

**RISK STATEMENT**

(Appended to Contract for Provision and Use of Securities Transaction Services)

*(Issued with Decision No. 20-2018/QĐ/HDQT/FPTS dated 1<sup>st</sup> March 2018)*

FPT Securities Joint Stock Company (FPTS) receives the Decision No. 98/QĐ-UBCK dated 29<sup>th</sup> January 2016 of the State Securities Commission of Vietnam on approval of registration for online securities transaction services for investors.

Investor using online transaction services at FPT Securities Joint Stock Company (FPTS) is required to read, comprehend and accept the benefits of the services as well as the risks stated in this Risk Statement.

**I. PURPOSE:**

This Risk Statement is created to inform the Investor of the benefits of online securities transactions and the potential risks arising from the process of securities transactions, which are identified by FPTS before the announcement of this Statement. This Statement will be updated by FPTS whenever new risk(s) are identified and the Investor will be required to update new changes immediately when FPTS announces the updated Statement on its electronic information website, <http://www.fpts.com.vn> and its online securities transaction website <https://eztrade.fpts.com.vn>. The Investor is solely responsible for the transactions chosen and done with FPTS.

**II. CONTENT:****1. Benefits:**

- Diversified and synchronous services meet all online transaction demands of the Investor;
- Transaction system convenient for transactions anytime and anyplace helps the Investor reduce time and expense;
- Transaction system powered by modern equipment and advanced technology is capable of serving a large number of Investors;
- The website using Secure Sockets Layers (SSL) protocol is certified by world-trusted certification authorities (CA), thus ensuring the security of access data and transmitted data.
- Online transactions are secured by two-layer passwords: One is login password and another is transaction password (Transaction password is automatically generated by user-authentication device called Token Card).

**2. Risks that the Investor may take in the process of executing online transactions:**

- Hardware system errors, software inoperativeness or malfunction caused by factors of force majeure such as flooding, fire, Act of God, electrical circuit, natural breakdown, etc.;
- Risks of network interruptions caused by transmission lines of internet service providers break down or overload; orders may be suspended, stopped or postponed or contain data errors.
- The system which may be infected with viruses, attacked or affected by incidents out of control of FPTS that may delay communications causes failures in online transaction processing or execution for the Investor;
- The identification of the Investor may be mistaken or erred because identification information of the Investor (username, password, telephone number, fax number, email address) is appropriated by a third party with illegal acts or tricks.
- Stock quotes and other securities information may be erroneous, incorrect or inconsistent because of incidents out of control of FPTS
- When a transaction order is submitted by the Investor, it cannot be taken back and may result in an immediate obligation of cash payment or securities payment since online transactions on the FPTS system are automatically processed and executed.

**3. Disclaimer:**

- FPTS shall take no responsibility for the revelation of login password and transaction password, or the loss or misplacement of user authentication device - Token card. In case Investors learn that login password and transaction password, orders are placed by unauthorized persons or Token card is lost or misplaced, please immediately notify FPTS for timely solution;
- Transactions made by the Investor via electronic transaction sites of FPTS are processed and executed automatically or implicitly at the time of being entered the FPTS system. FPTS implicitly confirms that all online transactions submitted by the Investor to FPTS are correct and made by the Investor. Therefore, FPTS shall accept no liability for any damage in connection with transactions the Investor executes at FPTS.

**4. FPTS's commitments**

FPTS is committed to providing best services for the Investor and minimizing risks caused by technical failures.

Thank you very much for trusting and choosing online transaction services at FPTS.

**GENERAL DIRECTOR**

(Signed)

**NGUYEN DIEP TUNG**