

**INSTRUCTIONS TO INVESTORS FOR ISSUING A BANK GUARANTEE AS PER  
REGULATIONS ON COMPETITIVE OFFERING OF THE SHARES HOLDING BY THE  
MINISTRY OF INDUSTRY AND TRADE IN SAIGON BEER - ALCOHOL - BEVERAGES  
CORPORATION**

**A. Steps of application**

Content	Note
<b>I. Submitting the guarantee application</b>	
<ol style="list-style-type: none"> <li>1. In order to have a bank guarantee issued by VCB ensuring their compliance under the Regulations on Competitive Offering of the Shares holding by the Ministry of Industry and Trade in Saigon Beer - Alcohol - Beverages Corporation, Investors have to submitting their Guarantee Application to VCB;</li> <li>2. Documents required in the Guarantee Application are listed in the Annex 1 attached herein</li> </ol>	<p>Investors must submit their Guarantee Application at least 10 days prior to the date of submission of the Bidding Form for Competitive Offering in accordance with the Regulations. Counter guarantees must be received by Vietcombank at least 10 days prior to the date of submission of the Bidding Form for Competitive Offering in accordance with the Regulations.</p> <p>In case Investors have problems in completing their Guarantee Application, please contact VCB under Section B for advice and assistance.</p>
<b>II. Following Vietcombank's procedures in case the Investor's Guarantee Application is accepted by Vietcombank.</b>	
<ol style="list-style-type: none"> <li>1. In case the Investor requests the issuance of a direct bank guarantee and the collateral is: (a) Cash, or (b) Balance on deposit account at Vietcombank (either term or non-term account): <ul style="list-style-type: none"> <li>+ The Investor and Vietcombank sign on the <b><u>Guarantee Application Form cum Agreement on Guarantee Issuance by Installment</u></b> (as Annex 2 attached);</li> <li>+ After the signing, Vietcombank issues the bank guarantee (as Annex 3 attached).</li> </ul> </li> <li>2. In case the Investor requests the issuance of a direct bank guarantee and the collateral is: (a) Savings Books, Valuable Papers (except for shares and fund certificates) issued by Vietcombank/Vietcombank's subsidiary(ies); (b) Valuable Papers issued by the Government; (c)</li> </ol>	

Content	Note
<p>Balance on the deposit account at other Financial Institutions, Savings Books, Valuable Papers (except for shares) issued by other Financial Institutions and approved by Vietcombank:</p> <ul style="list-style-type: none"> <li>+ The Investor and Vietcombank sign on the <u><b>Agreement on Guarantee Issuance by Installment</b></u> (as Annex ... attached);</li> <li>+ After the signing, Vietcombank issues the bank guarantee (as Annex 3 attached).</li> </ul> <p>3. In case the Investor requests Vietcombank to issue a bank guarantee under a counter guarantee issued by a correspondent bank:</p> <ul style="list-style-type: none"> <li>+ Vietcombank shall issue the bank guarantee (as Annex 3 attached) under a counter guarantee issued by a correspondent bank. The counter guarantee must satisfy the following requirements: <ul style="list-style-type: none"> <li>• The counter guarantee must be sent via authenticated SWIFT or sent in paper form and verified via authenticated SWIFT.</li> <li>• The counter guarantee must be in favor of Vietcombank, with the counter guarantee value not smaller than the value of the bank guarantee which Vietcombank shall issue as per the correspondent bank's request.</li> <li>• The counter guarantor must undertake to pay Vietcombank unconditionally and irrevocably upon their receipt of Vietcombank's demand for payment.</li> <li>• The counter guarantee's Expiry Date must be at least 15 days after the Expiry Date of Vietcombank's bank guarantee under such counter guarantee.</li> <li>• Vietcombank is allowed to make demand for payment via authenticated SWIFT.</li> <li>• The applicable law of the counter guarantee is subject to the Uniform Rules for Demand Guarantees (URDG) 2010, ICC Publication No.758 only.</li> <li>• The counter guarantee must expressly state the name, address, telephone No. of the collector of the original bank guarantee issued by</li> </ul> </li> </ul>	

Content	Note
Vietcombank.	

## **B. Contact information**

For Investors who register for the purchase from 500.000 shares of Saigon Beer - Alcohol - Beverages Corporation and request Vietcombank to issue a bank guarantee: kindly contact us as follows:

### **B.1. IN CASE THE INVESTOR REQUESTS VIETCOMBANK TO ISSUE A DIRECT BANK GUARANTEE**

#### **1.1. In Ha Noi**

##### **1.1.1. Operation Centre Branch**

- Ms. Tran Minh Hoang  
31-33 Ngo Quyen Street, Hoan Kiem District, Ha Noi  
Email: [hoangtm.sgd@vietcombank.com.vn](mailto:hoangtm.sgd@vietcombank.com.vn)  
Tel: (84 24) 44570242  
Mobile: (84) 903 46 7828

##### **1.1.2. Ha Noi Branch**

- Ms. Nguyen Thi Thu Hoa  
11 Vat Linh Street, Dong Da District, Hanoi.  
Email: [hoantt.han@vietcombank.com.vn](mailto:hoantt.han@vietcombank.com.vn)  
Tel: 024.39746666  
Mobile: 84-094 888 1919

#### **1.2. In Da Nang**

##### **Da Nang Branch**

- Ms. Le Thi Binh Minh  
140-142 Le Loi Street, Hai Chau I Ward, Hai Chau District, Da Nang City  
Email: [ltbminh.dan@vietcombank.com.vn](mailto:ltbminh.dan@vietcombank.com.vn)  
Tel: 0236.3822110  
Mobile: 84- 0905 0909 81

#### **1.3. In Ho Chi Minh City**

##### **1.3.1. Ho Chi Minh City Branch**

- Mr. Au Hai Khac Nguyen  
VBB Tower, No. 5 Me Linh Square, Ben Nghe Ward, District 1, Ho Chi Minh City  
Email: [nguyenahk.hcm@vietcombank.com.vn](mailto:nguyenahk.hcm@vietcombank.com.vn)  
Tel: (84 28) 38211985  
Mobile: (84) 938698454

##### **1.3.2. Ky Dong Branch**

- Ms. Khong Thi Hong Hanh:  
3-13Bis Ky Dong, Ward9, District 3, Ho Chi Minh City

Email: [hanhkth.kdo@vietcombank.com.vn](mailto:hanhkth.kdo@vietcombank.com.vn)

Tel: 028 3931 8968

Mobile: (84) 91347768

**B.2. IN CASE VIETCOMBANK IS TO ISSUE A BANK GUARANTEE UNDER A COUNTER GUARANTEE OF A CORRESPONDENT BANK**

**2.1. At the Financial Institutions of Vietcombank, Head Office:**

- Ms. Truong Dieu Linh  
198 Tran Quang Khai Street, Hoan Kiem District, Ha Noi  
Email: [linhtd.ho@vietcombank.com.vn](mailto:linhtd.ho@vietcombank.com.vn)  
Tel: 0243 9343137 – ML: 0920  
Mobile: (84) 906660616

- Ms. Pham Van Giang  
198 Tran Quang Khai Street, Hoan Kiem District, Ha Noi  
Email: [giangpv.ho@vietcombank.com.vn](mailto:giangpv.ho@vietcombank.com.vn)  
Tel: 0243 9343137 – ML: 0988  
Mobile: (84) 982442558

\*\*\* Note: The Investor's Guarantee Application will not be returned in case such Guarantee Application is not accepted by Vietcombank.