

## GUIDELINE FOR AUTOMATIC ADVANCE SERVICE

### Introduction of automatic advance service

Automatic advance service is the value added facilities for KIS's customers in stock transaction in which waiting cash from selling contribute to increase buying power. If the customers use the added buying power, the advance order will be activated. It means that the customer can place buying order without prior advancement.

This service is provided for all individual customers opening stock trading account at KIS Vietnam Securities Corporation and implemented in all main and sub accounts except for margin account.

### Service benefits

- After the selling order is matched, the buying power will be increased by an amount equal to selling money deducting trading fee, tax and estimated advancing fee.
- The added buying power can be used immediately to process buying order without normal advancement procedure.
- The system automatically chooses the selling dates to advance so that the advancing fee is minimum.

### Process of providing the service

- (1) The selling order is matched.
- (2) In the order placing screen, tab Buyable: increase the buying capacity for customer shown in Max purchasable stock quantity and Maximum buying power.

**Maximum buying power = Available deposit for order + Selling cash – Estimated advancing fee**

| Type | Deposit     | Buy/Sell Sum |
|------|-------------|--------------|
| T+1  | 151,994,072 | 0            |
| T+2  | 151,994,072 | 0            |
| T+3  | 301,469,072 | 149,475,000  |

(3) Customer places buying order.

The priority order of using money for buying order is as follow:

1. The customers' available cash.
2. Advancing money for the deficit amount by the way which make the advance service charge is minimal.

| Type | Deposit     | Buy/Sell Sum |
|------|-------------|--------------|
| T+1  | 151,994,072 | 0            |
| T+2  | 151,994,072 | 0            |
| T+3  | 301,469,072 | 149,475,000  |

|                                |             |                             |             |
|--------------------------------|-------------|-----------------------------|-------------|
| Max purchasable stock quantity | 0           | Available deposit for order | 151,994,072 |
| Maximum buying power           | 301,133,937 | Virtual deposit             | 0           |
|                                |             | Expected substitute amount  | 0           |
|                                |             | Evaluated initial asset     | 151,994,072 |
|                                |             | Amount of lacking cash      | 0           |
|                                |             | Total blocked value         | 0           |
|                                |             | Today placed orders value   | 0           |
|                                |             | Margin limit level          | 0           |

(4) If the customers' actual cash is not enough to place the order and need added buying power, the dialog box appears:

“ Available cash: [...1...].

- The amount of advanced money in need: [...2...]

- Total accumulated service charge in the day (estimated): [...3...].

*In case your buying order is not matched, the advance order will be automatically canceled. Do you want to continue?”*

Explanation:

- [...1...]: is the actual cash which is available in the investor's account at the time of placing the order.
- [...2...]: is the shortage amount of money to proceed the order, following the formula: [...2...] = Buying order value – actual cash
- [...3...]: is advancing fee of the whole accumulated advancement in the day. The advancing fee is estimated for your reference and is finalized at the end of the trading day. KIS do not show the advancing fee for separate buying order due to the Company's policy of minimum advancing fee.

**Buy Order**

Names : NH TMCP NGOAI THUONG VN  
OrderType : LimitOrder  
Volume : 9,000  
Price : 30,000

Available cash : 151,994,072  
The amount of advanced money in need : 118,815,928  
Total accumulated service charge in the day (estimated) : 326,744

In case your buying order is not matched, the advance order will be automatically canceled. Do you want to continue?

OK Cancel

| Type | Deposit     | Buy/Sell Sum |
|------|-------------|--------------|
| T+1  | 151,994,072 | 0            |
| T+2  | 151,994,072 | 0            |
| T+3  | 301,469,072 | 149,475,000  |

|                                |             |
|--------------------------------|-------------|
| Max purchasable stock quantity | 0           |
| Maximum buying power           | 301,133,937 |
| Available deposit for order    | 151,994,072 |
| Virtual deposit                | 0           |
| Expected substitute amount     | 0           |
| Evaluated initial asset        | 151,994,072 |
| Amount of lacking cash         | 0           |
| Total blocked value            | 0           |
| Today placed orders value      | 0           |
| Margin limit level             | 0           |

- (5) If the customer chooses to continue, the order is transferred immediately to trading system.
- **If matched:** execute the advancing order. Max purchasable stock quantity and Maximum buying power are reduced accordingly.
  - **If not match:** do not activate the advancing order.
- (6) Conduct the process of payment clearance and advancing service as normal.

| Type | Deposit    | Buy/Sell Sum |
|------|------------|--------------|
| T+1  | 0          | 0            |
| T+2  | 30,542,699 | 30,542,699   |
| T+3  | 30,542,699 | 0            |

|                                |            |
|--------------------------------|------------|
| Max purchasable stock quantity | 0          |
| Maximum buying power           | 30,465,909 |
| Available deposit for order    | 0          |
| Virtual deposit                | 0          |
| Expected substitute amount     | 0          |
| Evaluated initial asset        | 0          |
| Amount of lacking cash         | 0          |
| Total blocked value            | 9,744      |
| Today placed orders value      | 0          |
| Margin limit level             | 0          |

\*\*\*Note: Total blocked value: 9,744 is depository fee paid at the end of the month.

## Advancement history

To search for advancement history in the day, please choose the screen #9110 named Enter secured loan as shown below:

The screenshot shows the 'K-Pro' software interface. The main window is titled '[9110] Enter Secured Loan'. It displays account information for 'Nguyen Van A' and a loan amount of 30,475,653. Below this, there are two tables:

| Sell Date  | Settle Date | Sell Amount | Trade Commission | Tax    | Adjusted Amount | Loan Period | Rate  | Estimated Fee | Possible Loan Amount | Bank |
|------------|-------------|-------------|------------------|--------|-----------------|-------------|-------|---------------|----------------------|------|
| 31/10/2012 | 05/11/2012  | 150,000,000 | 375,000          | 75,000 | 149,550,000     | 4           | 0.055 | 393,419       | 30,475,653           | KIS  |

Below the first table is a 'Sell Detail' section with a table:

| Sell Date  | Settle Date | Code | Sell Quantity | Sell Amount | Trade Commission | Tax    | Adjusted Amount | Possible Loan Amount | Bank |
|------------|-------------|------|---------------|-------------|------------------|--------|-----------------|----------------------|------|
| 31/10/2012 | 05/11/2012  | VCB  | 5,000         | 150,000,000 | 375,000          | 75,000 | 149,550,000     | 30,869,072           | KIS  |

At the bottom, there is a 'Loan History' table:

| Loan Date  | Sell Date  | Code | Sell Quantity | Sell Amount | Loan Amount | Repayment Amount | Nonredemption Amount | Status                 | Bank |
|------------|------------|------|---------------|-------------|-------------|------------------|----------------------|------------------------|------|
| 31/10/2012 | 31/10/2012 | VCB  | 0             | 150,000,000 | 118,680,928 | 0                | 118,680,928          | Hoàn tất xử lý cho vay | KIS  |

### CONTACT

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