

Tokio Marine
Insurance Vietnam Co., Ltd.

A member of the
Tokio Marine Group

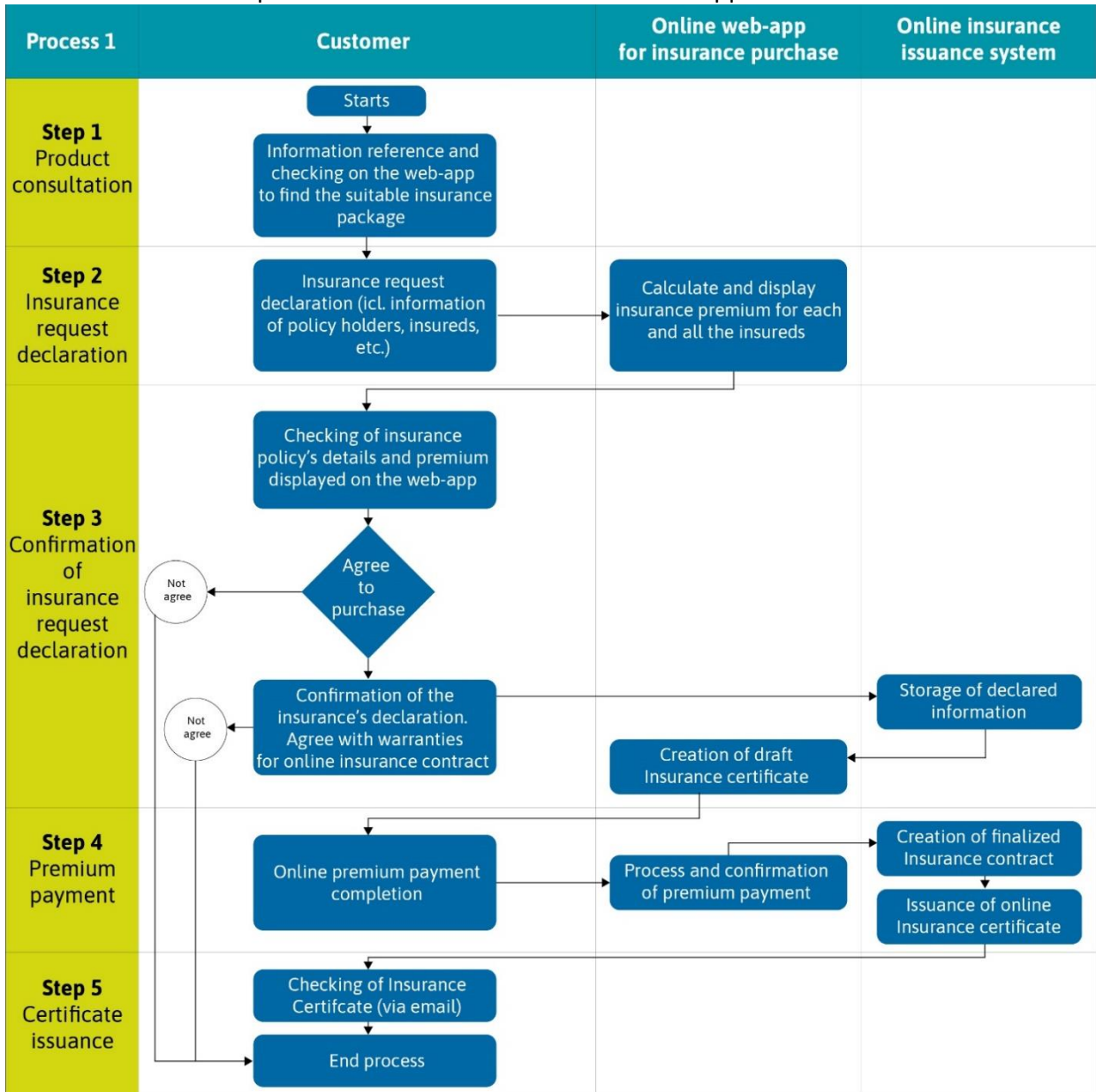


TOKIO MARINE
INSURANCE GROUP

PROCEDURES ON PROVIDING INSURANCE SERVICES AND PRODUCTS ONLINE

1. Description of the Transaction Process

1.1. Process 1 : Customers purchase insurance themselves on the Application



- **Step 1:** Product Consultation

Customers consult information about the insurance products they are interested in purchasing (including insurance benefits, conditions for insurance participation, exclusions, premiums, etc.) on the application and select an insurance product package that meets their needs..

- **Step 2:** Declaration of Insurance Requirements

After selecting the insurance product, customers enter the required information about the insured person(s), the policyholder, and other necessary details for the insurance company to issue a corresponding insurance policy. The Application processes the information provided by the customer to calculate and display the insurance application form, including benefits corresponding to the selected insurance package and the associated premium.

- **Step 3:** Confirmation of Insurance Requirements

Customers review the information on the insurance application form and confirm their insurance request:

- If the customer agrees to participate in the insurance: The customer confirms the insurance application form. The system records the application information confirmed by the customer.
 - If the customer does not agree to participate in the insurance: The customer closes the application and ends the purchase process.
- **Step 4:** Payment of Insurance Premium
- The customer reads and agrees to confirm the commitments related to insurance contracts, insurance participation conditions, and other conditions regarding personal data processing, information security, payment, etc.
 - ✓ If the customer agrees: The customer's agreement can be expressed by ticking a box labeled "Agree" or an equivalent term indicating the customer's acceptance of the terms and conditions set by TMIV for the insurance product chosen.
 - ✓ If the customer does not agree with any of the commitments when entering into an insurance contract: The customer closes the online insurance sales page and ends the purchase process.
 - After confirming the information on the insurance application form, the system directs the customer to the online payment gateway linked to the Application for the selected insurance product. The customer proceeds to pay the insurance premium as instructed on the online payment gateway, corresponding to the premium amount displayed on the insurance application form.

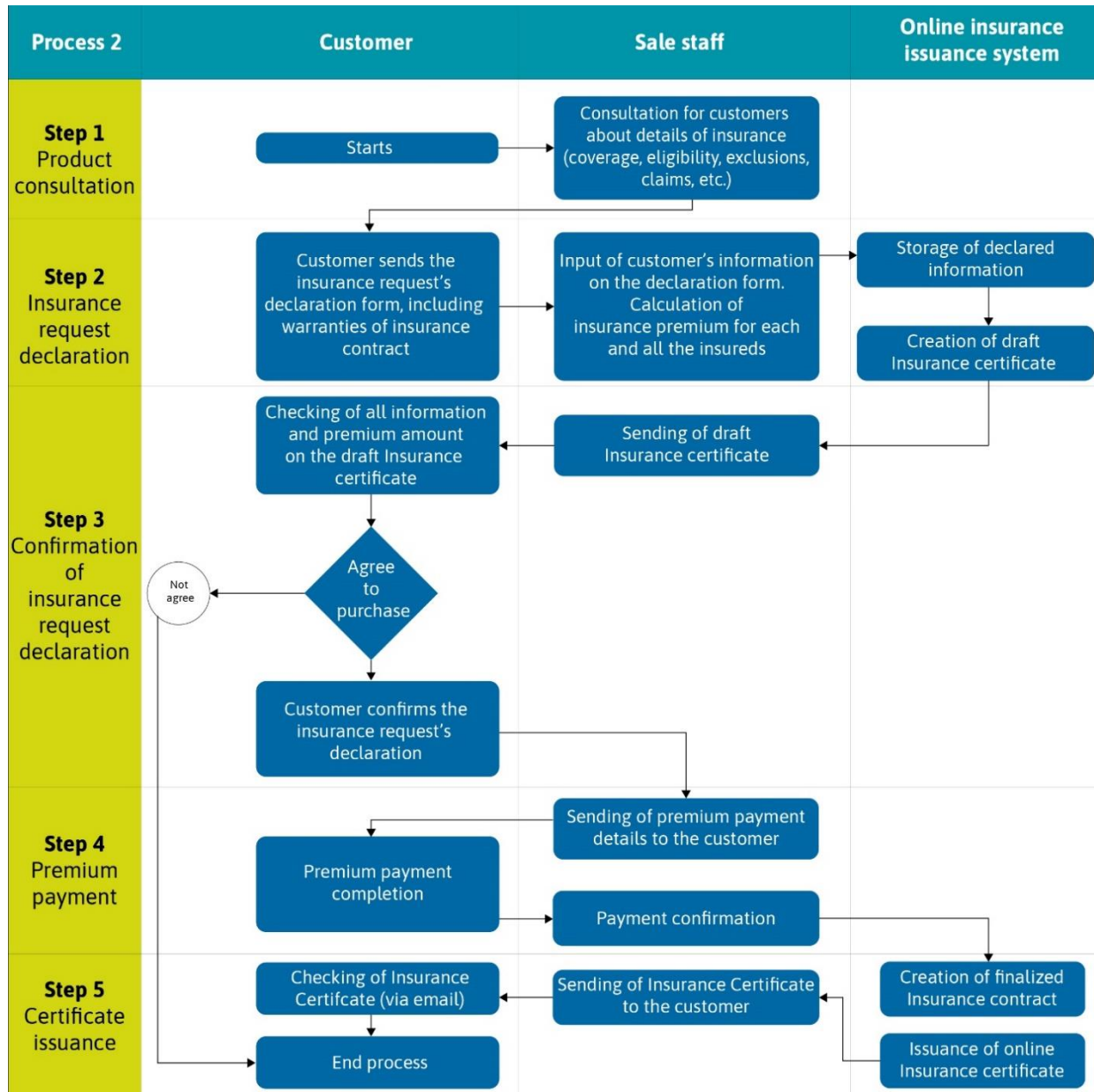
- **Step 5:** Issuance of Insurance Certificate

After the customer successfully pays the insurance premium through the online payment gateway, TMIV's online insurance issuance system issues a digital insurance certificate with TMIV's legitimate digital signature through the email address provided by the customer in the insurance application form, along with other relevant documents (e.g., guarantee card, insurance policy terms, additional terms, etc.).

The customer opens the email to view the issued digital insurance certificate and other related documents.

- End of Process 1.

1.2. Process 2 : Customers Purchase Insurance with the Consultation of a Salesperson



- **Step 1:** Product consultation

Customers consult information about the insurance products they want to buy (including insured benefits, eligibilities, exclusions, premiums, etc.) with TMIV's salesperson through direct contact or other means of contact (phone, email, SNS, etc.).

TMIV's salesperson consults the customer about insurance product information so that they can choose the appropriate insurance product package suitable to their needs.

If the customer receives consultation from a salesperson but still chooses to complete the purchase transaction on the application, they should follow Process 1.

If the salesperson handles the information declaration, completes the sale, and carries out the transaction, they should follow Process 2.

- **Step 2:** Insurance request declaration

After selecting an insurance package, the customer sends information about the insured person(s), the policy holder and other information required by the insurance company to issue an insurance policy, corresponding to the selected insurance package through the insurance request declaration signed by the customer, via hard copy sent by post or scanned copy sent via email or other means of communication.

TMIV's salesperson enter the customer information submitted in the insurance request declaration into the system to issue insurance policies with insurance packages the customer has chosen and create a draft Insurance Certificate.

- **Step 3:** Insurance request declaration confirmation

TMIV's salesperson sends customers a draft Insurance Certificate for customers to check and confirm the information.

- If the customer confirms the draft Insurance Certificate: TMIV's salesperson sends a request to the customer to pay the insurance premium.

- If the customer requests to correct information in the draft Insurance Certificate: TMIV's salesperson confirms with the customer via email and proceed to correct the corresponding information according to the customer's request.

- If the customer does not agree to continue participating in insurance, end the process.

- **Step 4:** Payment of insurance premium

TMIV's salesperson send payment information to customers so that customers can pay insurance premiums via online transfer to TMIV's corporate bank account or pay insurance premium directly to TMIV's office address in Hanoi, Hai Phong or Ho Chi Minh City.

In case the insurance agent authorized by TMIV to sell insurance online is also authorized by TMIV to collect insurance premiums as stipulated in the Insurance Agency Contract, the customer can pay the insurance premium to the agent's account or pay directly to that agent. The insurance agent then transfers this insurance premium to TMIV according to the deadline specified in the Insurance Agency Contract. TMIV's salesperson confirm payment information with TMIV's Accounting (ACC) department.

- **Step 5:** Issuance of insurance certificate

After confirming payment, TMIV's salesperson notifies TMIV's insurance Policy Management (PM) department using the system to issue an electronic Insurance Certificate with TMIV's legitimate digital signature via the email address that the customer has provided in the insurance request declaration attached with the documents. Other relevant documents (cashless card (if any), wordings, additional clauses, etc.).

TMIV's Policy Management (PM) department notifies TMIV's salesperson about the completion of the issuance of insurance documents according to request.

Customers open the email to view the issued Electronic Insurance Certificate along with other related documents.

- End of Process 2.

2. Personal Information Security and Data Storage

Data collected and processed during the provision of products and services will be secured and stored in compliance with TMIV's Personal Data Privacy Policy and Information Security Policy.

3. Complaint and Dispute Resolution Mechanism

Customer complaints and disputes related to insurance products and services provided online will be received by TMIV through the following channels:

- Phone: (84-24) 399330704 or 1900 888 996
- Website: <https://tokiomarine.com.vn/lien-he/phan-anh-khieu-nai.html>

TMIV will acknowledge the receipt of complaints and disputes within 1 day from the date of receipt. Depending on the complexity of the complaint or dispute, TMIV will adhere to internal complaint handling regulations and provide a final resolution to the customer no later than 14 working days from the last communication between the parties. If this is not possible, TMIV will contact and update the customer on the progress of the resolution.