

## PAYMENT SECURITY POLICY

### 1. General commitment

For online payments on Chus.vn, CHUSVN chooses the reputable partner as the payment gateway service providers licensed and legally operating in Vietnam (“**Online Payment Unit**”). Accordingly, Buyer's transactions and payment information will be kept confidential in accordance with the Vietnamese laws and applied to security standards in the banking sector.

The payment security policy can be adjusted or modified according to the payment partner's request or by laws. CHUSVN will update changes by updating directly to the policy published on the Website.

### 2. Payment process

Currently, CHUSVN provides two (02) payment methods: (i) direct payment (“**COD**”) and (ii) online payment through payment gateways.

The payment process is conducted as follows:

- Step 1: Buyer searches the information about products/services of Seller uploaded on the Website;
- Step 2: Buyer chooses and presses the “Order” button;
- Step 3: Buyers choose the methods of payment:
  - Cash on delivery (“COD”): Customer make a direct payment to the shipper when receiving the ordered Products; or
  - Pay online via payment gate.
- Step 4: Buyer provides the required information to make a payment (applied to online payment) and the system will transfer to the payment gate for Buyer to input the required information and make a payment. After a successful payment or order confirmation, Chus.vn will send the notification confirming the order to Buyer;
- Step 5: Buyer receives the ordered Products from delivery agency.

### 3. The information needs collecting

Online payment gateway will collect Member's IP address and other standard website information such as browser type, the pages that Member visits when using the service, information about computers and equipment related to the transaction security and safety purposes.

In some cases, the Online Payment Unit may collect additional information about Member from the third parties, including but not limited to banks, credit

and payment services organizations, network services providers. In addition, the Online Payment Unit may also collect additional information about Member from a variety of sources and by other means to ensure the quality of service and service Member better.

#### **4. Privacy Policy**

##### **a. Security standards:**

The payment policy of transactions by international and domestic cards undertakes to comply with the security standards of online payment unit. Specifically:

- How to protect financial information: online payment unit stores and handles Member's personal information at servers established in Vietnam, simultaneously protects such information by many means of physical protection such as managing access to building containing servers, managing by electronic methods such as firewalls, data encryption and managing by the workflow of the operation staff.
- One-time password (OTP) is sent via SMS to ensure account accessing is authenticated.
- Principles and regulations on information security in the banking and finance industries in accordance with the Vietnamese State Bank's regulations.

##### **b. Policy of payment data storage and security:**

CHUSVN only stores tokens - the data chain encrypted by the online payment unit and the online payment unit provided it to CHUSVN without directly storing the Buyer's card information. The payment information security is made by online payment unit.

CHUSVN commits to strictly implement the necessary security measures for all payment activities made on Chus.vn.

#### **5. Payment safety**

For online payment, CHUSVN integrates with payment gateways to ensure transaction security for Buyer. When paying online, customer's payment information such as payment card number, account number, issuance date, expiration date, CVV number will not be saved on CHUSVN's system. After placing an order and the Buyer chooses any payment gateway, the CHUSVN's system will switch to such payment gateway. Information about the customer's card will be entered at the payment gateway. Therefore, this information will be kept confidential by the payment gateway service provider in accordance with the Company's provisions. Customers before paying via the payment

gateway need to read the regulations announced publicly on the payment gateway.

After the payment has been made, the connected system between payment gateway and the Website Chus.vn shall return CHUSVN a data message notifying whether the payment for order is made successfully or not. Base on such data message, CHUSVN will either certify or not certify the Buyer's order.

The payment process occurring on the payment gateway under the high security, which ensure the safety of payment information of Buyer. CHUSVN will assist Customers in providing information about the paid orders to the payment gateway in case of a dispute between two parties.