

## **RISK STATEMENT FOR ONLINE TRADING SERVICE USAGE OF PHU HUNG SECURITIES CORPORATION**

Phu Hung Securities Corporation is approved to provide online securities trading service for customer via license No: 241/QD-UBCK by the State Securities Commission.

Besides the advantages of online securities trading services during transactions such as convenience, flexibility, shorten processing time and save time and expenses about moving of the Customer. Customer acknowledges that by using online securities trading services always have potential risks due to system errors or fluctuations in the stock price updates or other technical risks out of the control of PHS and customer.

Therefore, customers are responsible for reading this Risk Statement to understand the risks may be encountered during using online trading services. PHS announces the risks in the Risk Statement to help customers identify the risks may be encountered in the process of online stock trading until the time of drafting of the Risk Statement. Customers are responsible for updating the amendments and supplements of the Risk Statement as soon as the changes and these supplements are announced at PHS's website.

Risks may be encountered in the implementation process of online transactions, including but not limited to:

- Risks on hardware, software do not work or fails work of its function due to floods, fires, natural disasters, electrical, natural damages, acts of vandalism or fraud caused by human for orders cannot made, or made but not matching with the original orders.
- Risk of telecommunication networks to place orders over the phone, looking up information or alert transaction may fail, overloading or blockage.
- Risks on handling orders equipment's deactivated or slow operation due to obstruction by the number of orders exceeds the design capacity leading to orders of the Customer fail.
- Risks on orders of the Customer has sent so irrevocable and can create an immediately payment obligations or securities for the Customer.
- Risks on confirmation of the identifying information of the Customer (username, password, phone number, fax number, email address) cannot done leading to orders of the Customer is denied.
- Risks on information of stock prices or feedback on the receiving orders, trading on website is inaccurate due to latency leading to trading decisions of the Customer based on this information is skewed.

- Risks on identifying information of the Customer (username, password, phone number, fax number, email address) being appropriated by illegal tricks from third parties, then do the unintended transactions of the Customer on the Customer's account.
- Risk on confidential information relating to the Customer or the Customer's transactions exposed to the outside in the process of sending and receiving information from PHS
- The computer may be infected with viruses suspended all activities exchange of information in a computer network;
- In addition, the system access speed may affect adversely by fluctuation of market, high output of internet access, system performance or other factors beyond the control of PHS.

Customers commit herein to accept risks above in this Risk Statement, loss or damage arising from online transactions.

In addition, PHS is disclaimed any liability in case of one of the following risks:

- The Customer provides lately information, omissions or inaccuracies lead to not use or unable to perform online transactions;
- The fault of any third party, including but not limited to PHS's partners in providing features, convenient online transactions;
- Transaction system error or any technical means in relation leads to the trading system refuses to perform orders from customers;
- Customer reveals information Token, username, password, transaction password, electronic signature and/ or other authenticated factors provided by the PHS lead to a third person (not be authorized) could take advantage of this information to use electronic transaction services and/ or perform electronic transactions or access to the information that electronic transaction services provide.

When occurring or detecting any of the above risks or similar risks, customers are responsible for notifying the PHS immediately to suspend trade and handle in time. PHS will be maximum effort to overcome and minimize the damage caused by these risks. PHS commitment gives customers the best online trading service and convenient as well as minimize risks that may occur by technology. Thank you for your trust and using online trading services in PHS.