

GUIDANCE TO INVESTOR ON DEPOSIT OF THE ESCROW AMOUNT IN USD

1. Contact information

For the foreign investor who is a non-resident and desires to deposit in USD at VCB, please contact either of the following contacts:

- **In Hanoi:**

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- **In Ho Chi Minh**

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2. Steps for performance of the escrow arrangement

| Steps | Descriptions | Notes |
|-------|---|---|
| 1 | Open a current account in USD (Escrow Account) <ul style="list-style-type: none"> - To deposit in USD for purchase of SCIC's shares in Vinamilk, the foreign investor has to open a new current account in USD at Vietcombank for deposit purposes. - Account opening documents are detailed in the BANK ACCOUNT OPENING DOCUMENT CHECKLIST (as enclosed herewith). | <ul style="list-style-type: none"> - In case of the foreign investor has any difficulties in completing the account opening documents, please contact VCB for advice and support. - If the foreign investor already has an account opened at VCB or an indirect investment account opened at another banks, please consult with VCB in order to minimize the procedures and time for account opening. |
| 2 | Signing Tri-party Escrow Agreement <ul style="list-style-type: none"> - The foreign investor, SCIC and VCB shall sign the escrow agreement (as per escrow agreement form attached hereto). | |
| 3 | The foreign investor will transfer funds to the current account in USD as stipulated in the Escrow Agreement <p>The foreign investor should transfer and maintain a minimum amount in the Escrow Account which is equal to:</p> <ul style="list-style-type: none"> - The escrow amount (as defined in the Escrow Agreement) - The escrow service fee (as determined in the Escrow Agreement) - Other fees as regulated by VCB in relation to the opening, use and maintenance of the current account in USD and remittance services if so incurred (according to VCB's notification to the foreign investor when the foreign investor opens the account or makes wire transfers). | <ul style="list-style-type: none"> - Escrow service fee will be collected by VCB by automatically debiting the foreign investor's current account immediately after the Escrow Agreement has been signed and the foreign investor's current account has sufficient funds to pay for the fee as provided in the Escrow Agreement. - Fees for other services will be informed by VCB to the foreign investor and collected as incurred. |
| 4 | VCB to block the Escrow Amount and notify the concerned parties of the same <ul style="list-style-type: none"> - After the foreign investor has fully performed steps 1, 2 and 3 above, VCB will block the Escrow Amount in the | |

| Steps | Descriptions | Notes |
|-------|--|-------|
| | <p>foreign investor's current account in USD.</p> <ul style="list-style-type: none"> - Immediately upon the blockage, VCB will notify by email and/or in writing to the concerned parties (the foreign investor, SCIC, the agent for registration of offering of the foreign investor) on the blockage. | |
| 5 | <p>Release the Escrow Amount and handle the Escrow Amount</p> <ul style="list-style-type: none"> - VCB will release the Escrow Amount and handle the Escrow Amount in accordance with the provisions of the Tri-party Escrow Agreement. | |