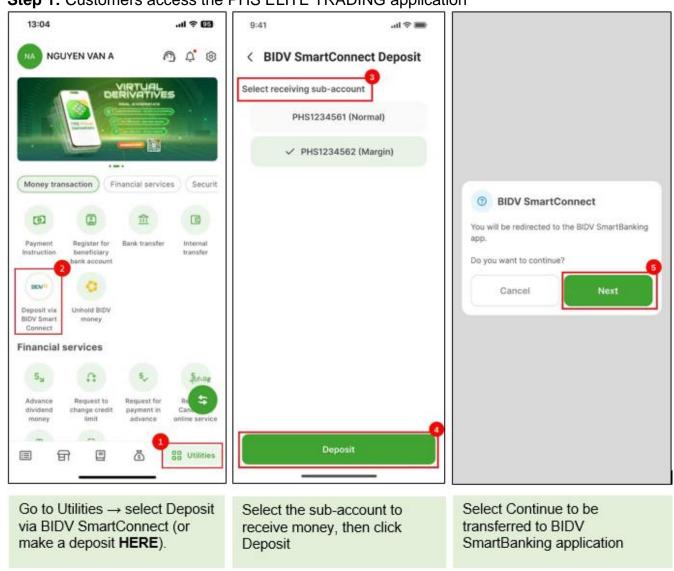
INSTRUCTIONS FOR DEPOSIT VIA BIDV SMARTCONNECT

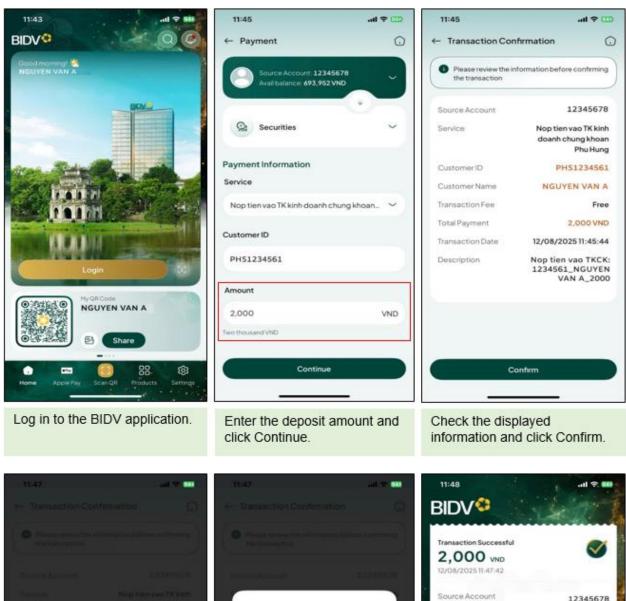
This service is available to customers:

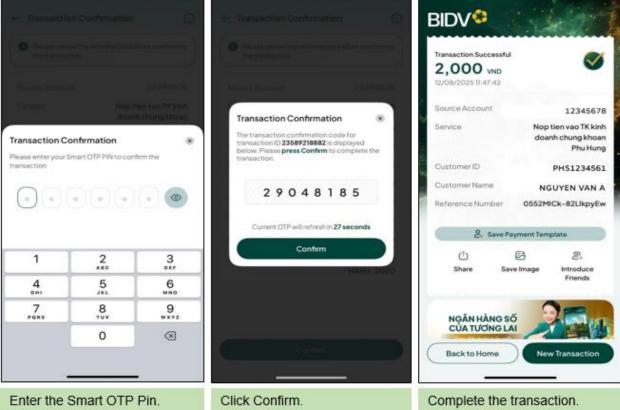
- Securities trading account with prefix 022C.
- Have a payment account at BIDV and have registered to use BIDV Smartbanking service.

Step 1: Customers access the PHS ELITE TRADING application



Step 2: Customers are transferred to BIDV Smartbanking application to make a deposit.





Step 3: After completing the transaction, the Customer will be transferred back to PHS ELITE TRADING application of PHS.