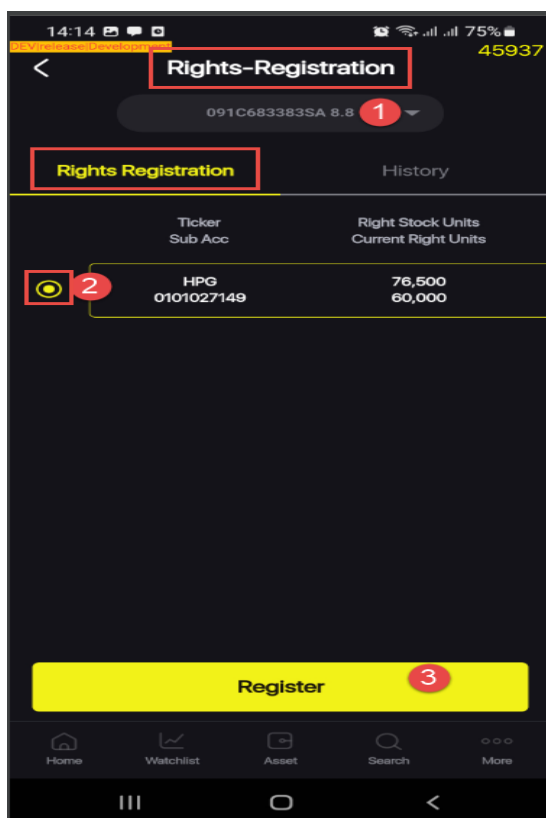
3.1. Register stock right

At the screen Utilities, Other transactions section, select Register stock right to go to the screen Register stock right:



To Register stock right, Clients can follow these steps:

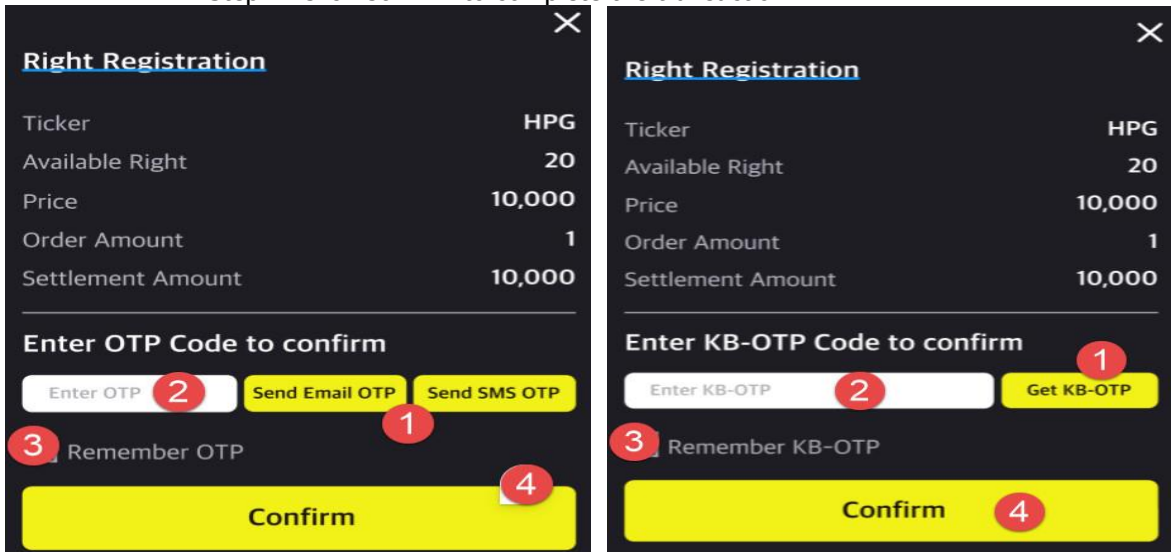
- Step 1: Select a sub-account that has securities right to buy.
- Step 2: Select the right you want to register and click Register to display the form Register stock right.
- Step 3: Enter the volume of securities registered to buy (this volume must be less than or equal to the volume of securities allowed to buy)
- Step 4: Click Continue to display the Confirmation form



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At the Confirmation form:

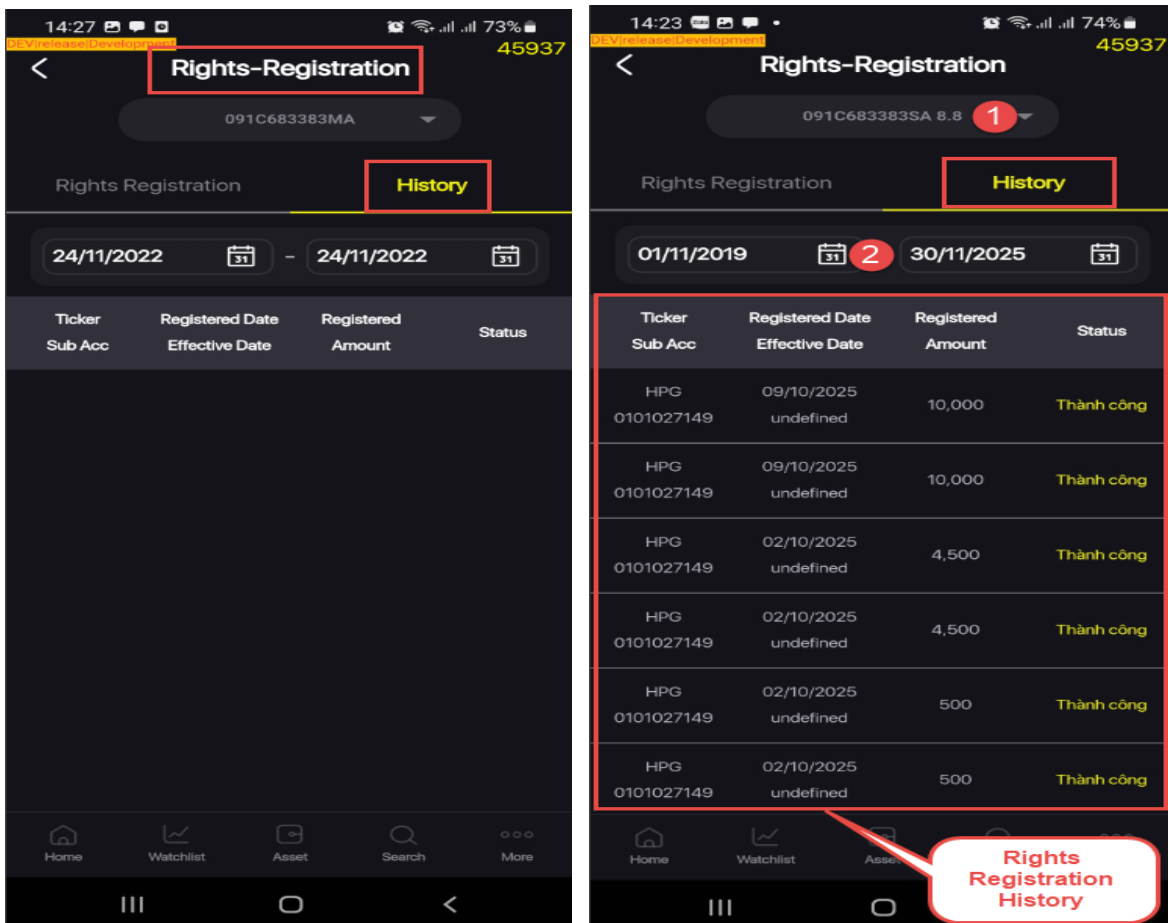
- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction



3.2. History

To look up History of Register stock right, at the screen Register stock right select the tab History

- Step 1: Select a sub-account to look up
- Step 2: Select the period of time to look up: Start date – End date



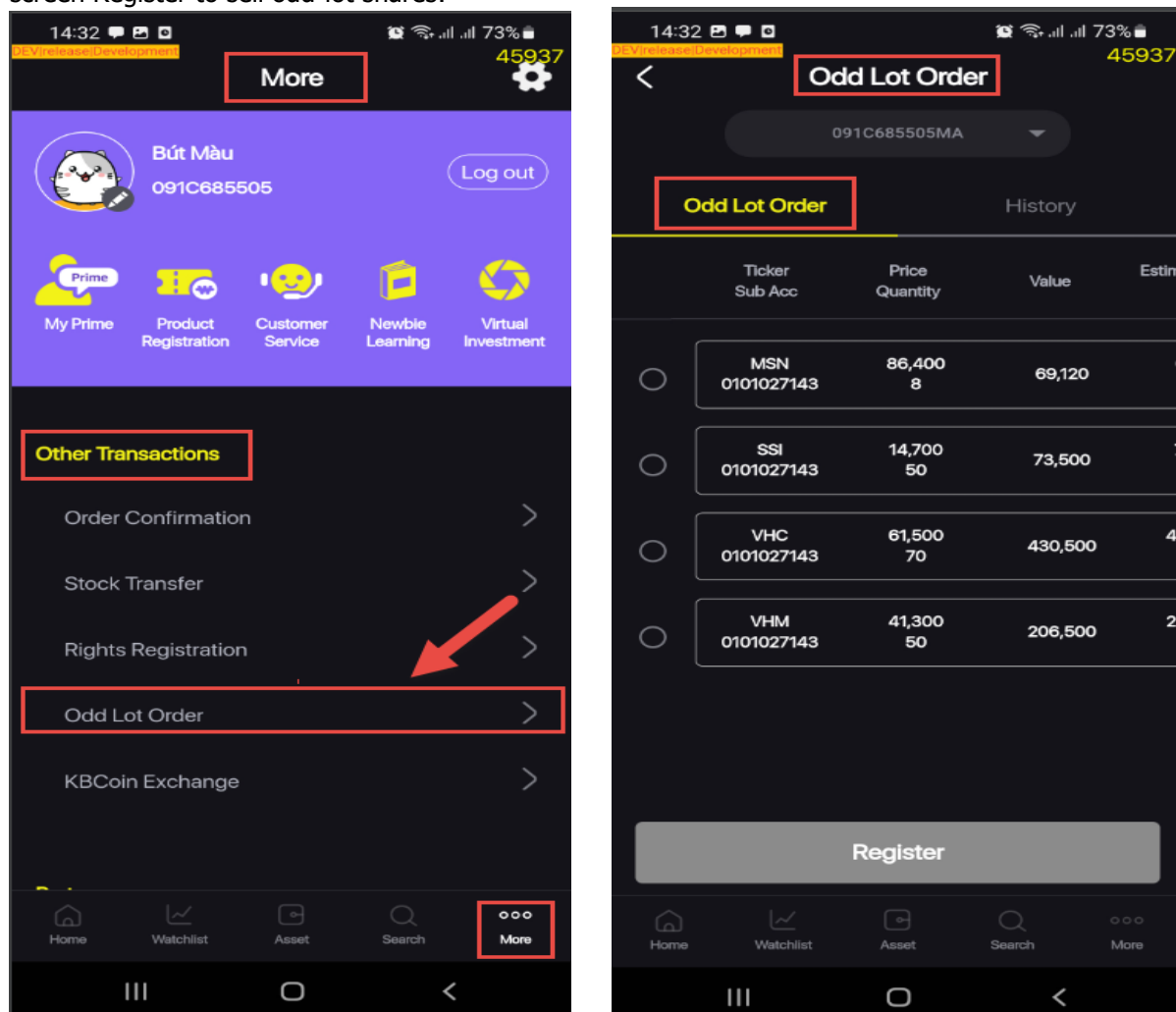
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4. Register to sell odd-lot

Register to sell odd-lot is the transaction that Clients sell odd-lot shares to a securities company (KBSV). The screen Register to sell odd-lot shares includes 02 tabs: Register to sell odd-lot shares and History

4.1. Register to sell odd-lot shares

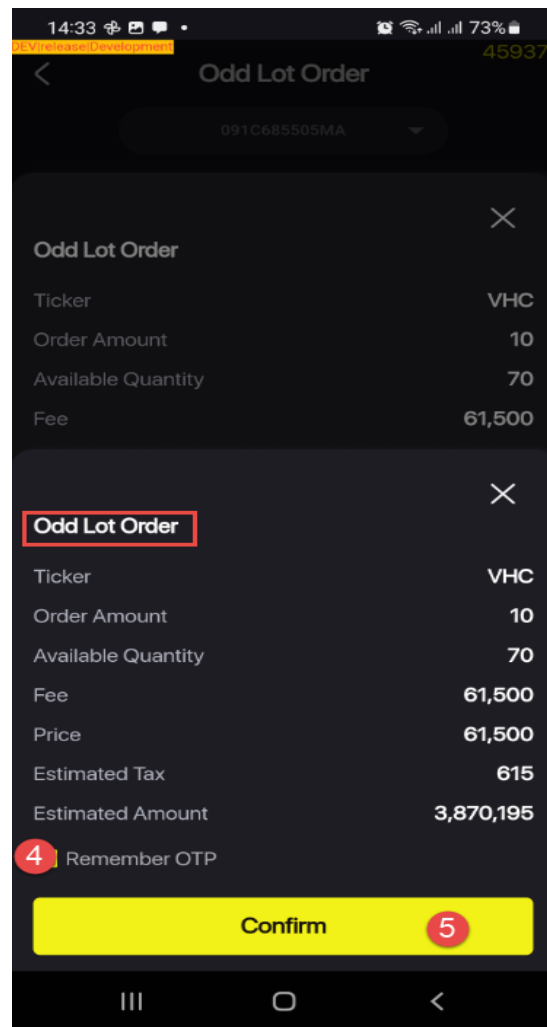
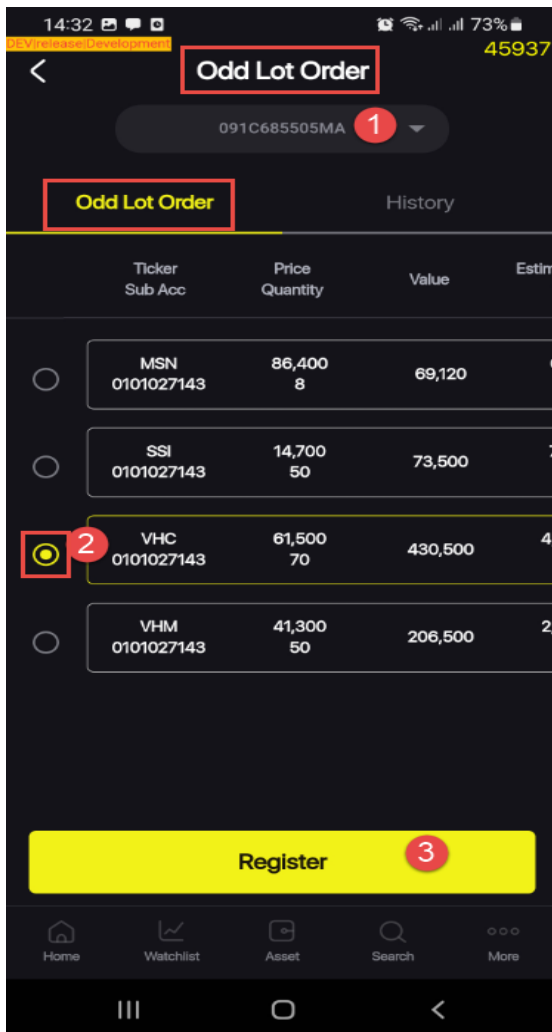
At the screen Utilities, Other transactions section, select Register to sell odd-lot shares to go to the screen Register to sell odd-lot shares:



To Register to sell odd-lot shares Clients can follow these steps:

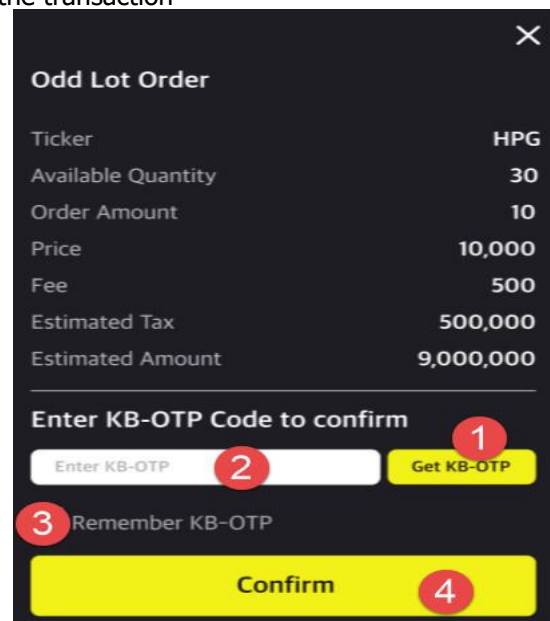
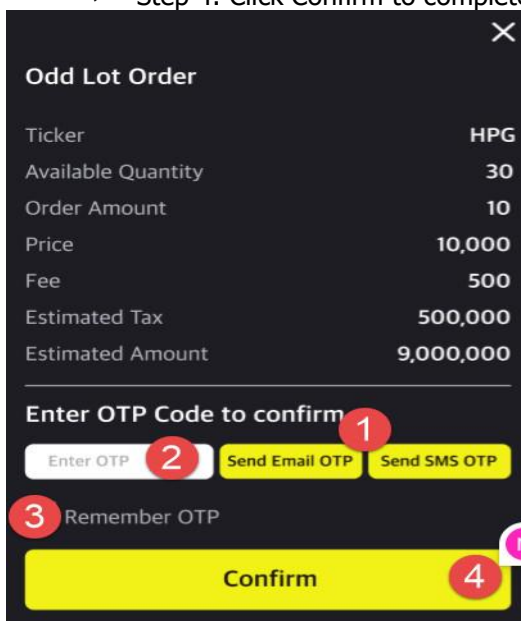
- Step 1: Select a sub-account that has odd-lot shares to sell.
- Step 2: Select odd-lot stock tickers to sell and click Register to display the form Register to sell odd-lot shares.
- Step 3: Enter the Volume to sell in Register Volume. The system will calculate the Estimated Actual Received Amount, Odd Lot Transaction Fee, Estimated Tax
- Step 4: Click Continue to display the Confirmation form

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At the Confirmation form:

- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction



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4.2. History

To look up History of Register sell odd-lot shares, at the screen Register to sell odd-lot shares select tab History

- Step 1: Select a sub-account to look up
- Step 2: Select the period of time to look up: Start date – End date

5. Exchange KBCoin

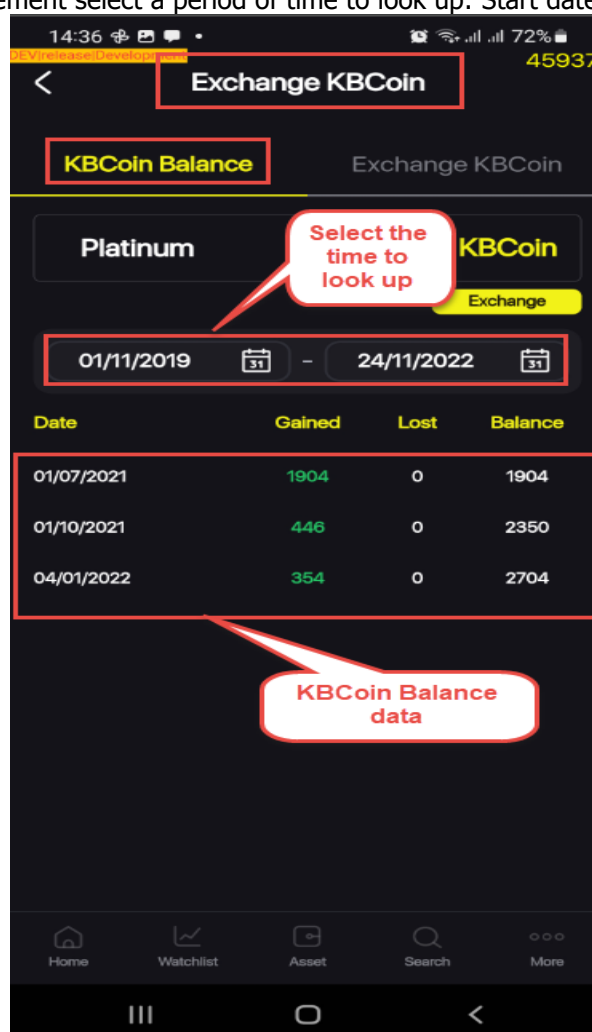
Exchange KBCoin is a utility only on KB Buddy app built for clients. Clients can exchange KBCoin to gifts or products when there is an event.

The Exchange KBCoin screen includes 02 tab: Exchange KBCoin and KBCoin Statement

5.1. KBCoin Statement

To look up KBCoin Statement, at the screen Exchange KBCoin select tab KBCoin Statement

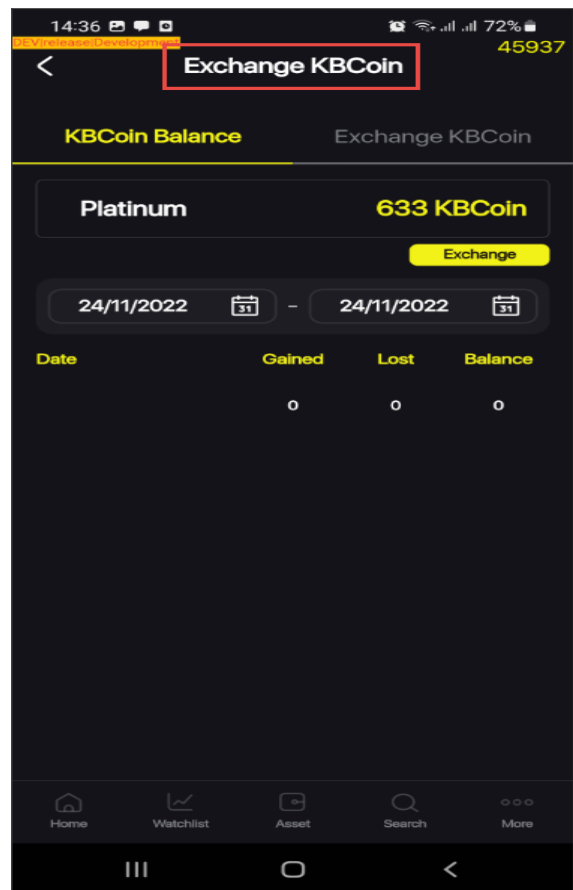
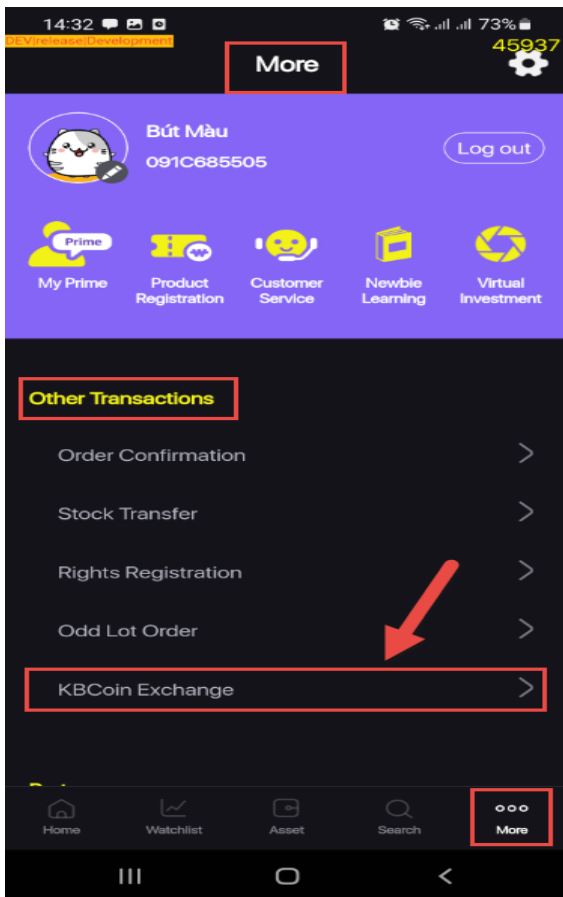
At the screen KBCoin Statement select a period of time to look up: Start date – End date



5.2. Exchange KBCoin

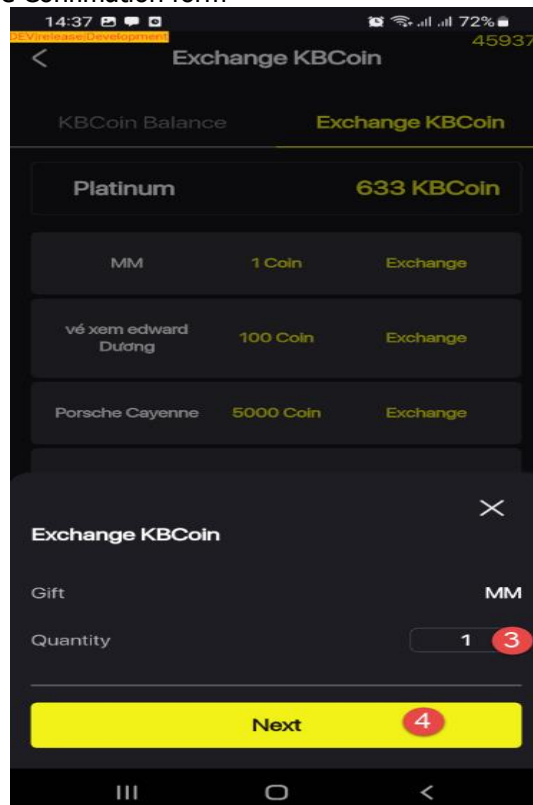
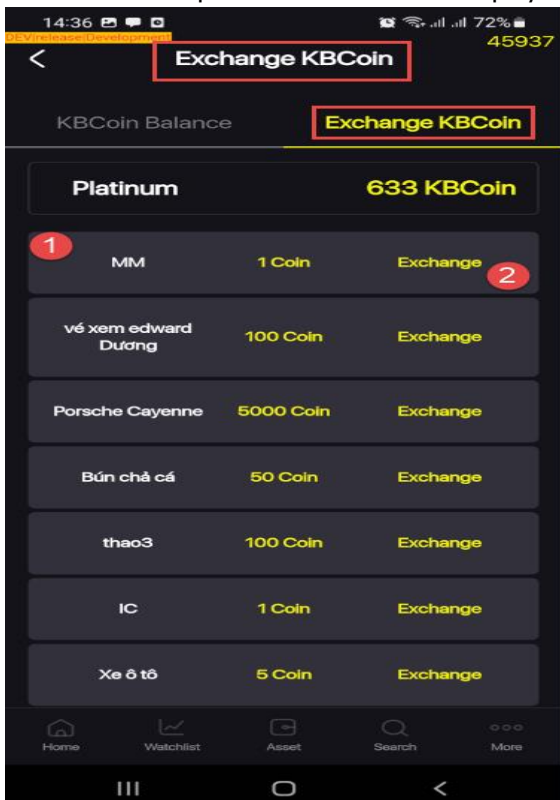
At the screen Utilities, Other transactions section, select Exchange KBCoin to go to the screen Exchange KBCoin:

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To Exchange KBCoin Clients can follow these steps:

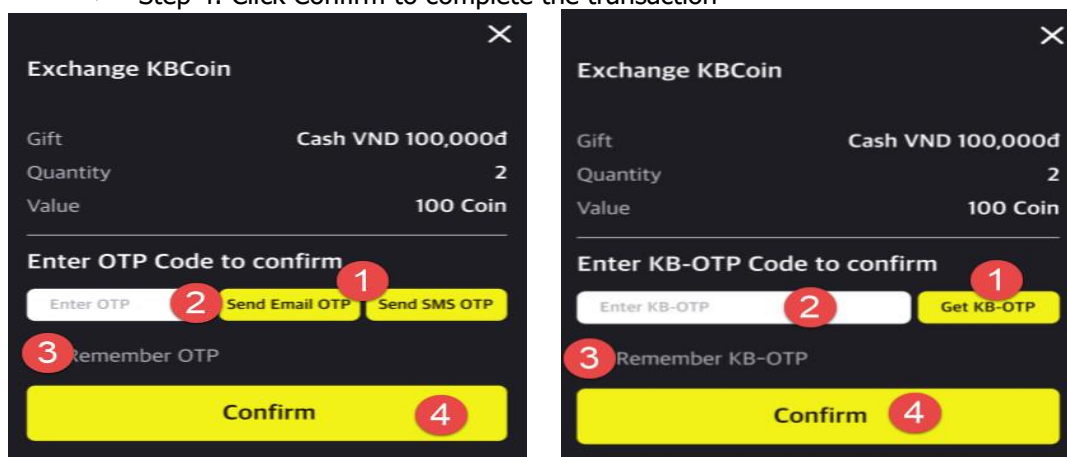
- Step 1: Select a type of gifts to exchange.
- Step 2: Click Exchange button to display Exchange KBCoin form.
- Step 3: Enter Amount of gifts to exchange into Register Amount
- Step 4: Click Continue to display the Confirmation form



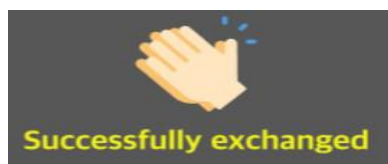
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At the Confirmation form:

- ✓ Step 1: Click the button Send SMS OTP or Email OTP to get an OTP code or open KB OTP.
- ✓ Step 2: Enter the OTP received or the OTP from KB OTP
- ✓ Step 3: Save the OTP/PIN not to re-enter it for next transactions
- ✓ Step 4: Click Confirm to complete the transaction

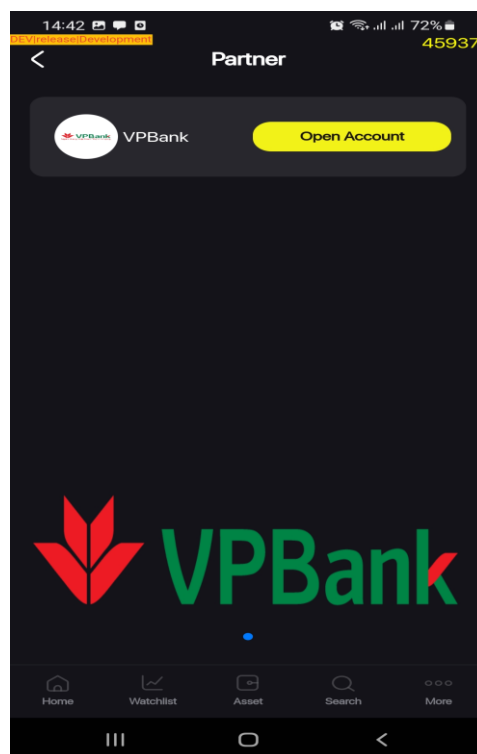


Exchange KBCoin succeeds and a notification appears:



VIII. PARTNER & FRIENDS REFERRAL PROGRAM

You enjoy the benefits when registering partner programs associated with KBSV. To register to participate in these programs, please go to "Add" and select "PARTNER & FRIENDS REFERRAL PROGRAM"

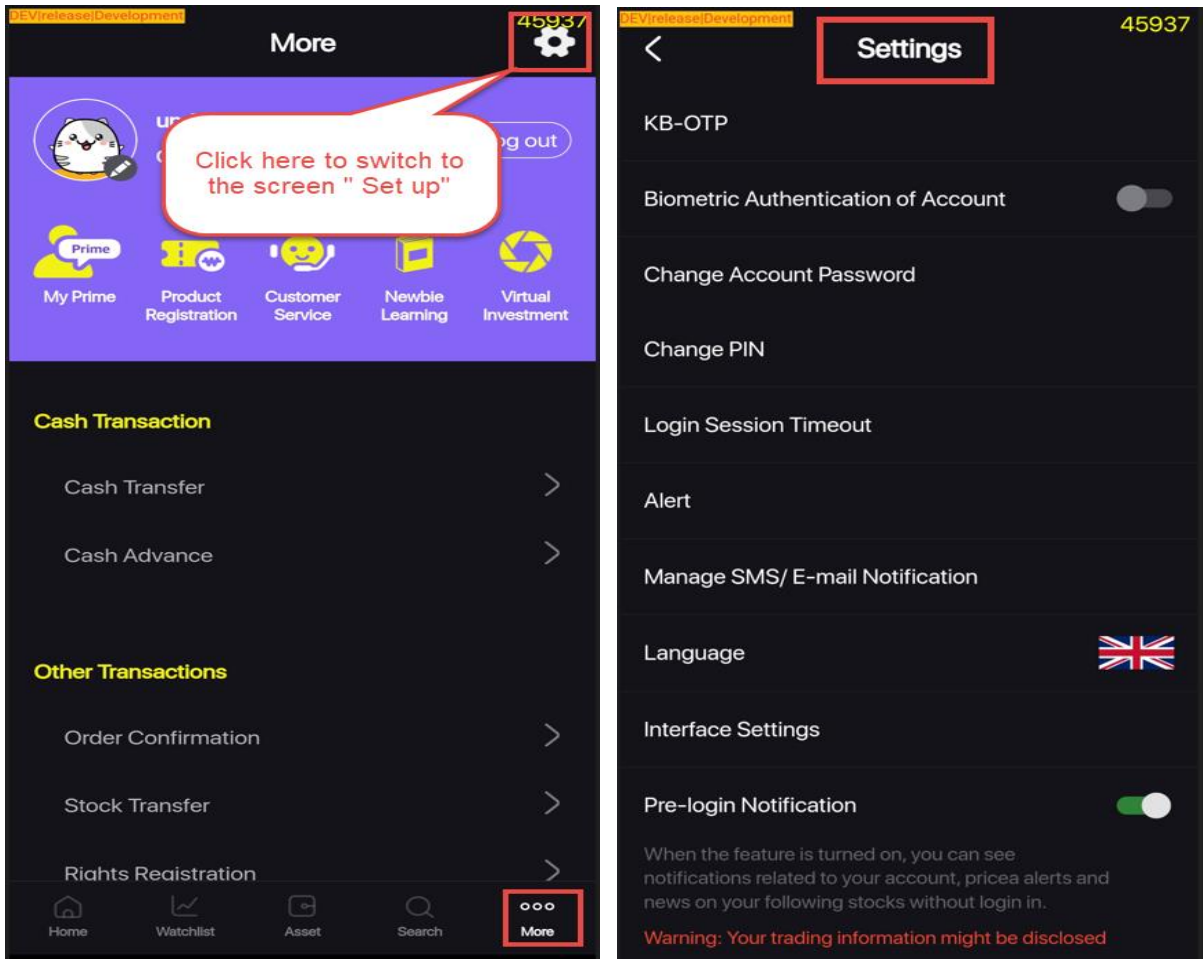


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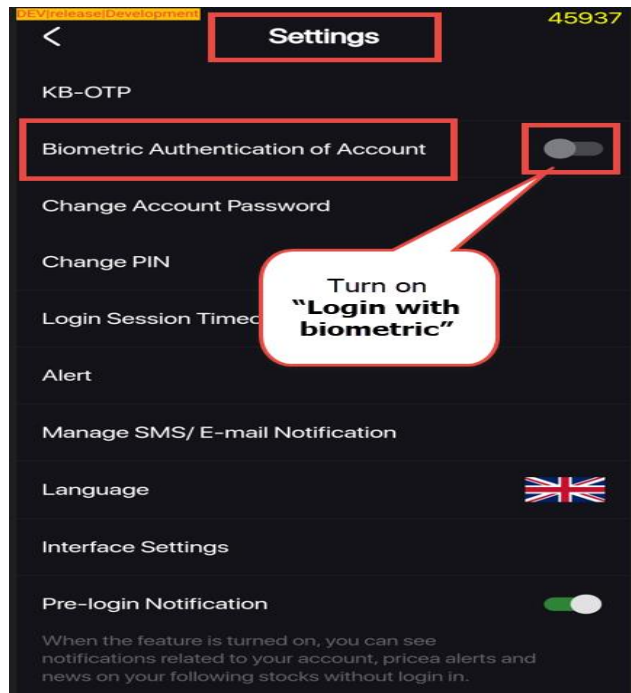
IX. OTHER UTILITIES

1. Settings

The settings screen allows clients to manually set up: Login, password, login session, alert, language, etc.

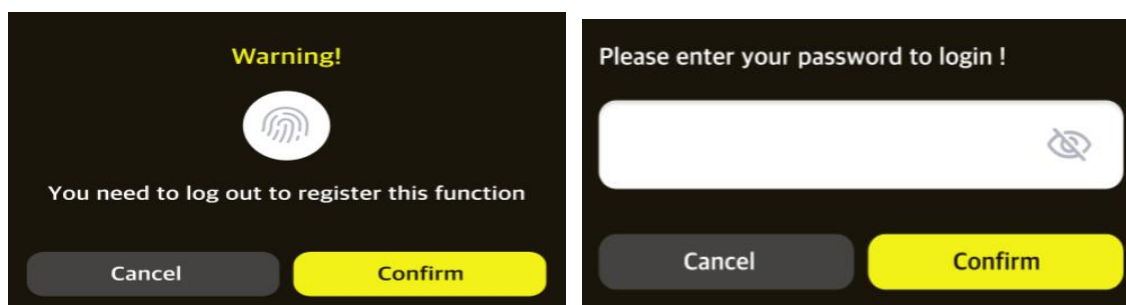


1.1. Login with biometric



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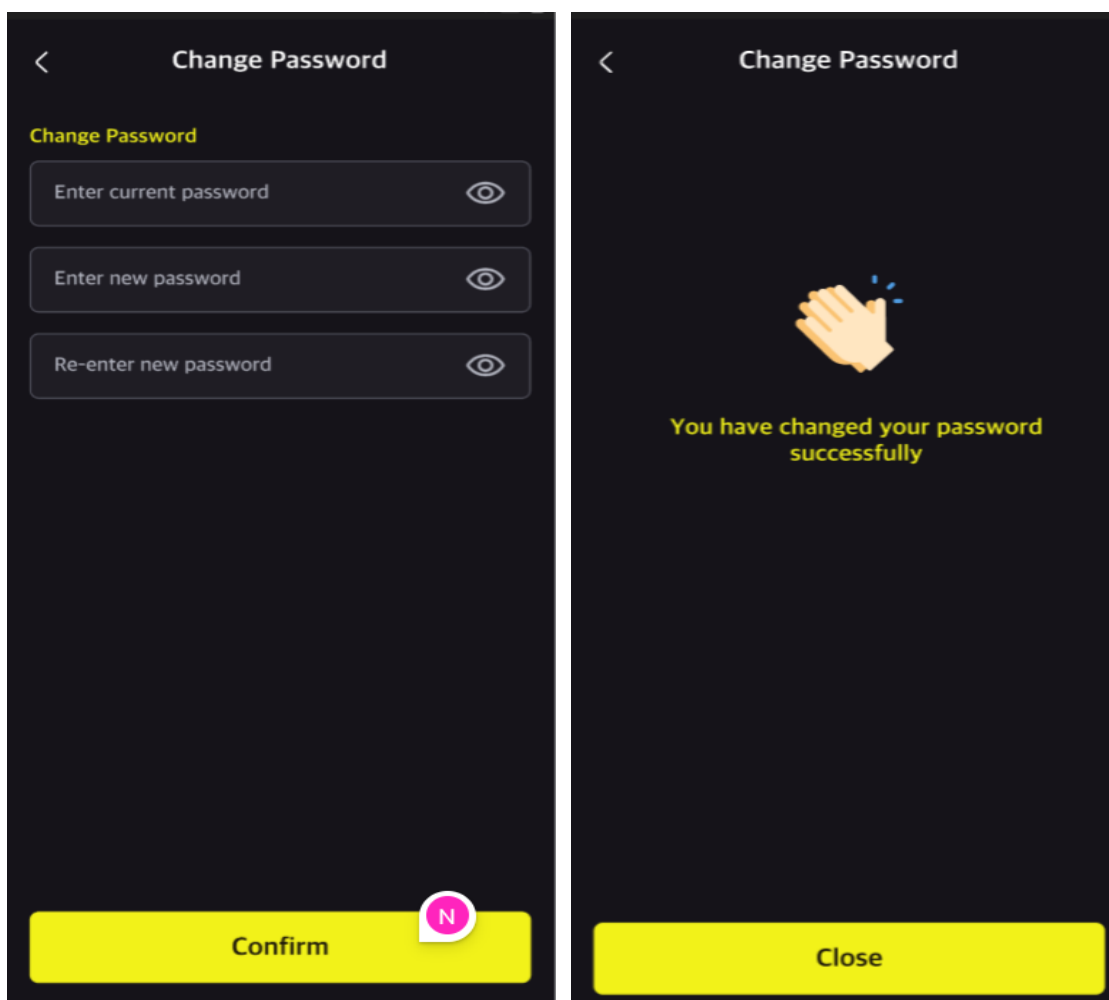
- Step 1. Go to "Settings"
- Step 2. Turn on "Login with biometric"
- Step 3. When log out warning appears, select "Confirm"
- Step 4. Enter password to Log in and "Confirm"



1.2. Change account password

To "Change account password", clients can follow these steps:

- Step 1. Go to "Settings"
- Step 2. Select "Change account password"
 - ✓ "Current Password": is the password currently being used to log in to the account
 - ✓ "New Password": must contain at least 7 characters including uppercase letters, lowercase letters, numbers and special characters
 - ✓ Then "Re-enter New password"

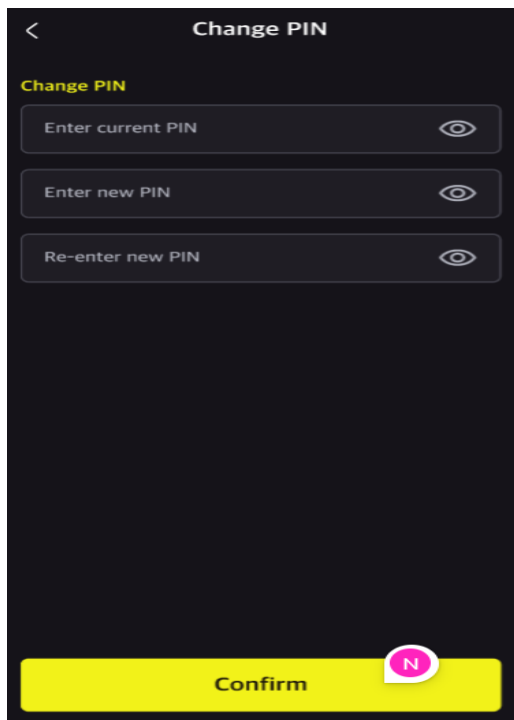


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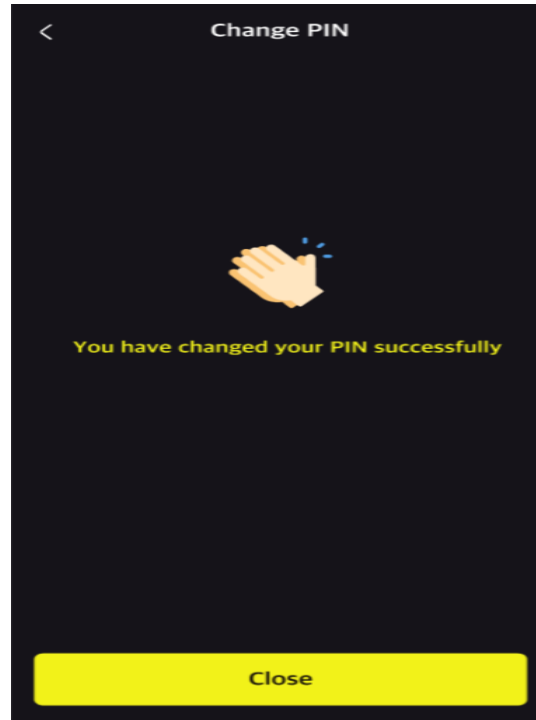
1.3. Change PIN

The steps to "Change PIN" are similar to "Change account password"

- Step 1. Go to "Settings"
- Step 2. Select "Change PIN"
 - ✓ "Current PIN": is the PIN currently being used to log in to the account
 - ✓ "New PIN": must contain at least 7 characters including uppercase letters, lowercase letters, numbers and special characters
 - ✓ Then "Re-enter New PIN"

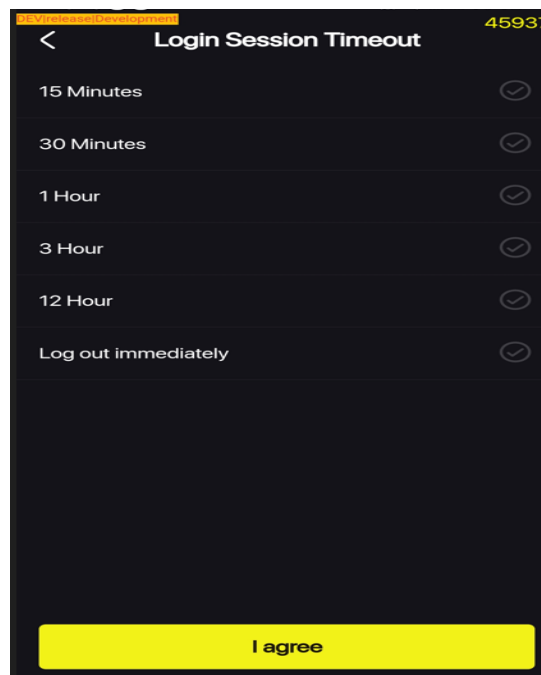


The screenshot shows the "Change PIN" screen with a dark background. At the top, there is a back arrow and the title "Change PIN". Below the title, the text "Change PIN" is displayed in yellow. There are three input fields, each with a label and a toggle icon (an eye): "Enter current PIN", "Enter new PIN", and "Re-enter new PIN". At the bottom, there is a yellow button labeled "Confirm" with a pink circular icon containing the letter "N" next to it.



1.4. Login session timeout

At the screen "Settings", select "Login session timeout" to set the timeout for each login session

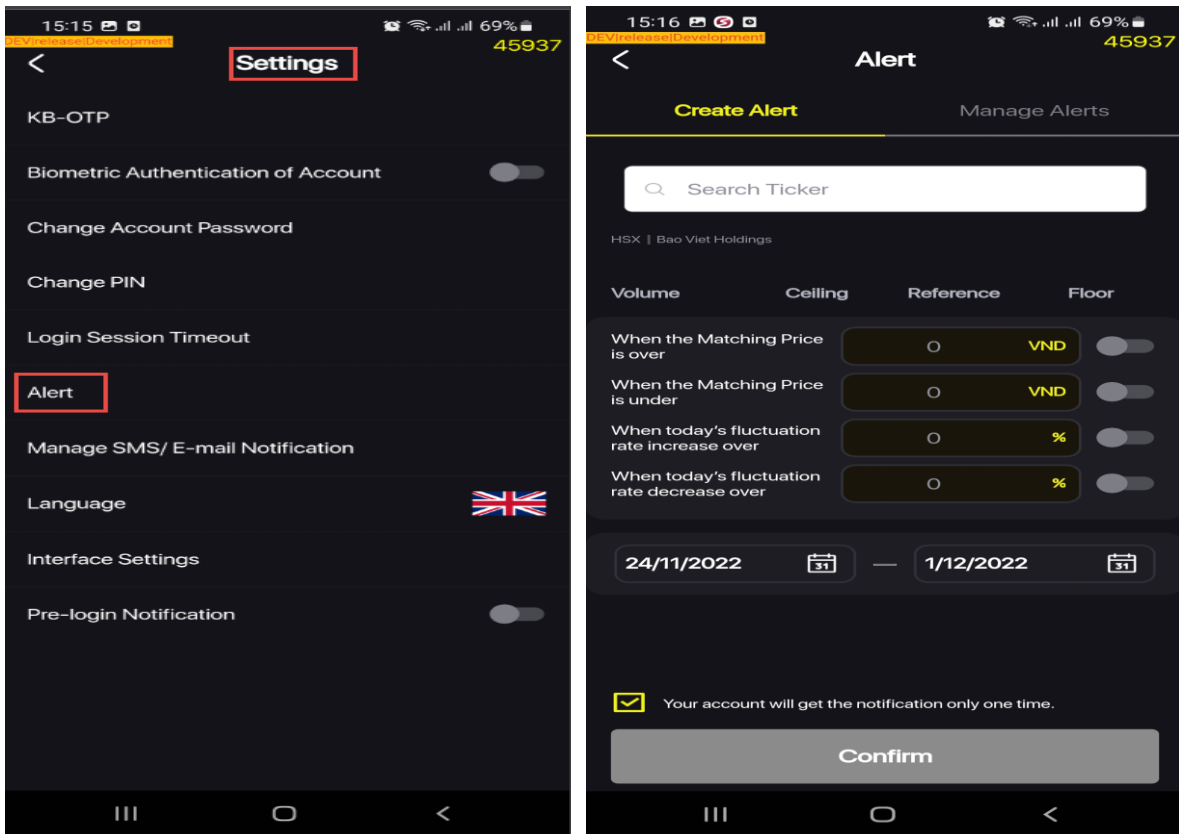


The screenshot shows the "Login Session Timeout" screen with a dark background. At the top, there is a back arrow, the title "Login Session Timeout", and a yellow status bar with the number "45937". Below the title, there is a list of options, each with a checkmark icon: "15 Minutes", "30 Minutes", "1 Hour", "3 Hour", "12 Hour", and "Log out immediately". At the bottom, there is a yellow button labeled "I agree".

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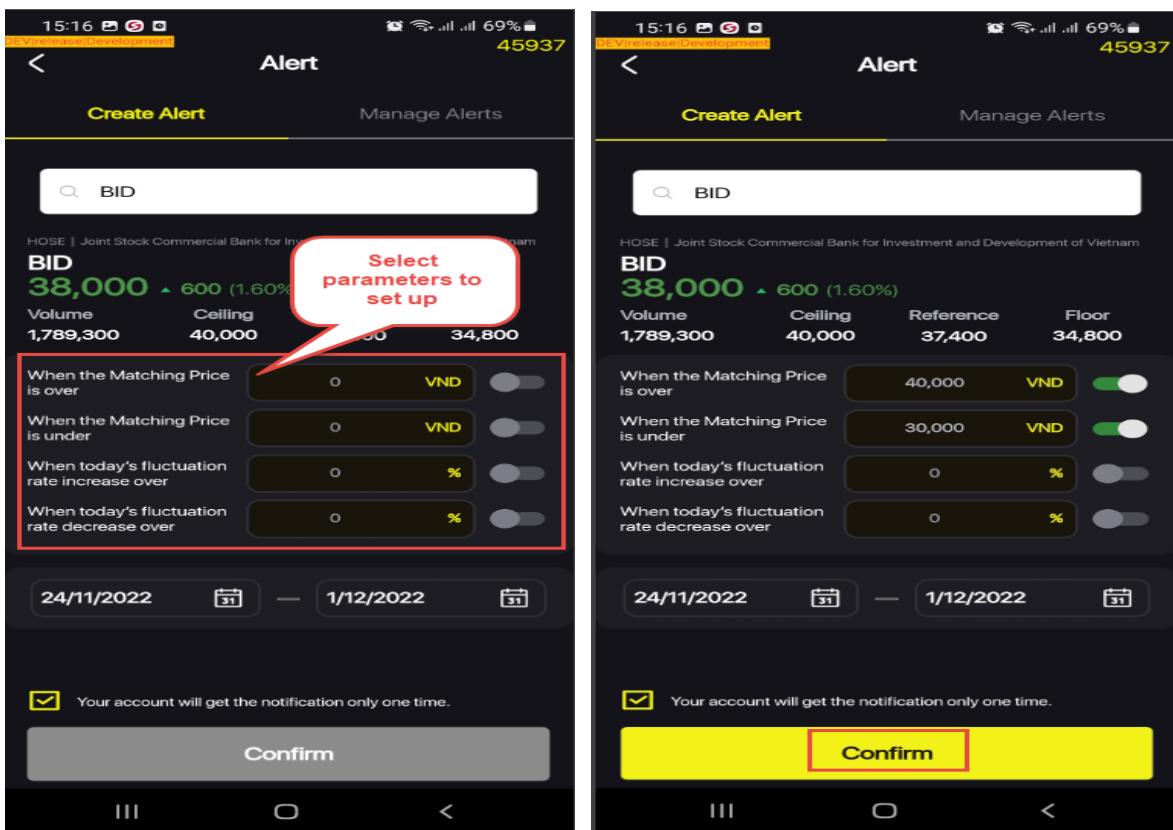
1.5. Alert

At the screen Settings select Alert to display the Alert screen:



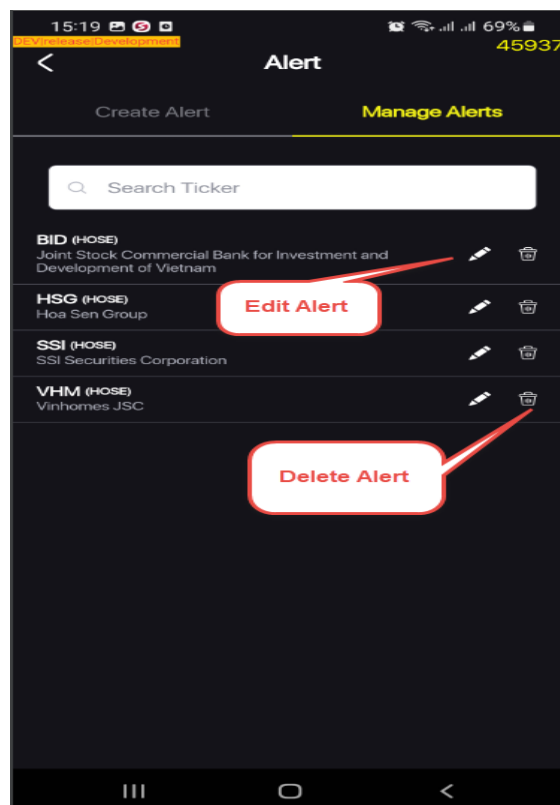
Steps to set price alert:

- Set the desired parameters, press Confirm to perform alert settings.



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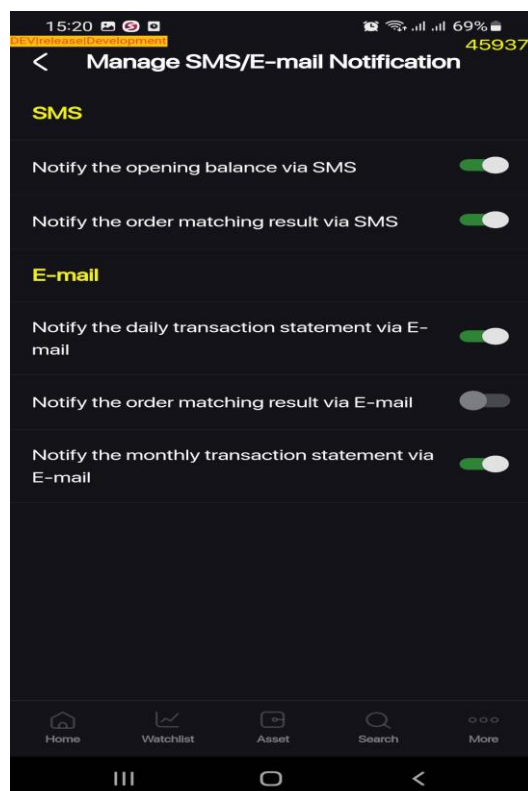
- Go to Alert Management to Delete/Edit alert settings:



1.6. Manage SMS/E-mail information

To edit notifications and balance fluctuations selects:

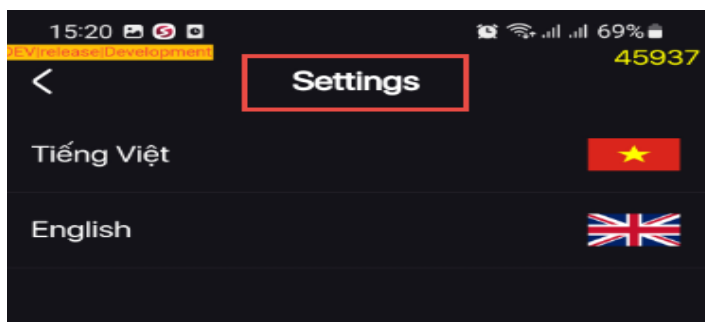
- Step 1. Go to "Settings"
- Step 2. Select "Manage SMS/E-mail information" to edit selects, check to turn on notifications, or uncheck not to receive notifications.



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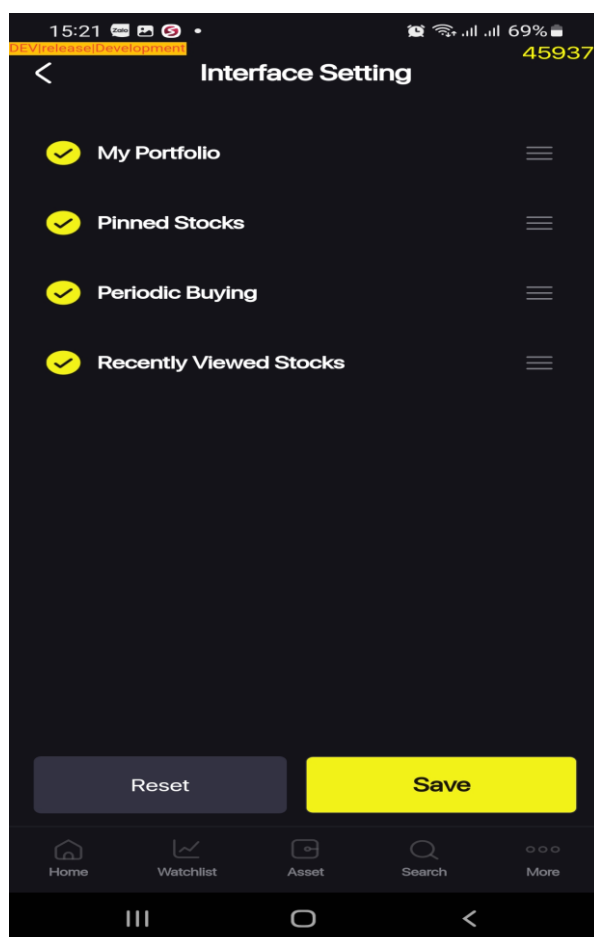
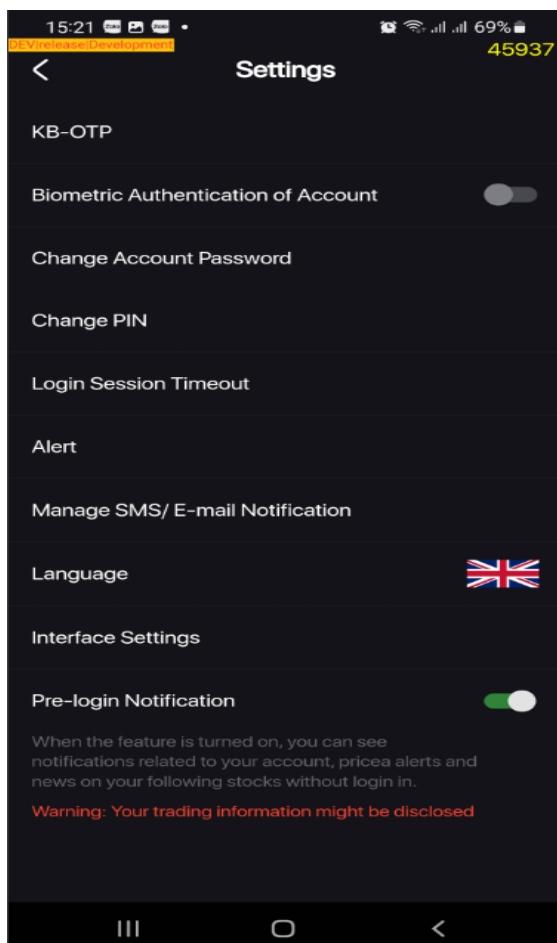
1.7. Language

- Step 1. Go to "Settings", select "Language" to set up
- Step 2. Select Language: Tiếng Việt (Vietnamese) or English



1.8. Display settings

- Step 1. Tại Settings, select "Display settings"
- Step 2. Select the items to display or change position
- Step 3. Select "Save" to finish or "Refresh" to go back to original display settings screen.



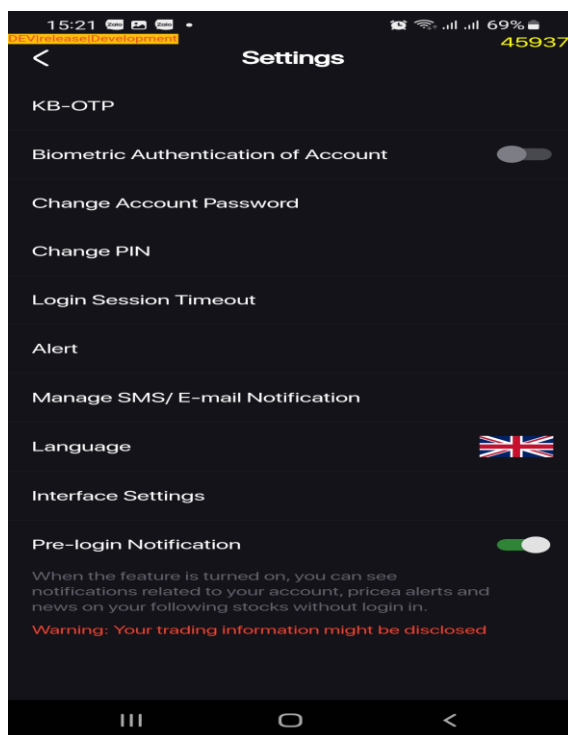
The display settings are for the Home screen

1.9. Notification Previews

Enable Notification Previews to receive the latest update of accounts, alerts and news related to your favorite stocks.

In "Settings", select the "Notification Previews" section

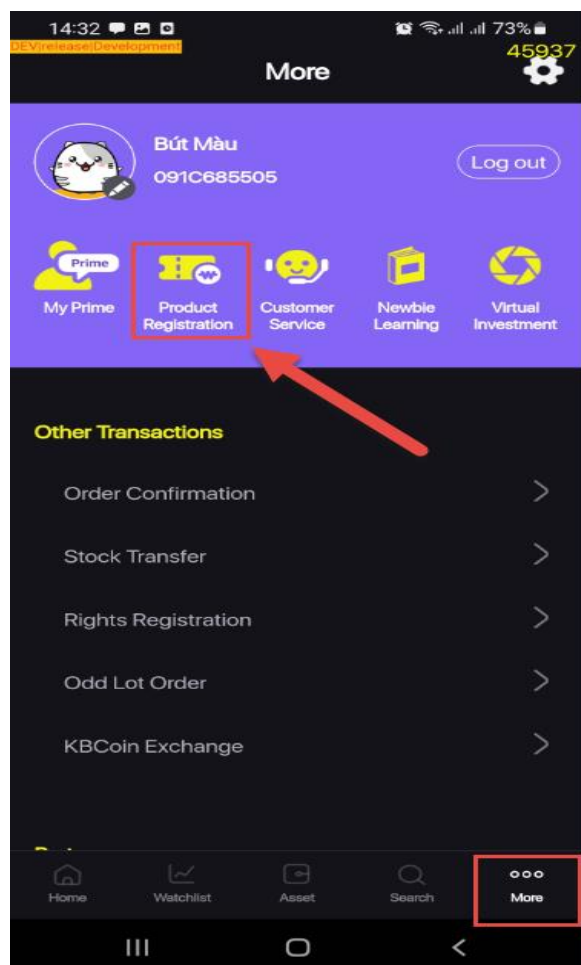
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2. Product registration

At the screen Product registration, clients can register online for KBSV products.

At the Utilities screen, select the Product Registration item to go to the Product Registration screen.



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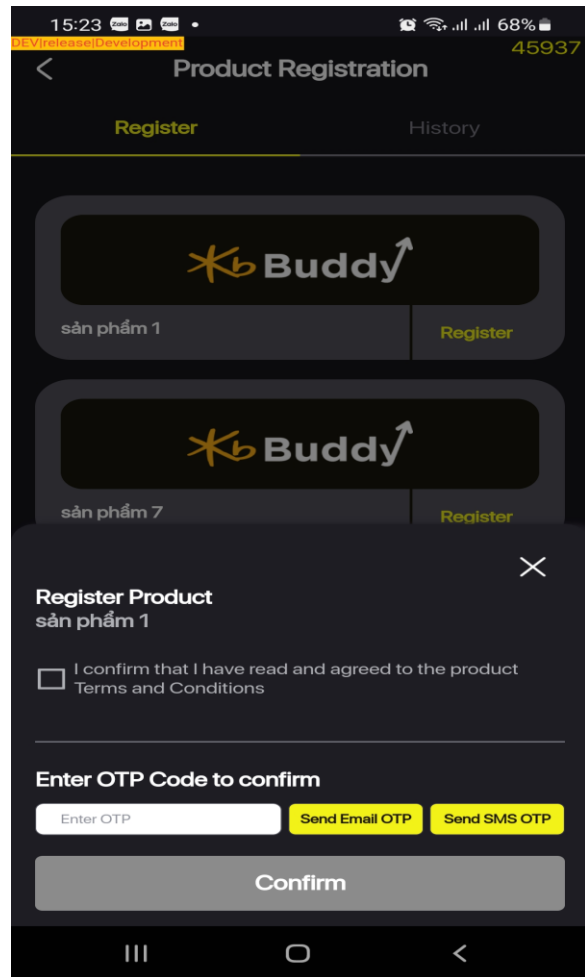
The screen Product Registration includes 02 tabs: Register and History

❖ Product Registration

At the screen Product registration select tab Register.

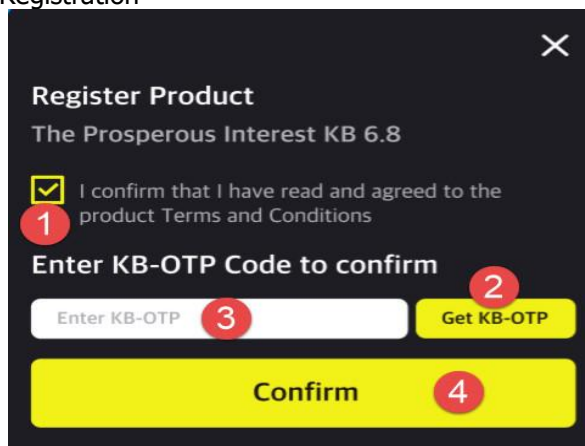
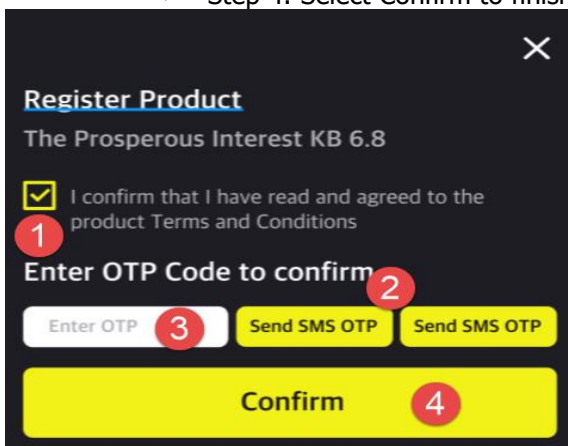
To register to product, Clients can follow these steps:

- Step 1: Select the product to register
- Step 2: Select Register at the product selected to display Register Confirmation form



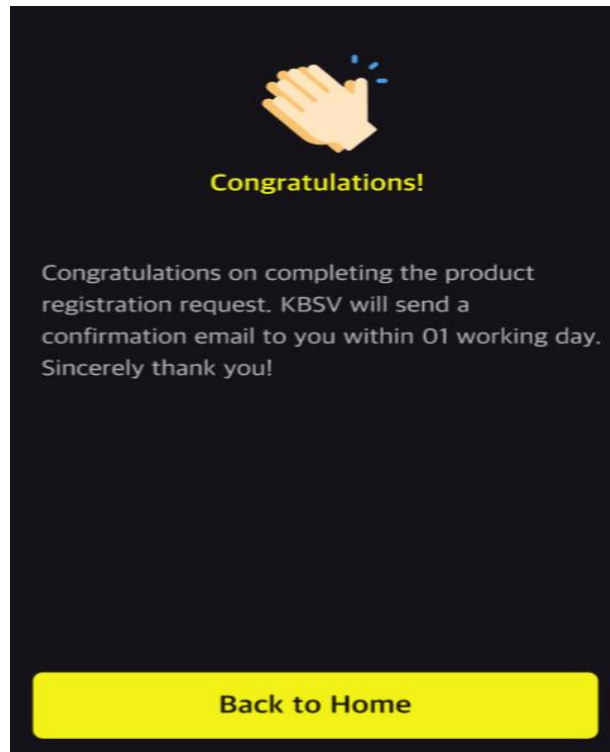
At the Confirmation form:

- ✓ Step 1: Tick Agree to terms and conditions
- ✓ Step 2: Click Send SMS OTP or Email OTP to get OTP or open KB OTP
- ✓ Step 3: Enter the OTP received or the OTP from KB OTP
- ✓ Step 4: Select Confirm to finish Registration



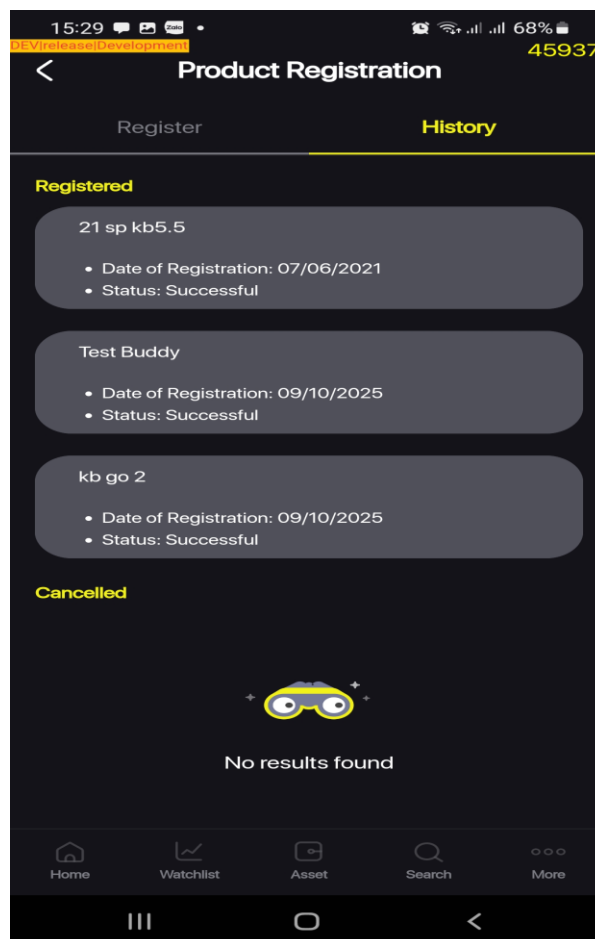
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Product registration succeeds and a notification appears:



❖ History product registration

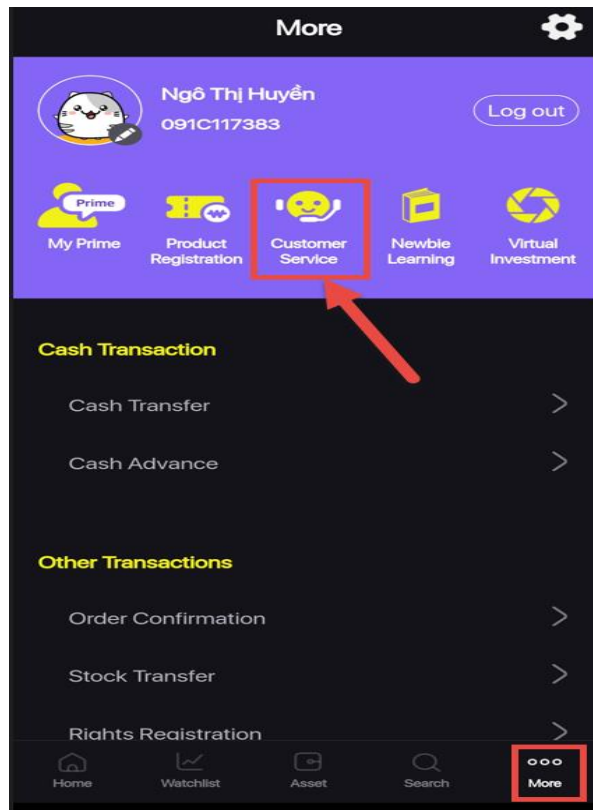
At the screen Product registration select History. The History screen contains information about products that clients has registered and cancelled



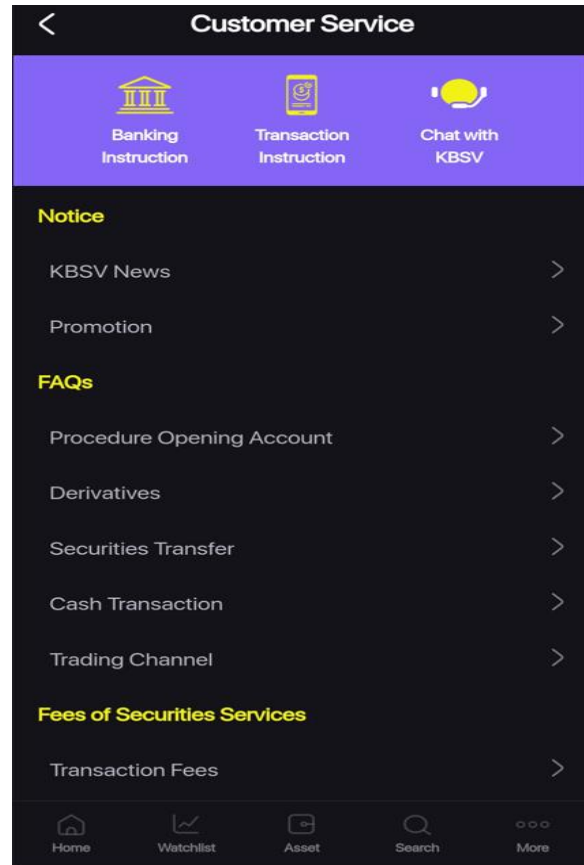
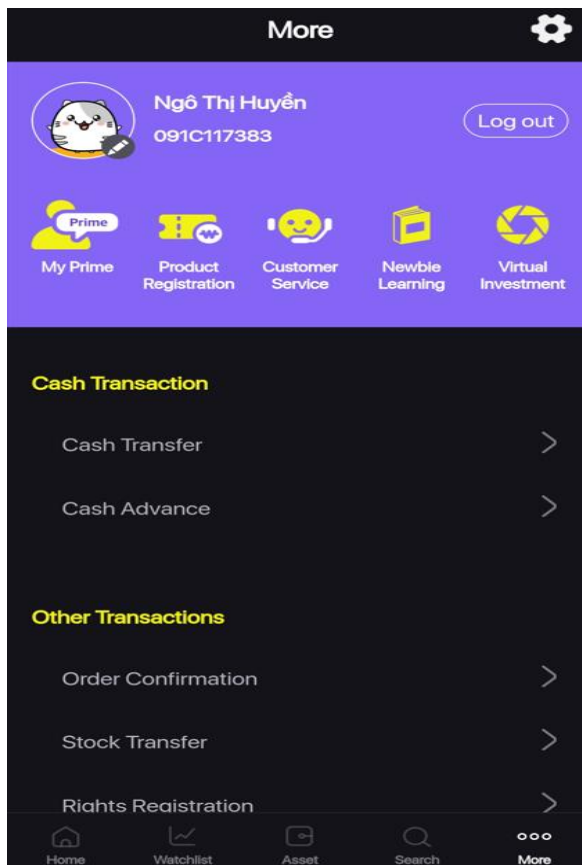
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3. Customer service

At the screen Utilities select Customer service:

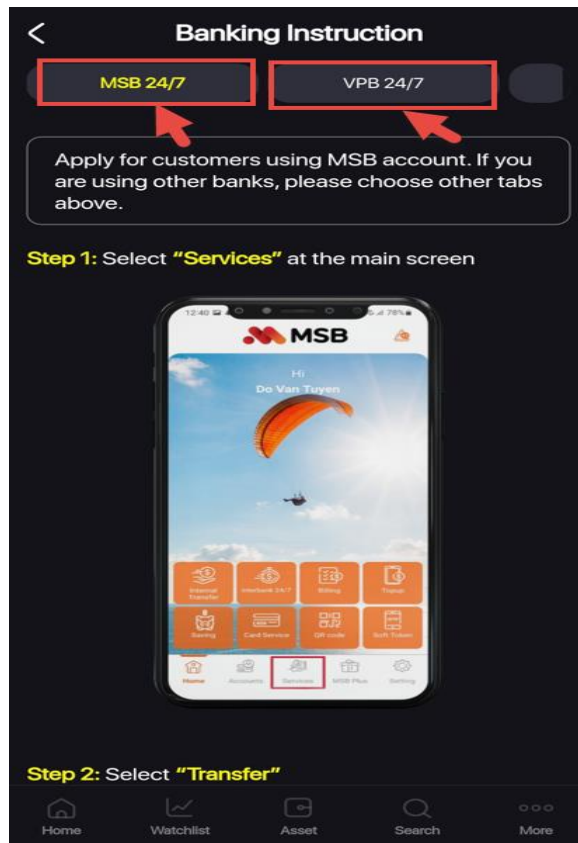
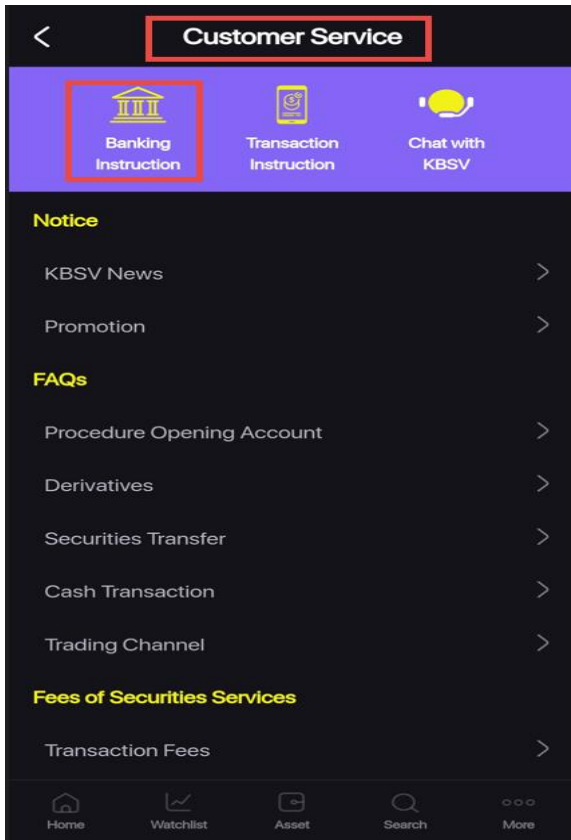


The screen Customer service for clients who have not logged in and clients who have logged in their accounts display different information:

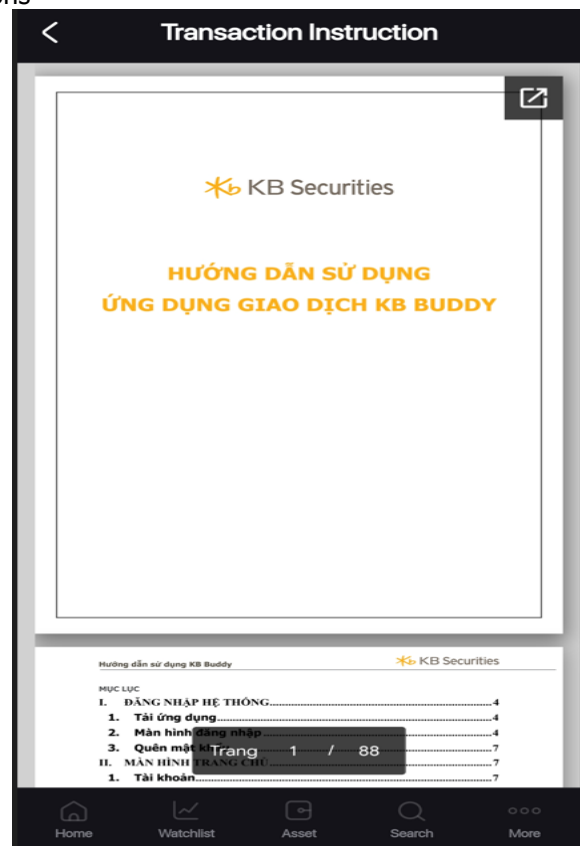
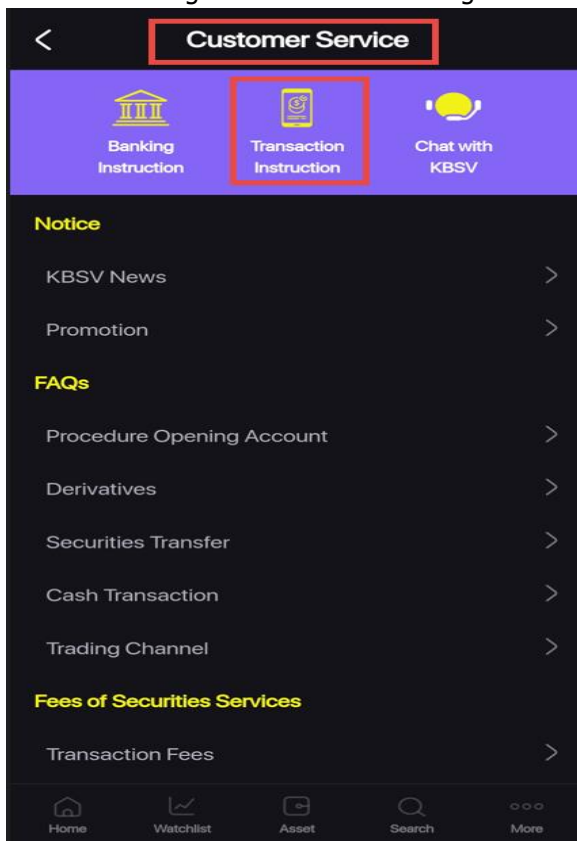


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- Instructions for clients to make payment transactions: At the screen Customer service select the section Money Transfer Instructions to go to the screen Payment Instructions : detailed instructions for each bank payment.

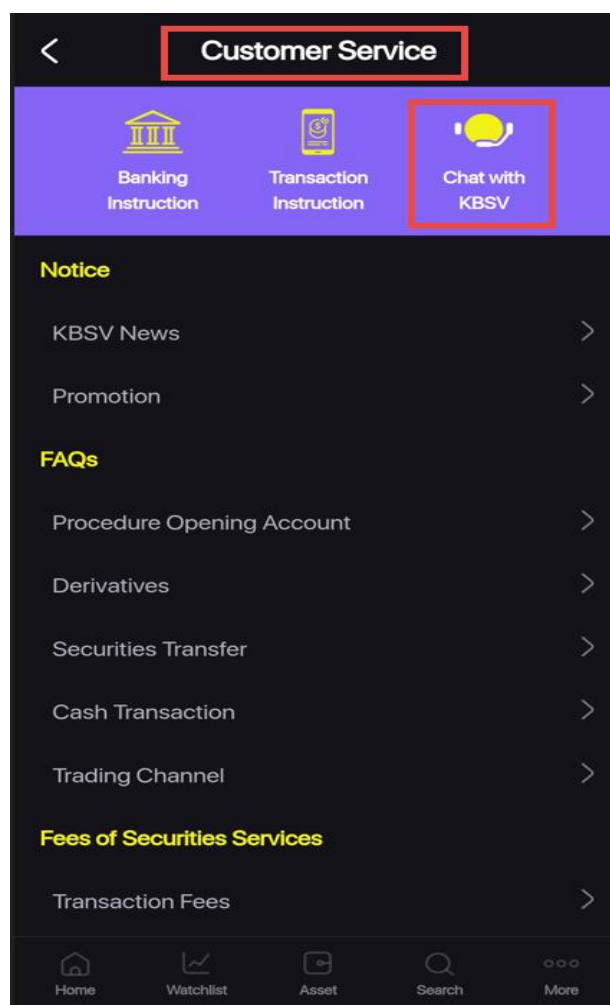


- Instructions for clients to trade securities: At the screen Customer service select the section Trading Instructions to go to the screen Trading instructions

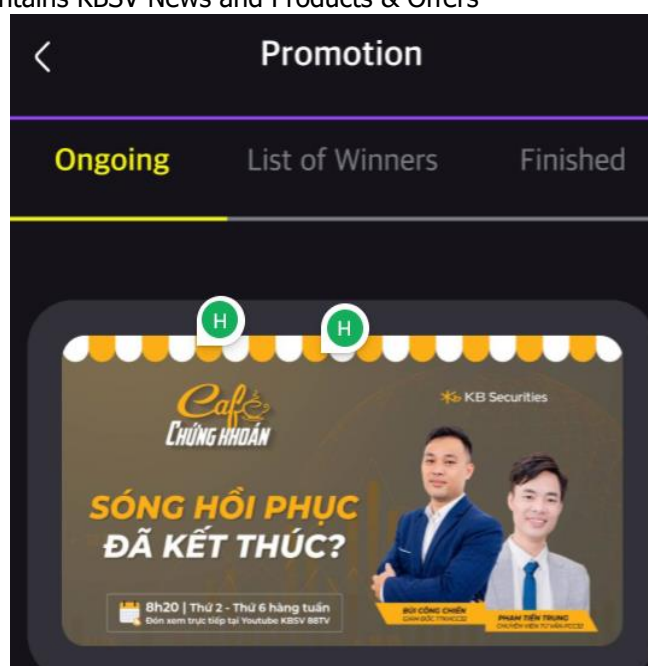


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- Chat with KBSV: At the screen Customer service select the item Chat with KBSV to go to the screen Chat with KBSV. The system displays information to connect with KBSV such as phone number, email or Facebook chat.

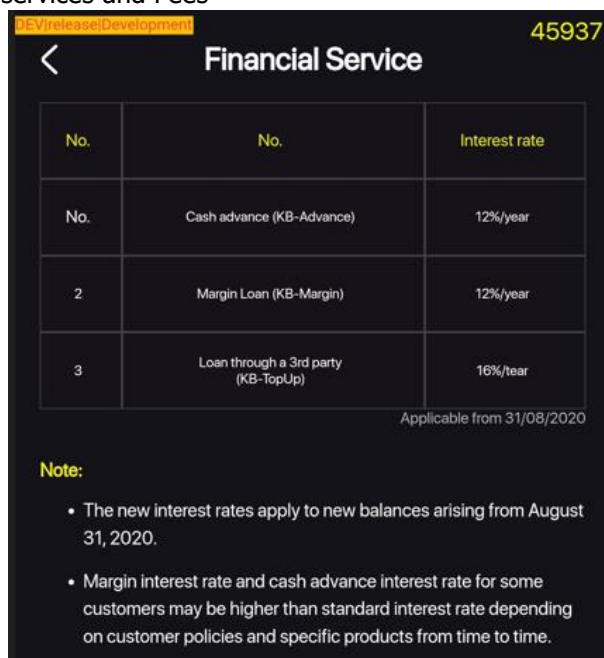


- The screen Customer service also contains other information that KBSV provides to clients:
 - News: contains KBSV News and Products & Offers

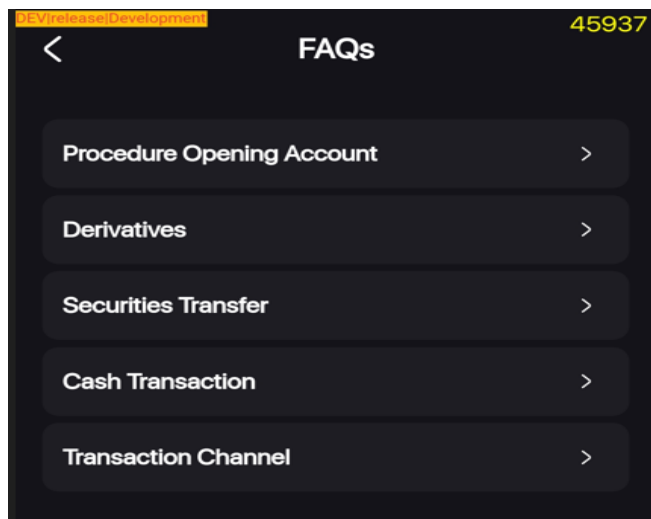


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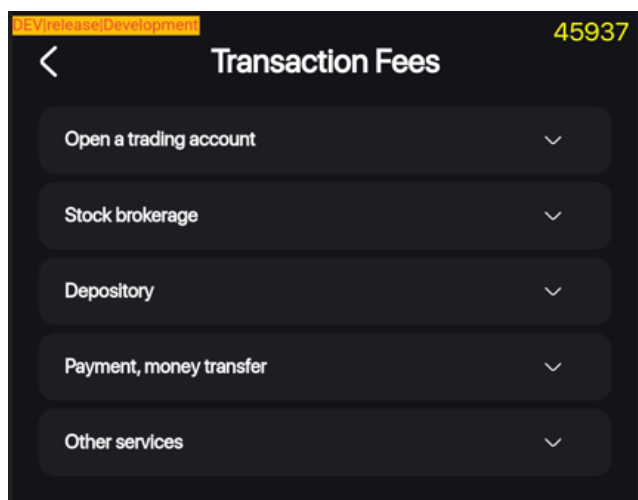
➤ Securities services and Fees



✓ The screen Frequently asked questions



✓ The screen Transaction Fees:

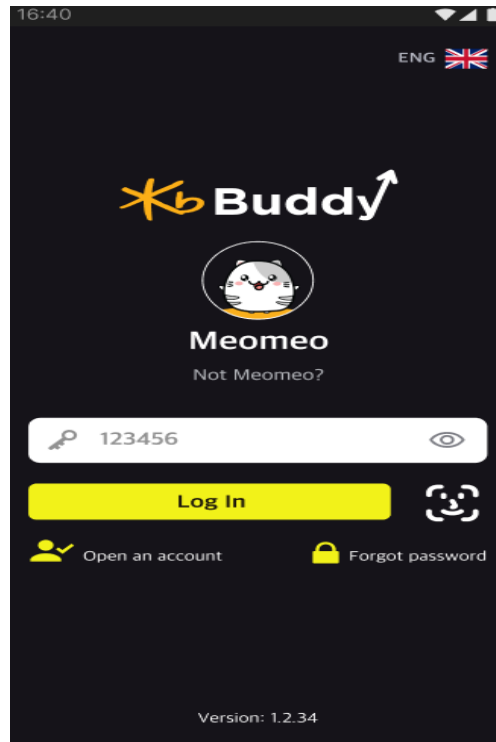


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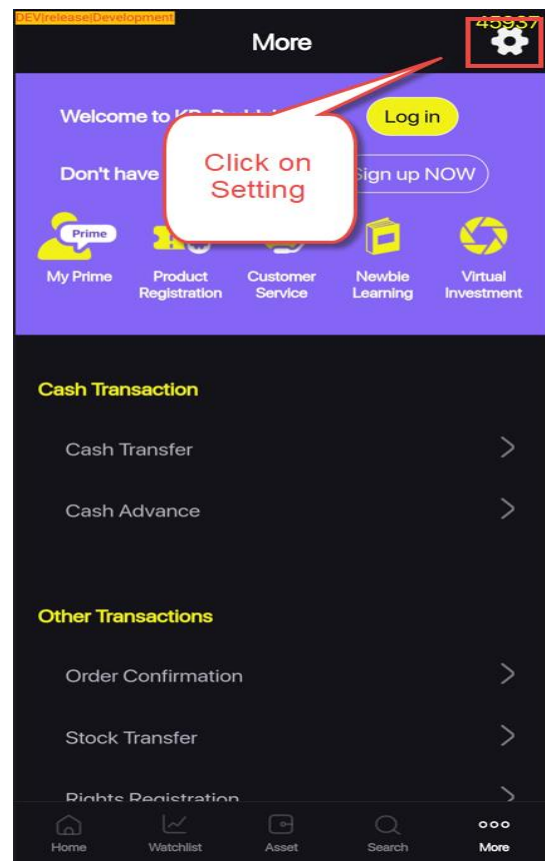
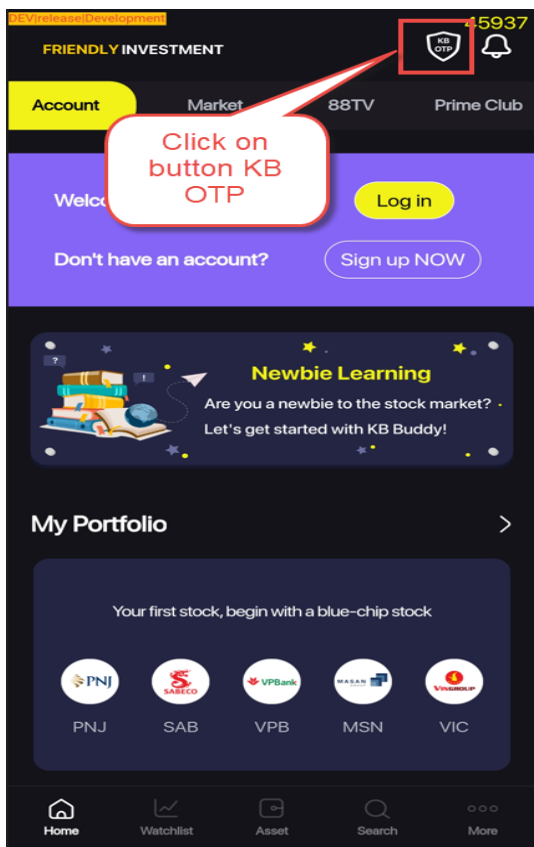
X. KB OTP

1. Register KB-OTP

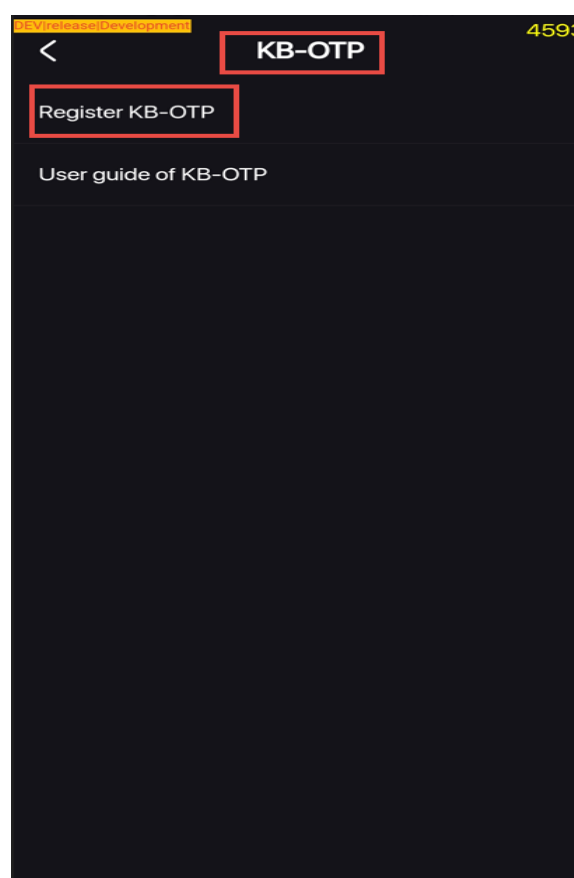
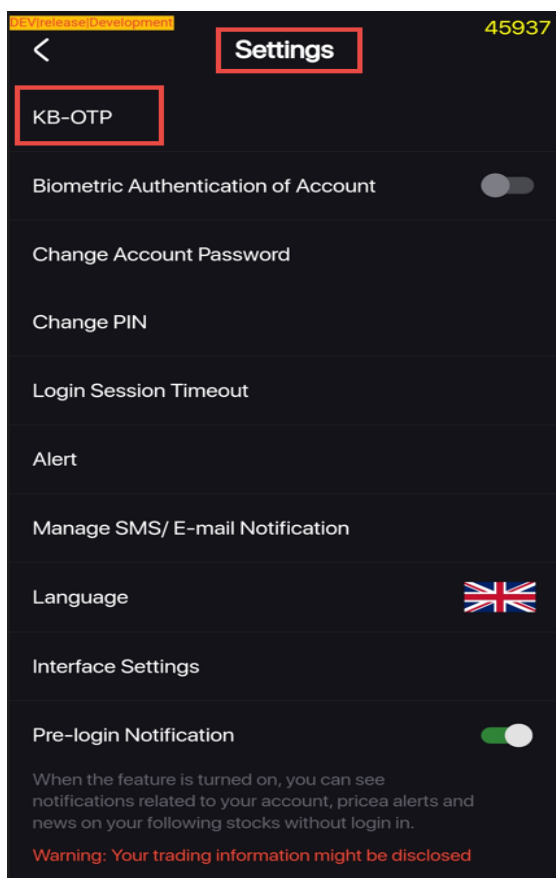
- Step 1: Log in to KB-Buddy app.



- Step 2: At the screen "Home" select button "KB OTP" or at the "More", select "KB OTP", select "Register KB-OTP"



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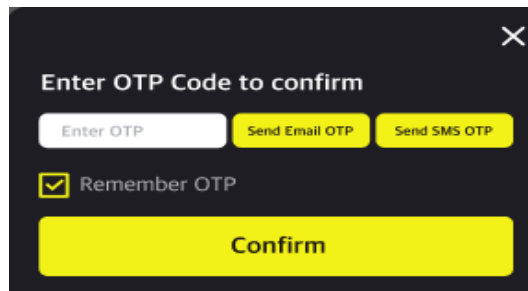


- Step 3: Tick on "I have read and agreed with these terms and conditions", press on "Confirm".



- Step 4: Select one of two ways ways to receive the authentication OTP: "SMS OTP" or "Email OTP". Enter the OTP code sent to the phone number/email registered, select "Confirm".

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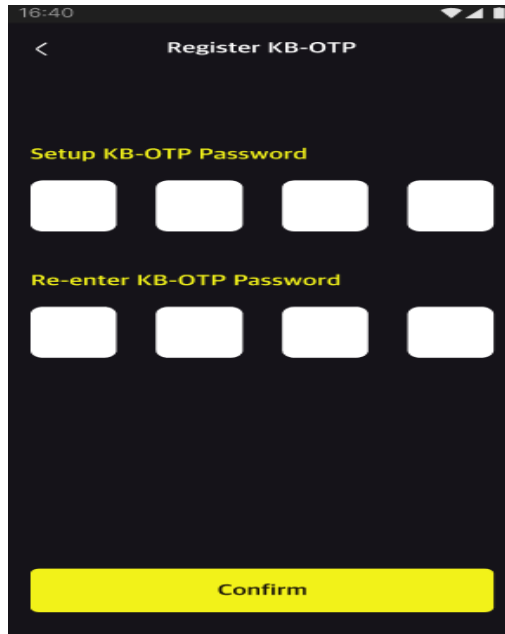


Enter OTP Code to confirm

Enter OTP Send Email OTP Send SMS OTP

Remember OTP

- Step 5: Set the 4-digit KB-OTP password then select "Confirm"



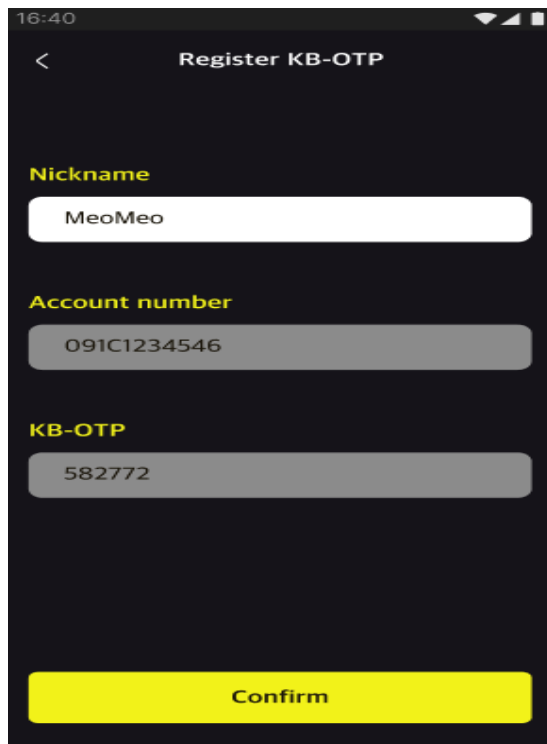
16:40

< Register KB-OTP

Setup KB-OTP Password

Re-enter KB-OTP Password

- Step 6: Enter "Name" (Optional), then select "Confirm" (displays the register complete popup) and select "Close" to finish registration.



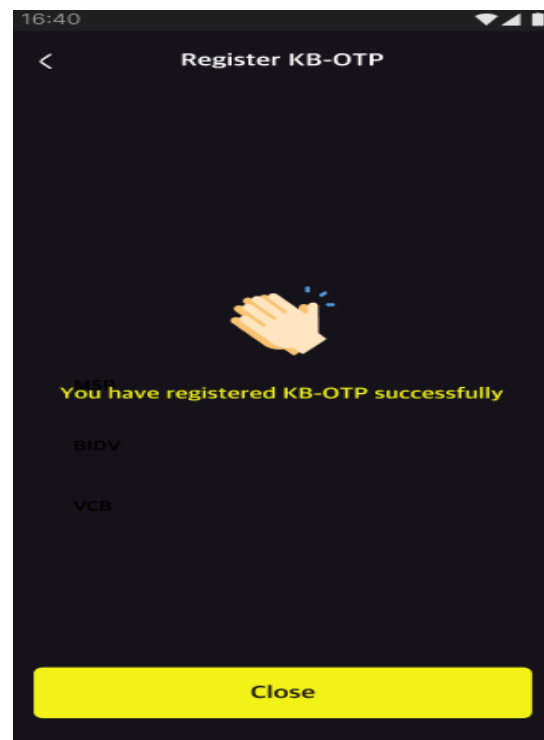
16:40

< Register KB-OTP

Nickname


Account number

KB-OTP



16:40

< Register KB-OTP



You have registered KB-OTP successfully

BIDV

VCB

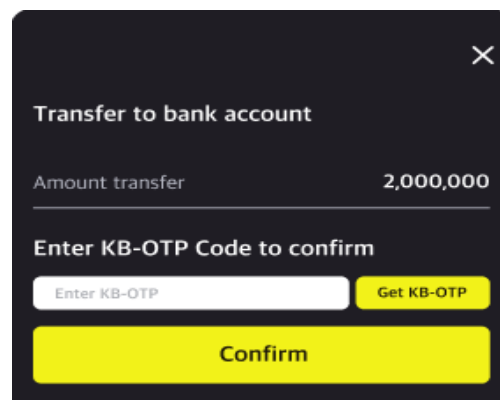
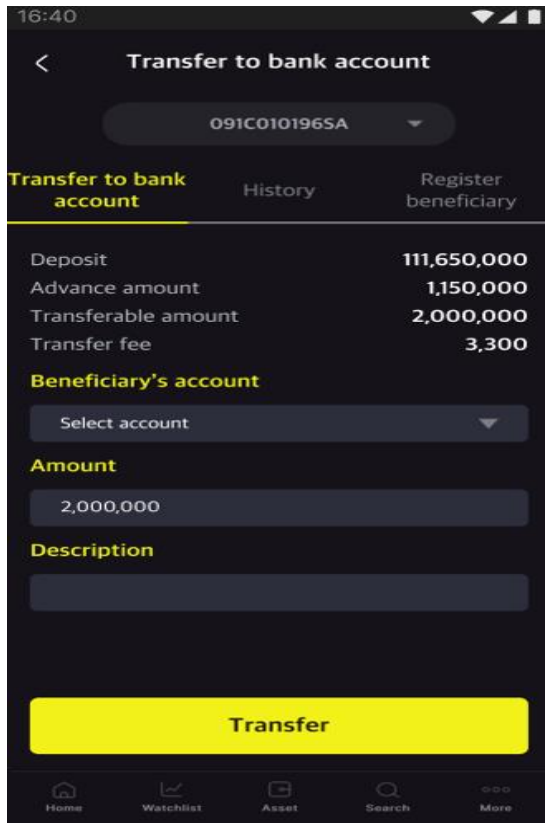
Notes: Clients can register more than 1 account on KB-OTP.

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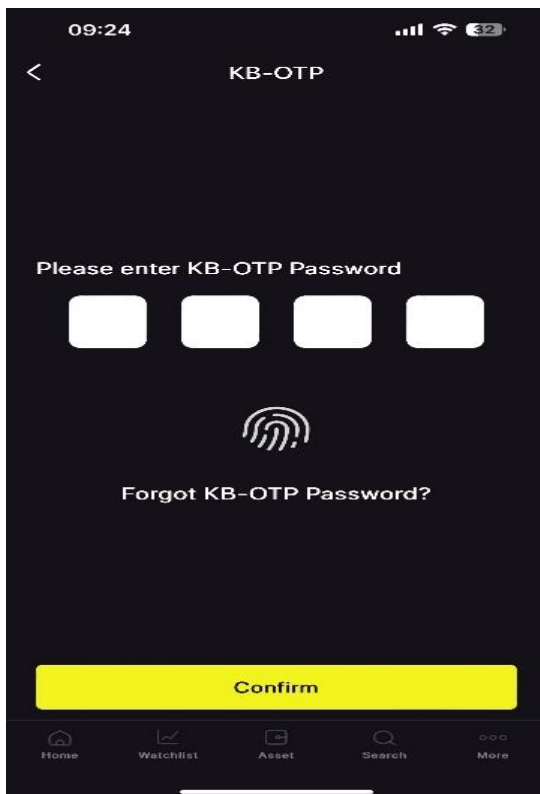
2. Instructions to get KB-OTP

2.1. Transaction on the same device

At the screen Transaction authentication, select "Get OTP".

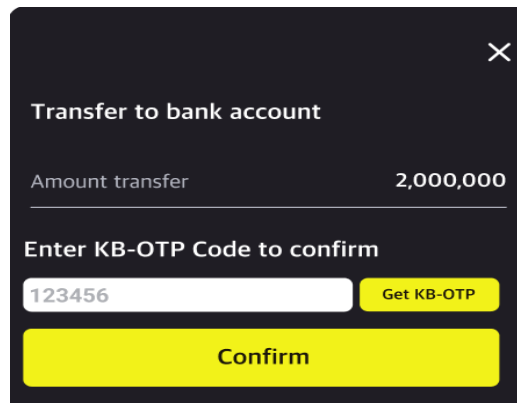


Enter Password/Face ID/Fingerprint to get an OTP.



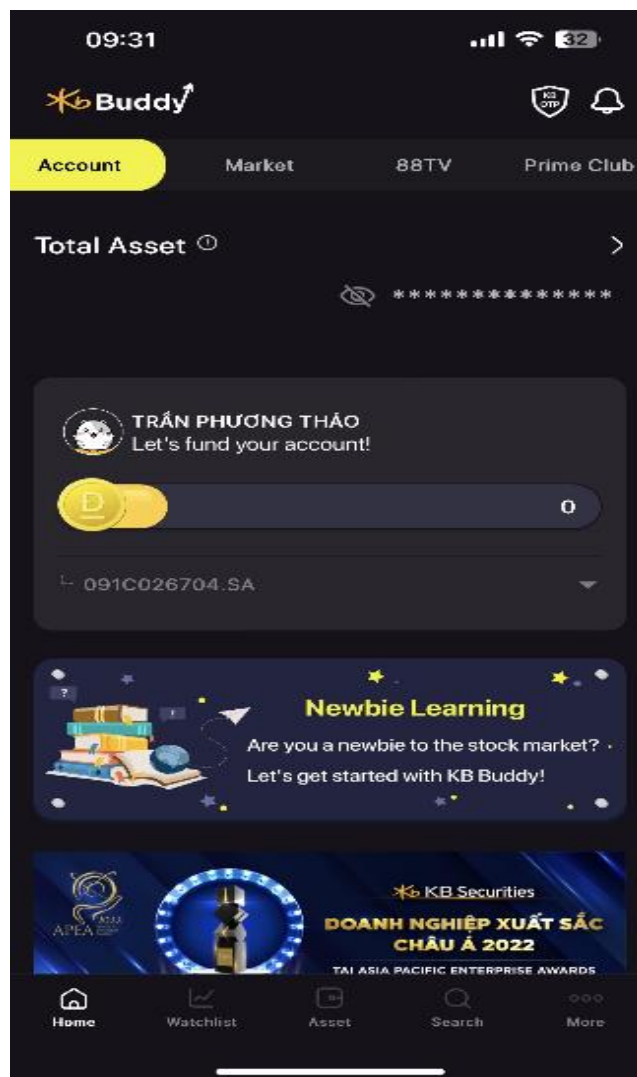
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The system automatically enters KB-OTP at the Transaction authentication screen, select Confirm to finish.



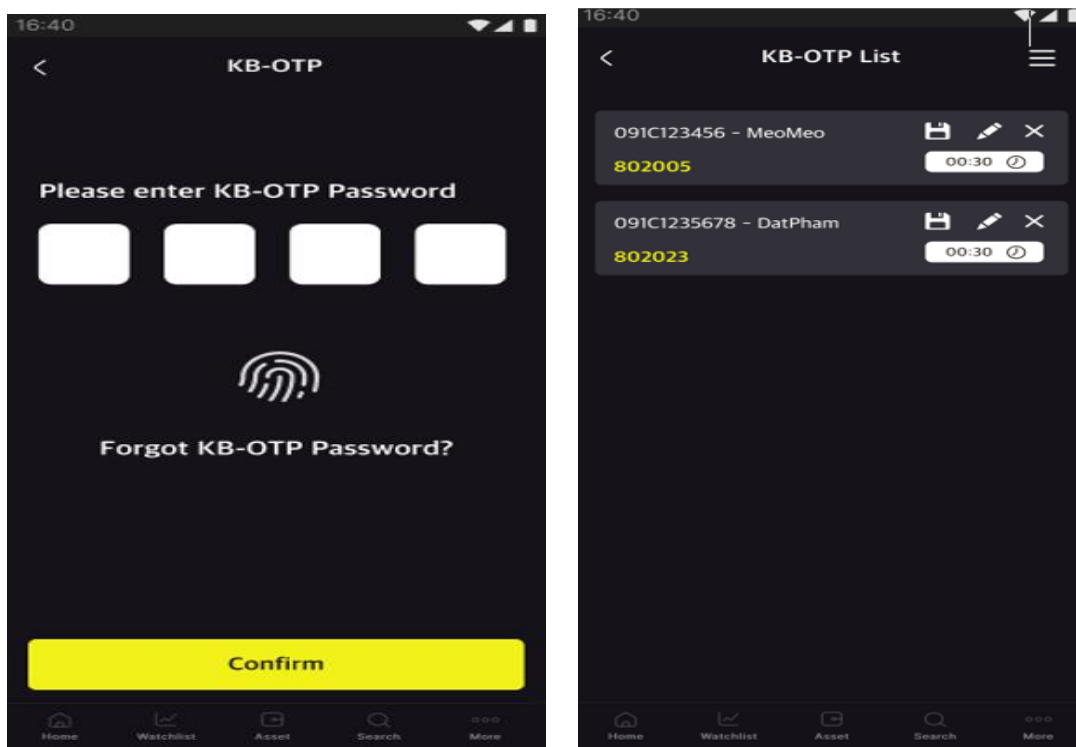
2.2. Transaction on other Online channels/devices

On Taskbar, select "KB-OTP"

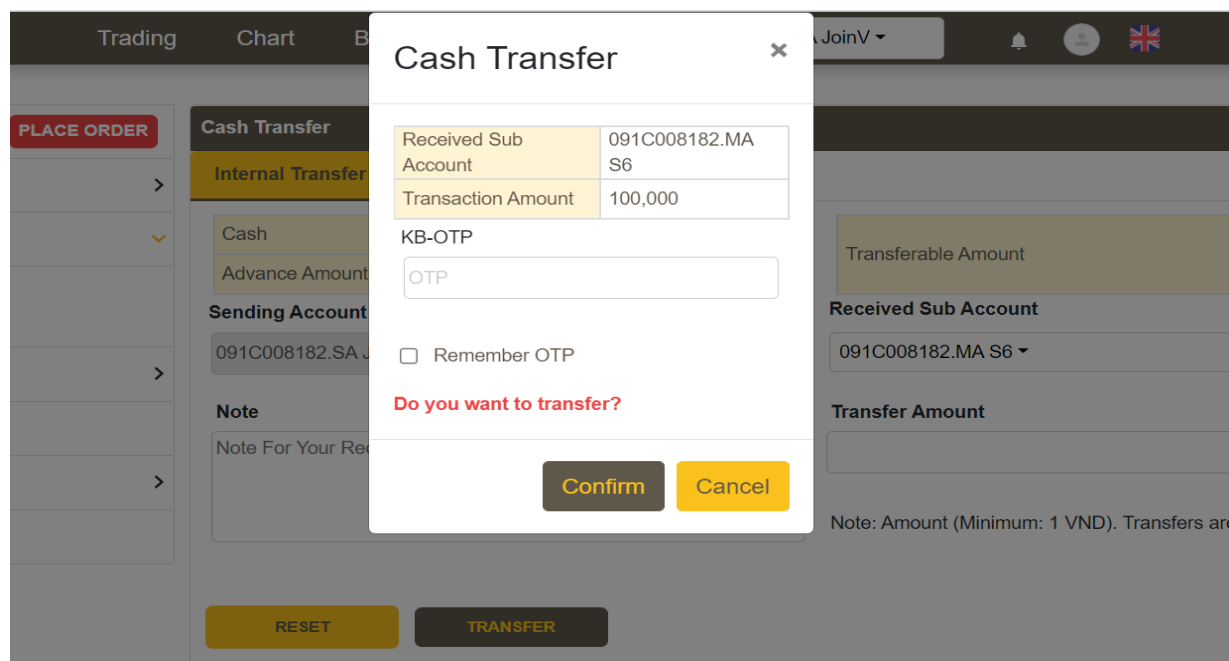


Enter Password/Face ID/Fingerprint to get OTP to verify transaction.

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Enter the OTP code displayed on the screen corresponding to the account number or click "Copy KB-OTP" to copy the OTP code to authenticate transactions on other Online channels/devices

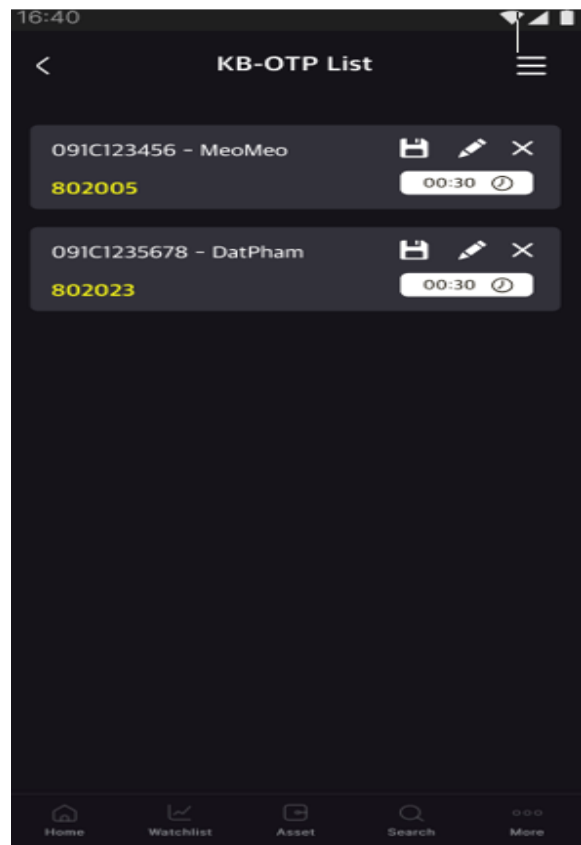
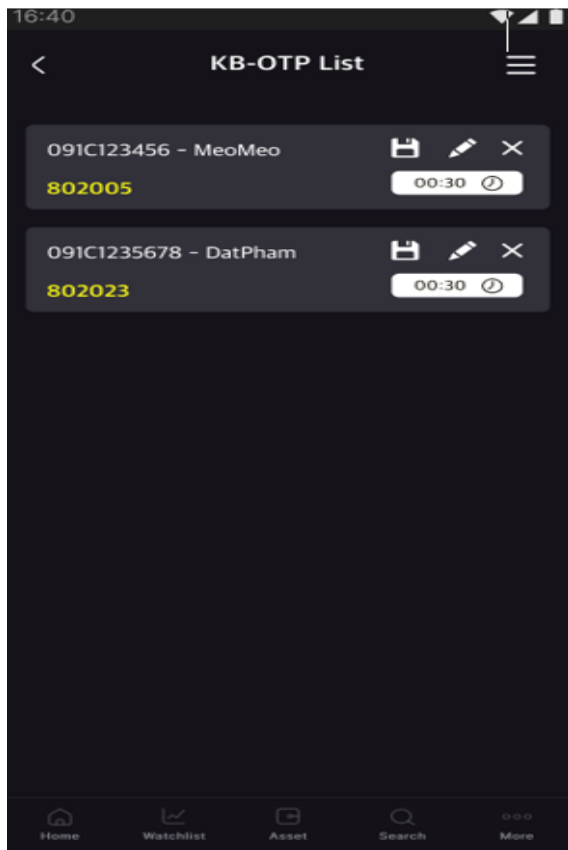


3. Manage KB-OTP

3.1. Edit KB-OTP account list

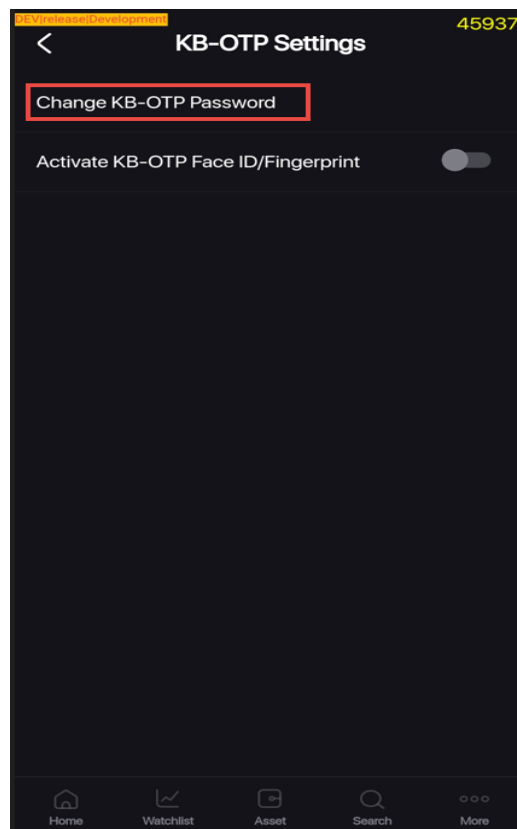
- At the screen KB-OTP list:
- Click and hold the account to move, drag and drop to arrange accounts order
- Select "✎" to edit name
- Select "Confirm" to finish editing.

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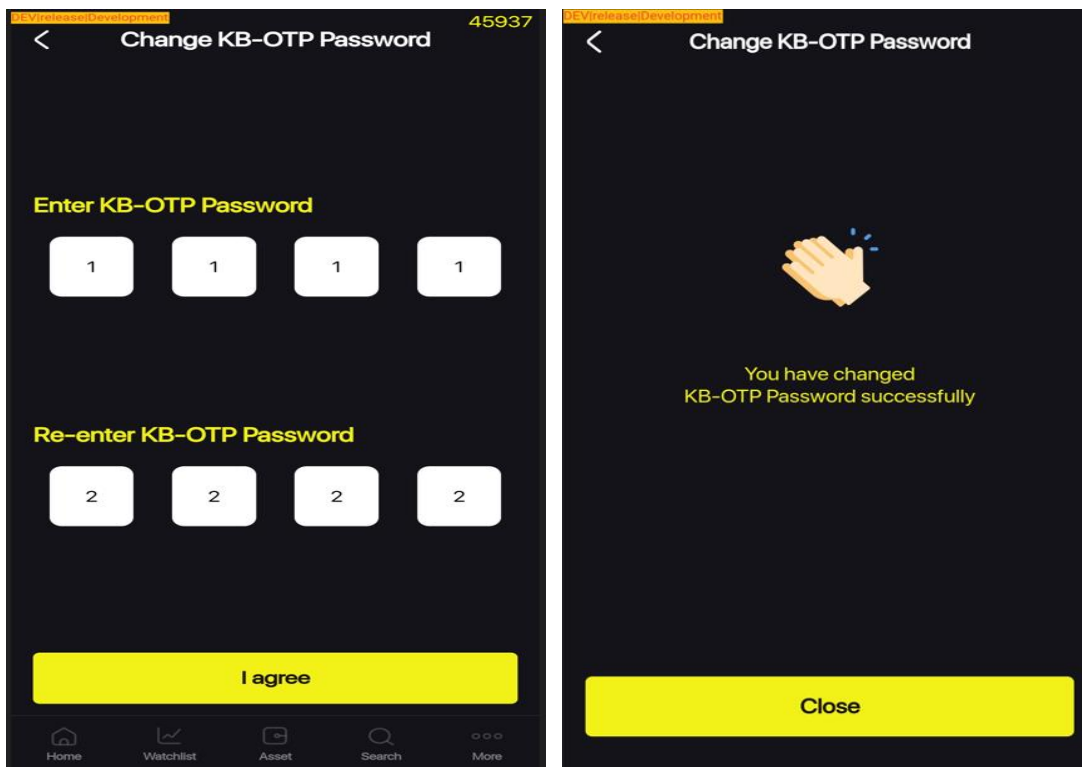
3.2. Change KB-OTP password

- At the screen KB-OTP list, select "☰" at the upper right corner, select "Change KB-OTP password".



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- Set the new password (4-digit), Confirm the password you have just entered, select "Confirm" to finish changing KB-OTP password.



3.3. Forget password

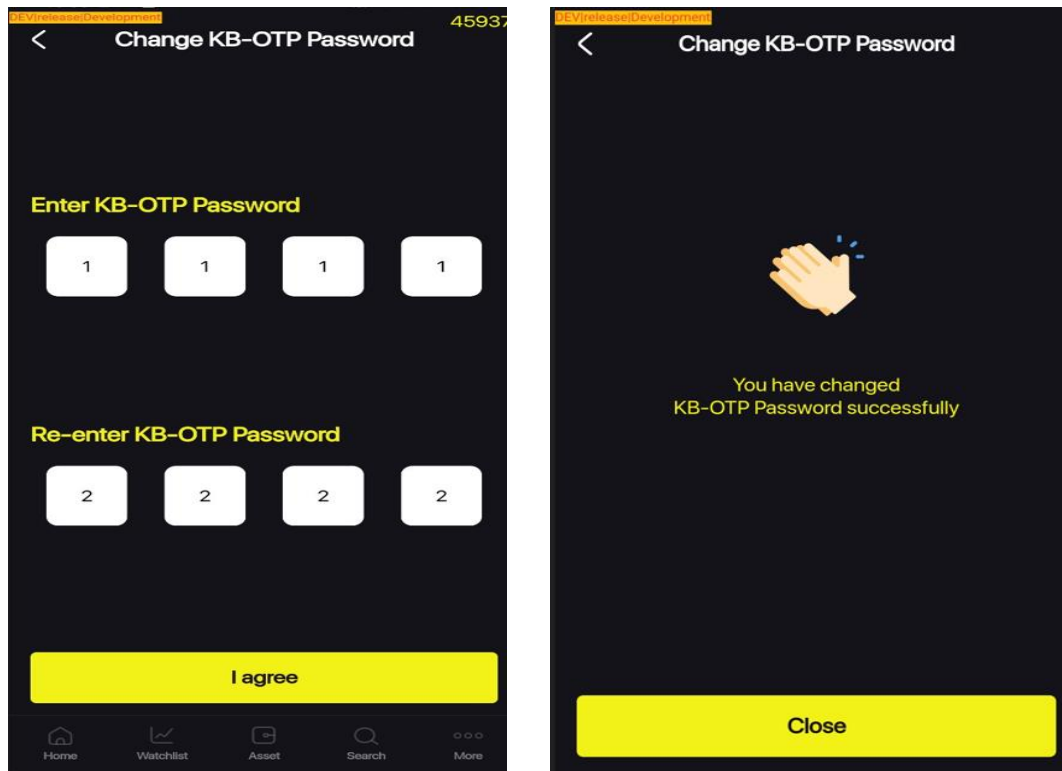
At the screen KB-OTP, select "Forget KB-OTP password"



Note: This function will delete the entire list of registered accounts with KB-OTP.

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Set the new password (4-digit), Confirm the password you have just entered, select "Confirm" to finish changing KB-OTP password.



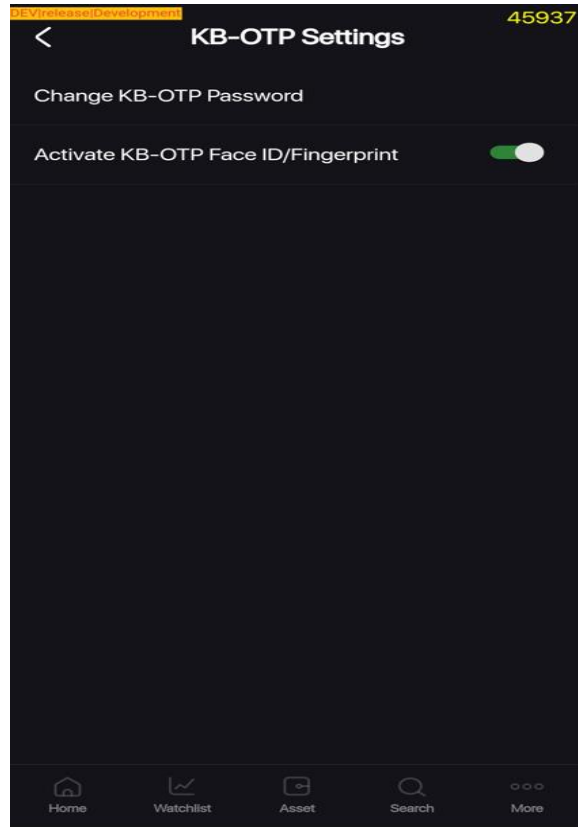
3.4. Activate Fingerprint/Face ID

Clients can use Fingerprint/Face ID instead of password to get OTP.

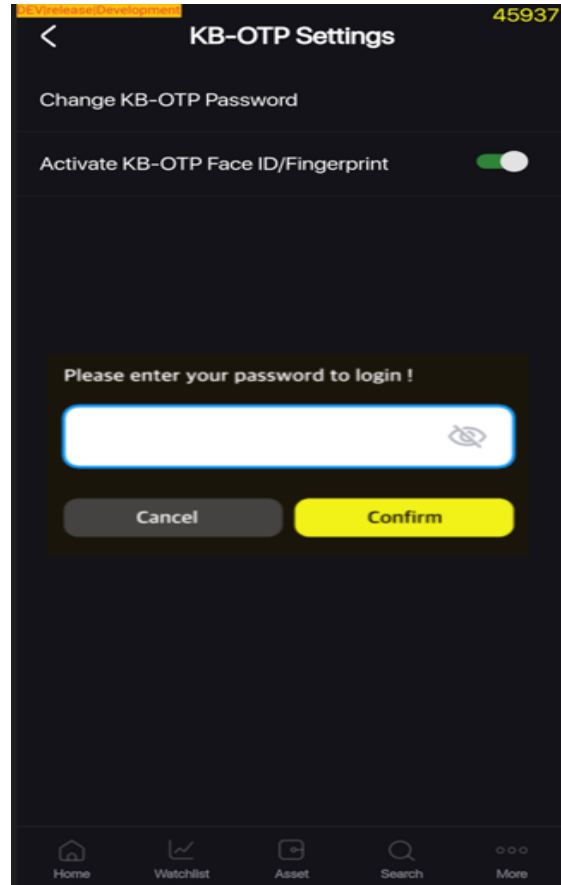
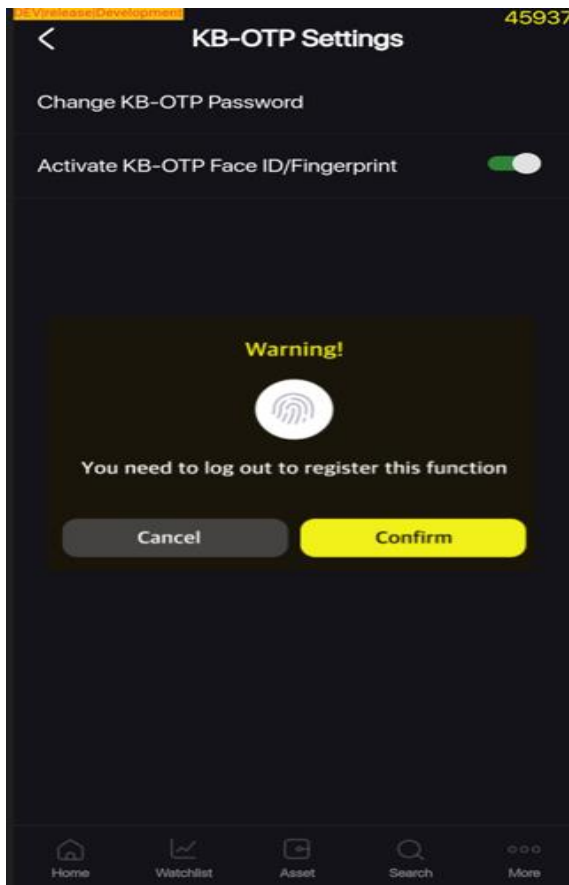


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At the screen KB-OTP list, select "☰", select "Log in with biometric KB-OTP"



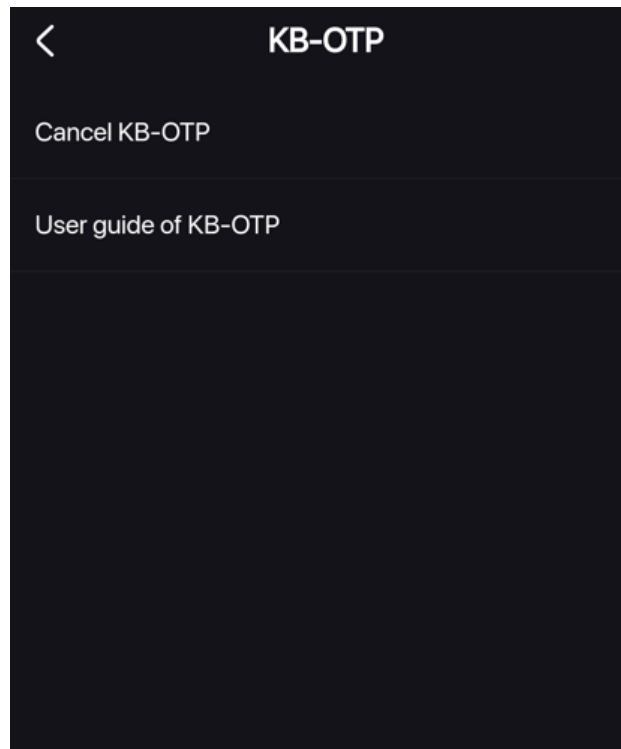
Scan Fingerprint/Face ID to finish register.



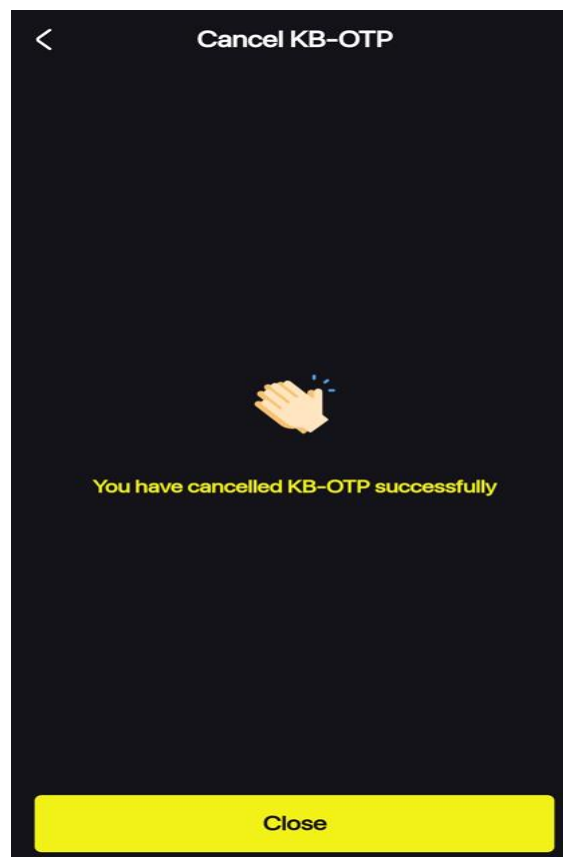
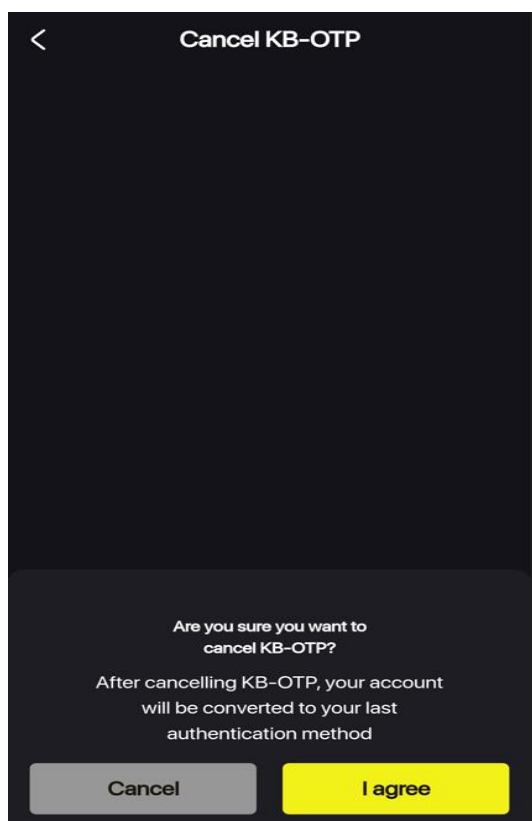
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4. Unsubscribe to KB-OTP

At "Utilities", select "KB-OTP", select "Unsubscribe to KB-OTP"



Select "Confirm" to unsubscribe to KB-OTP. When successfully unsubscribed, your account will return to the previous form of authentication.



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