

**SOCIALIST REPUBLIC OF VIET NAM**

**Independence - Freedom - Happiness**

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To : **KEXIM VIETNAM LEASING COMPANY LIMITED (“KEXIM VLC”)**

9<sup>th</sup> Floor, Diamond Plaza Building, No.34 Le Duan Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam.

**APPLICATION FOR FINANCE LEASING**

- Name of Company: [\*]
- Registered Address: [\*]
- Tel: [\*] Fax: [\*]
- Enterprise Registration Certificate no. [\*] dated [\*] issued by [\*]
- Representative: [\*], [Position]

We hereby apply to your company for finance leasing as follows:

- Leased Assets: [\*]
- Lease Amount: [USD/VND/...] [\*] (In word: [United States Dollars/Vietnam Dongs/ ...] [\*])  
Lease Amount can be adjusted by addition of incidental expenses (registration fee, bank fees, exchange rate, insurance premiums, taxes, etc.) (if any).
- Import Taxes & VAT (if any): To be advanced by KEXIM VLC and included into the Lease Amount
- Lease Term: [\*] months
- Interest Rate: To be decided by KEXIM VLC
- Lease Rent Payment: [\*]
- Residual Value: Nil
- Prepayment Fee: To be decided by KEXIM VLC
- Security: [\*]

1. We hereby commit that we shall comply strictly with regulations of the State Bank of Vietnam and of your company and shall provide information, with truthfulness and completeness, to KEXIM VLC.
2. We hereby confirm that KEXIM VLC has provided us with sufficient information to calculate interest as follows: interest periods; actual principal, VAT, overdue principal, overdue VAT and overdue interest, number of days to maintain such amount; interest formula; interest rate; principles and factors to determine adjustable interest rate if adjustable interest rate is applied.
3. We hereby confirm that we have read and understood the Customer Acceptance Policy of KEXIM VLC enclosed with this Application For Finance Leasing.

Enclosed :

1. Documents about legal status of the company
2. Documents about finance lease proposal
3. Documents about leased assets
4. Documents about mortgaged assets
5. Business plan

**For and on behalf of**

[NAME]  
[Position]

# Customer Acceptance Policy of KEXIM Vietnam Leasing Company

## Article 1. General Principle

1. The purpose of this Customer Acceptance Policy is to ensure that KEXIM Vietnam Leasing Company Limited (hereinafter referred to as “KEXIM VLC”) and its Customer comply with regulations on Anti-Money Laundering, including Law on Anti-Money Laundering No.07/2012/QH13, Decree No.116/2013/NĐ-CP, Decree No.87/2019/NĐ-CP, Circular No.35/2013/TT-NHNN, Circular No.31/2014/TT-NHNN, and Circular No.20/2019/TT-NHNN.
2. “Customer” means an individual or an organization requests to use or uses banking services, products, and services, provided by KEXIM VLC, including lessee, borrower, guarantor, mortgagor at KEXIM VLC.
3. KEXIM VLC may amend, supplement, and/or update this Customer Acceptance Policy at any time, by notifying the customer. Customer’s continued use of any banking services, products, and services provided by KEXIM VLC constitutes customer’s consent to that amended, supplemented, and/or updated contents.

## Article 2. Customer identification

1. Customer identification shall be performed in one of the following cases:
  - a. customers establish business relationship with the Company for the first time aiming to use products and services provided by the Company;
  - b. has doubts about the veracity or adequacy of previously obtained customer identification data; and
  - c. there is doubt about the transaction and the parties concerned that money laundering is involved.
2. Collect and verify identification data of customers:
  - a. For individual customers as Vietnamese: the full name, date of birth, nationality, occupation, position; phone number, identity card number or passport number or similar documents, date and place of issue and address of permanent residence and current residence.
  - b. For individual customers as foreigner: the full name, date of birth, nationality, occupation, position; passport number, date and place of issue, visa or similar documents, address of residence abroad and address of residence in Vietnam.
  - c. For customers as organization: full and abbreviated trading name, enterprise code, addresses of head office, office phone number and fax number; areas of operations and business; information on the founder and the representative specified at point (a) and (b) of this Item.
  - d. For individual customers being statelessness: full name; date of birth; occupation, position; visa book; visa issuance agency; resident address in the overseas and in Vietnam.
  - e. For individual customers having multiple nationality: other than information mentioned in point (a) and (b) of this Item, KEXIM VLC additionally collects information about nationalities, residential addresses at countries which such customers have nationalities.
  - f. KEXIM VLC applied following methods to verify identification data of customers:
    - (i) Use documents and data including:
      - For individual customers: valid ID/passport and other documents issued by the competent authorities;
      - For organization customers: establishment license or decision; decision on name change, separation, consolidation; business registration certificate; appointment decision or contract with General Director (Director), Chief Accountant.
    - (ii) Collect information via either organizations, individuals had or currently have relationship with the customers or managing agency or other competent authorities and compare with information provided by the customers.
    - (iii) Use other agency to verify identification data of customer.
3. Beneficial owner
  - a. The Company must identify the ultimate beneficial owner of customers and apply measures to identify and update information about the beneficial owner through the following criteria:
    - (i) Individuals owning in reality an account or a transaction: Account owners, account co-owners or any person who controls operation of such account or benefits from such transaction;
    - (ii) Individuals who have right to control legal entities: Individuals directly or indirectly holding 25% or more of charter capital of such legal entity; owners of private enterprises; other individuals controlling such legal entity in reality;
    - (iii) Individuals having right to control an investment entrustment or authorization agreement: The entrustment individuals or authorization individuals; individuals having right to control individuals, legal entities, entrustment organizations or authorization organizations.
  - b. Identification and verification of identification data of the beneficial owner shall be conducted in accordance with Item 2 of this Article, except for the beneficial owners being individuals representing state capital in the organizations.
4. In order to determine the participation of customers in the legal arrangement, other than information mentioned in Item 2 and 3 above, the Company shall request customers to provide the following information when establishing business relationship with the customers for the first time:
  - a. Name of the trustor, authorizing party (if any);
  - b. Date of legal arrangement;
  - c. Content of legal arrangement, including value of money and assets placed in the entrustment, authorization transactions;
  - d. Nation where the trustor, authorizing party established and controlled by laws;
  - e. Identification number of the entrustment, authorization issued by the competent authorities (if any);
  - f. Identification information of the beneficial persons and information of related organizations, individuals (if any).The Company shall identify, verify, and reserve documents related to the legal arrangements mentioned herein.
5. Purpose of transaction:

It is required to obtain information on the purpose and intended nature of the business relationship.

## Article 3. Measures in case of unidentified customer

Where the Company is unable to identify a customer, the Company should apply one or more of the following actions:

- a. not establish a business relationship or perform the transaction;
- b. terminate the business relationship;
- c. consider making a suspicious transaction report.