



VIB 

/ Fax: (04) 3837 8250

USERGUIDE
VIB MOBILE BANKING
NATIVE APP-MyVIB



Introducing the VIB Mobile app-MyVIB

VIB Mobile Banking app-MyVIB is a secure mobile banking application available for compatible iPhone, Android and Windows Phone device. It provides you a secure and easy way to bank on the go. All you need to do is install the app and it gives you all your banking needs.



Features

- View accounts
- View transactions of the last 3 months
- Transfer between own account
- Transfer between VIB account
- Transfer to accounts at other banks
- Transfer to local bank's card number via SML
- Pay a bill (including: Electricity, Water, Telecommunication, Insurance, Airline ticket...)
- Mobile phone top-up
- Livechat
- ATM/Branch locator and MasterCard Merchant promotion locator
- Apply new products/services
- Register for VIB Internet Banking
- Receive information on attractive promotions
- Enjoy amazing offers from VIB
- Latest interest rates and Latest foreign exchange rates
- Change front page image
- Share receipt invoice via Facebook, email or SMS
- Setting quick balance

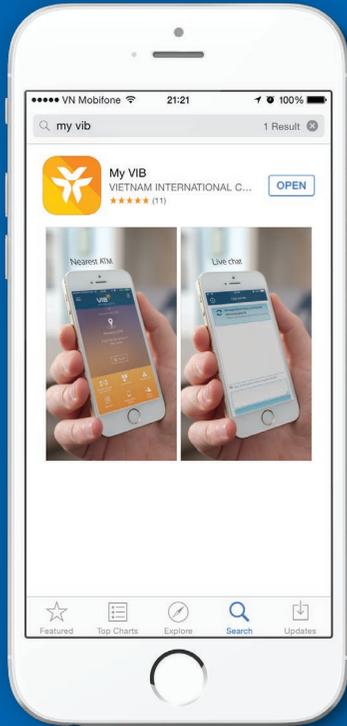


Conditions of Use

VIB Mobile banking app is supported on Apple iPhone with iOS 6.0+, Android smart phones with OS 2.3+ and Windows Phone devices with OS 8.0+.

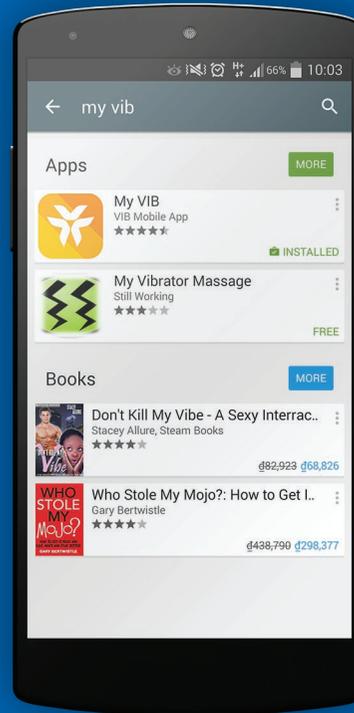
If you want to perform financial transactions, you need:

- Have an active transactional account opened in VIB
- Sign up for VIB Internet banking account with registered security device or free SMS code.
- It is not required to register MyVIB app if you already have VIB Internet banking account. It also means you just need to register once and use both services.



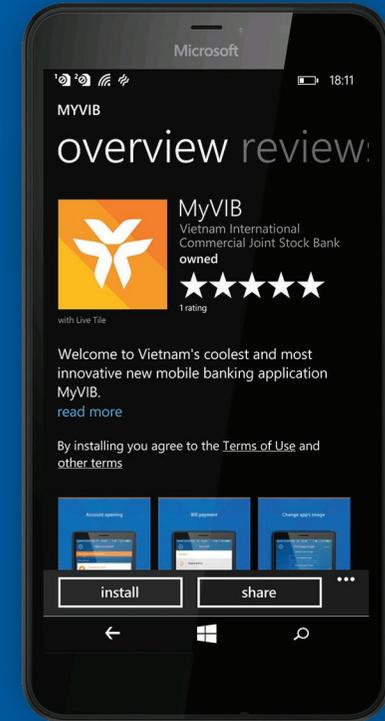
Download the app

1. Access App Store.
2. Search MyVIB app and download application
3. Download the app.
4. MyVIB to use your current location to be able to use ATM/branches locator). Select OK to continue and select your language.
5. Select your preferred language



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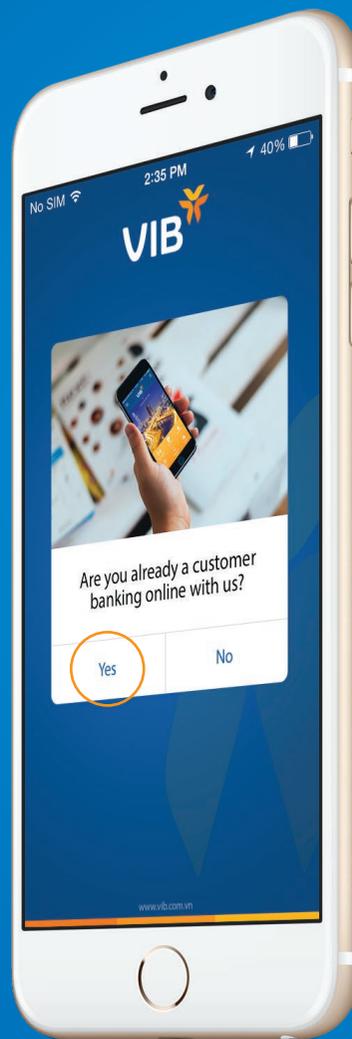
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Logon MyVIB

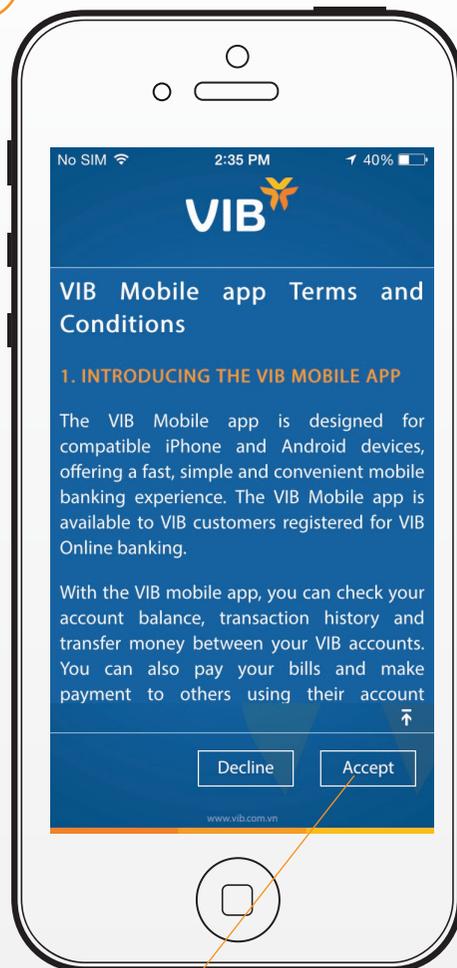
MyVIB for VIB Internet Banking user



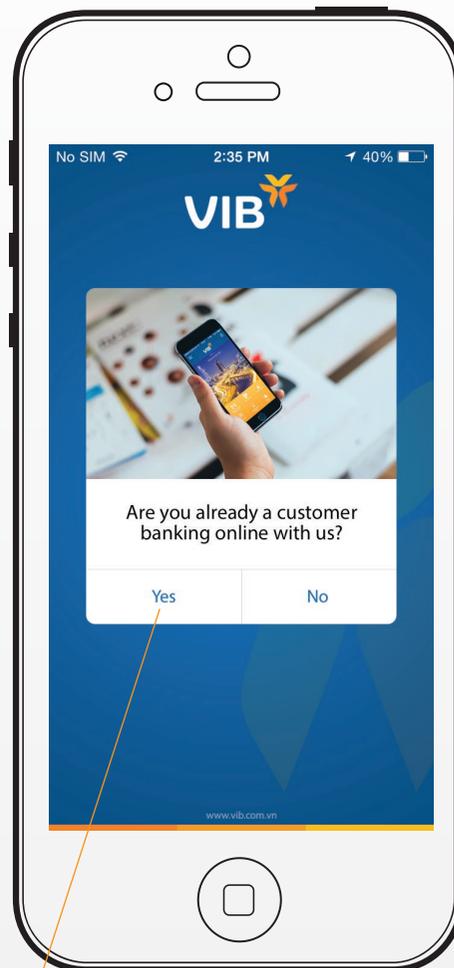
Login



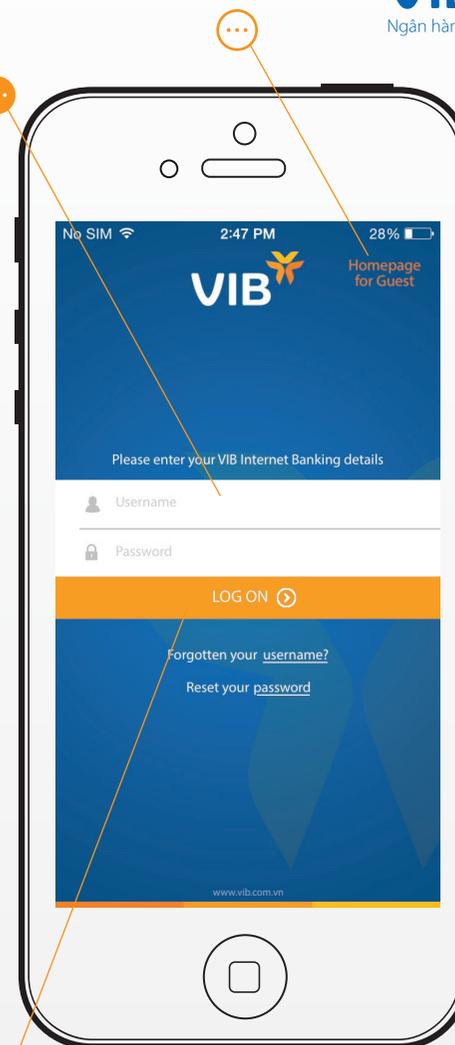
Select your preferred language



2



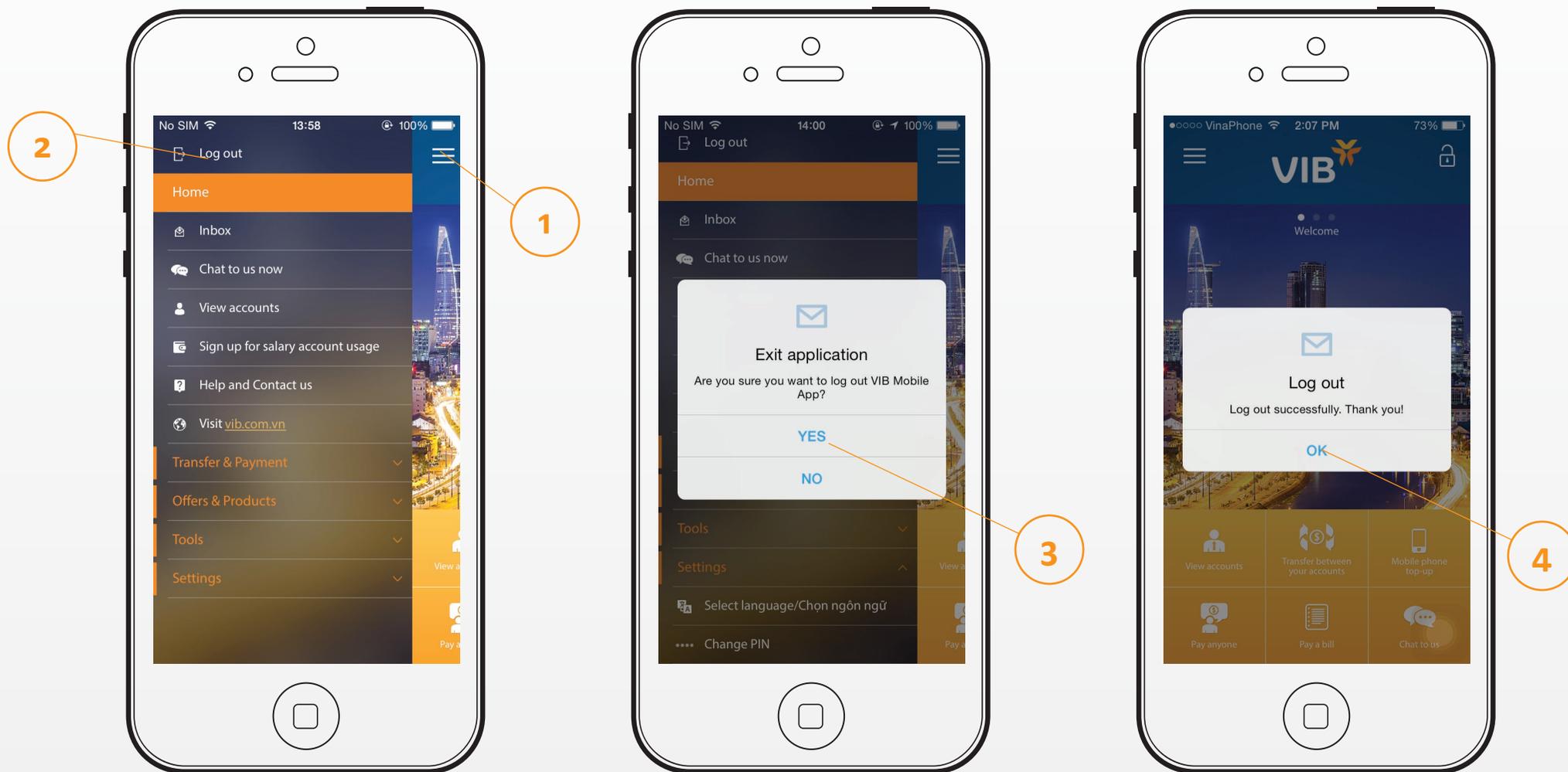
3



4

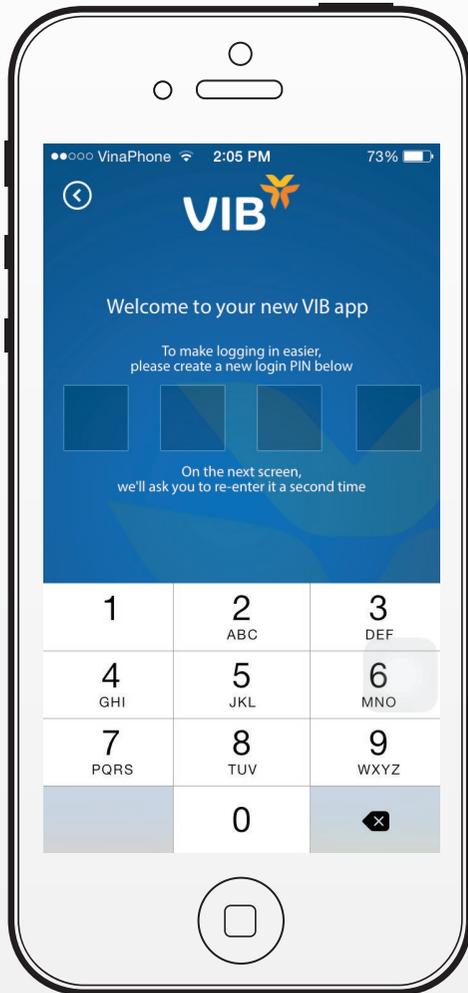
- Enter your VIB Internet Banking details
- MyVIB for non Internet Banking user

Log out

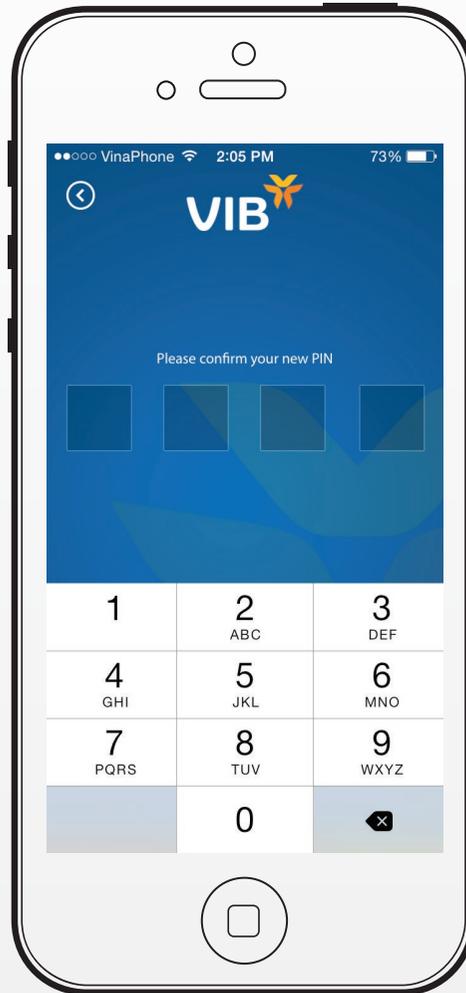


Set a PIN and change PIN → Set a PIN

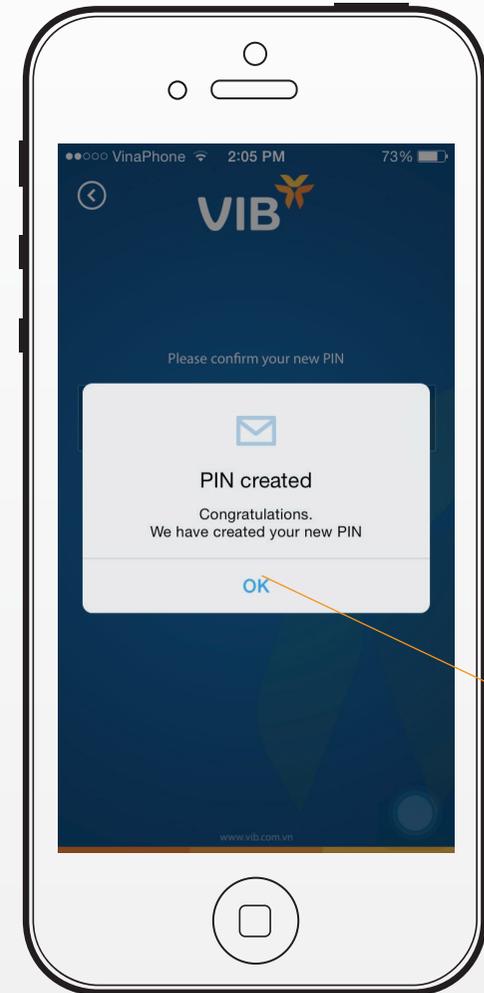
When you first activate the VIB Mobile app, you have the option to set up a VIB Mobile app access PIN. You can then use the 4-digit PIN for accessing the app next times.



Create PIN

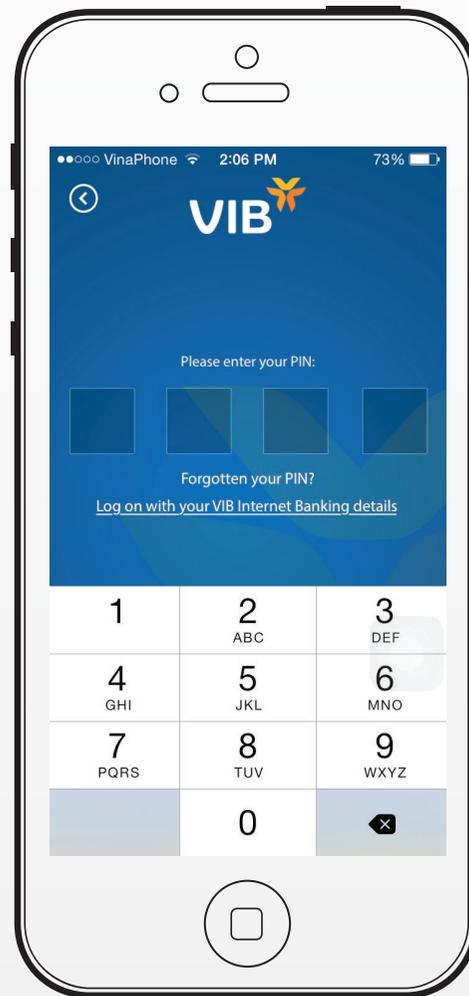
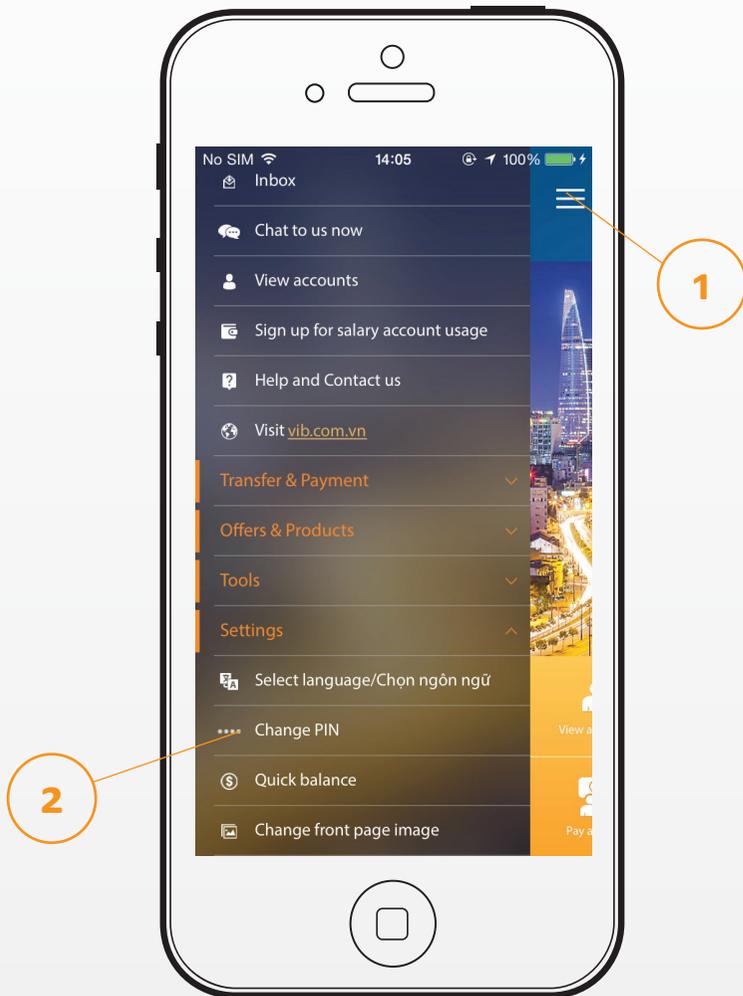


Confirm PIN

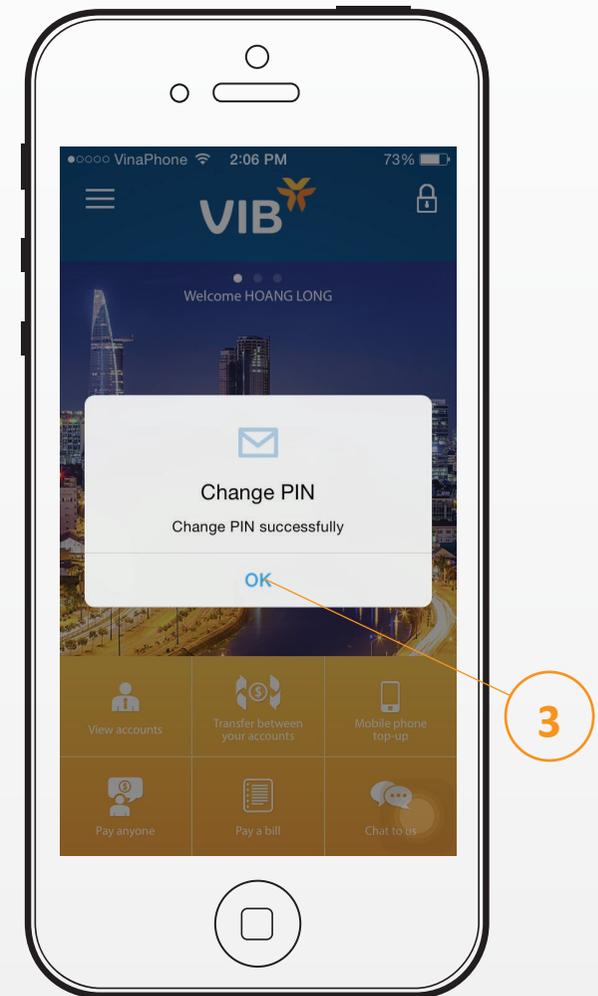


Notes: The following rules will be applied for PIN:
 04 digits cannot be the same (e.g 1111, 2222...) or
 consecutive numbers (1234, 2345...) the PIN code
 must not be as same as your birthday.

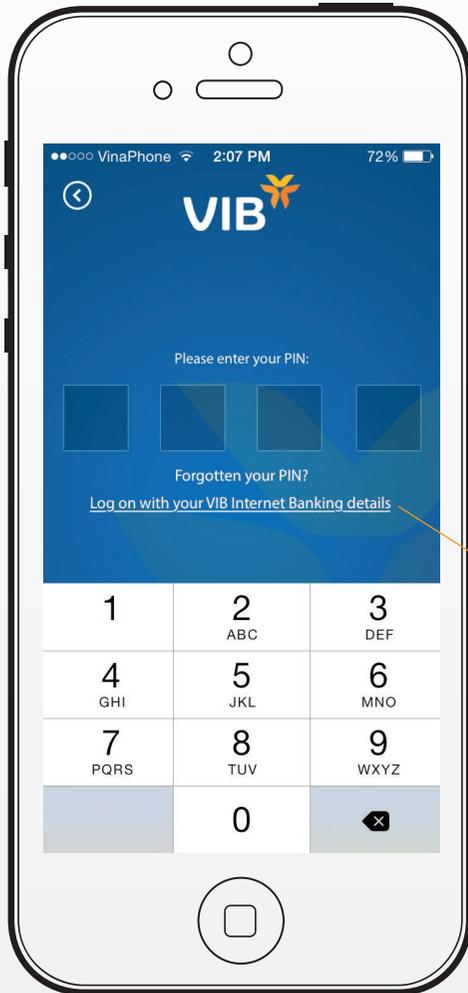
Set a PIN and change PIN → Change PIN



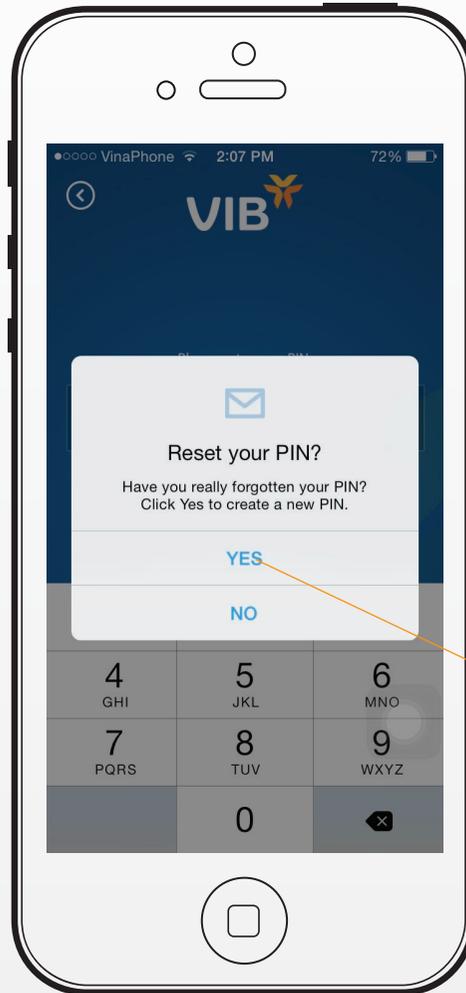
Create a new PIN and confirm new PIN



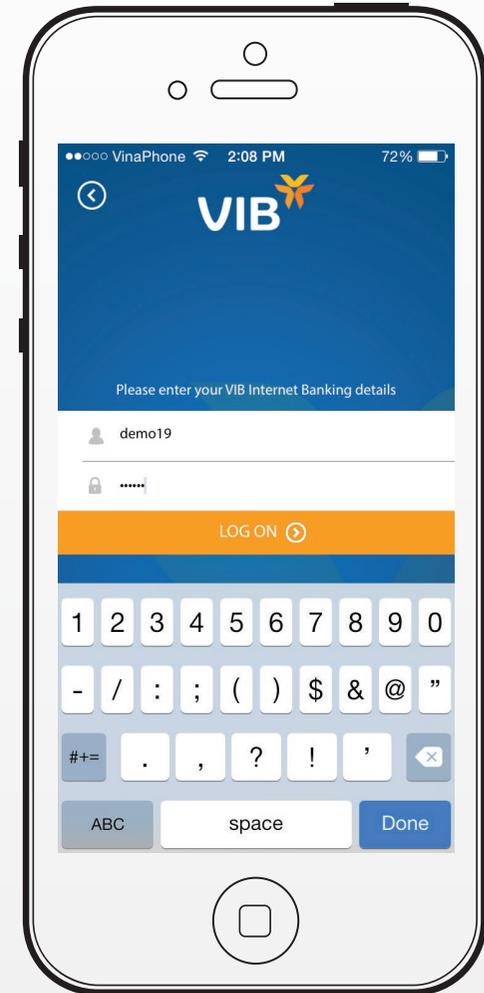
Set a PIN and change PIN → Forget PIN



1



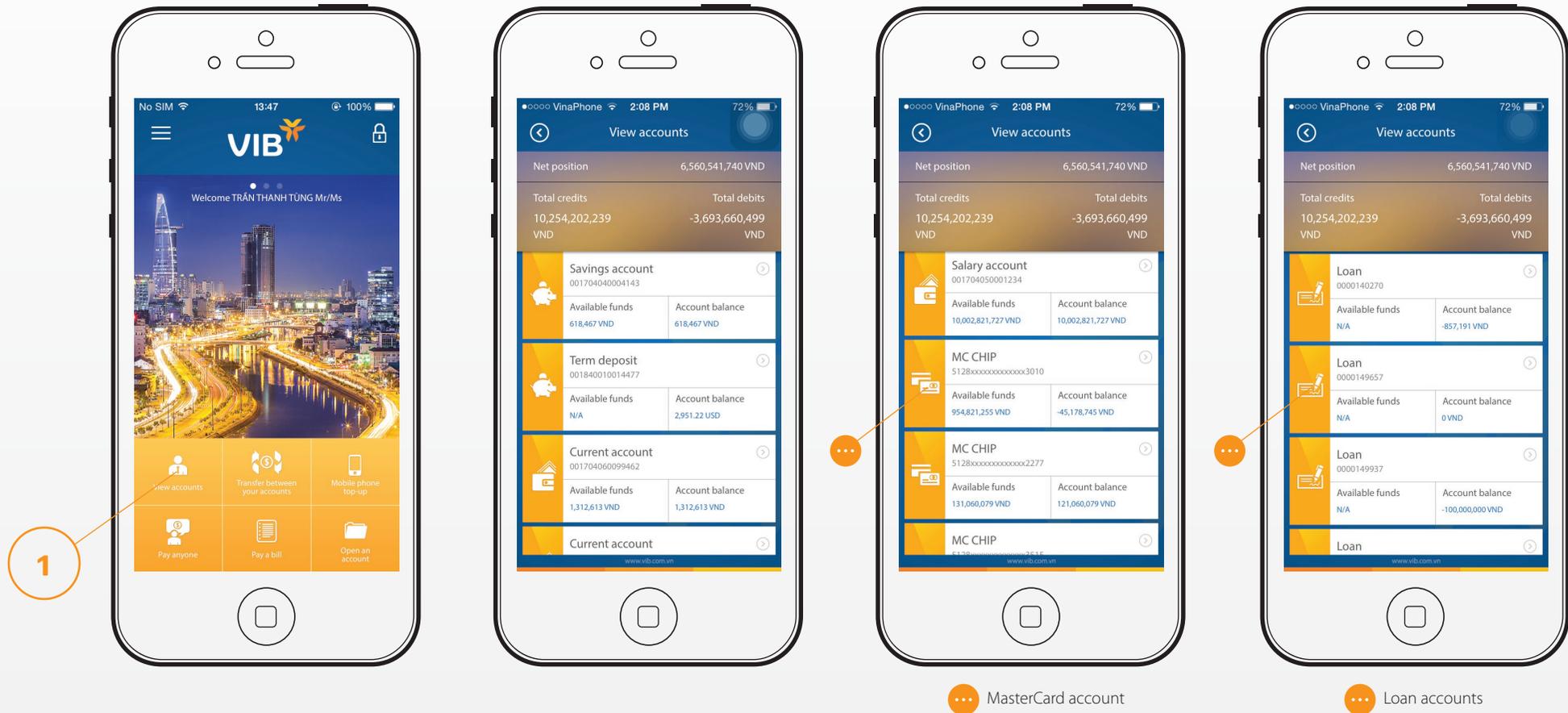
2



Reenter your VIB Internet banking details

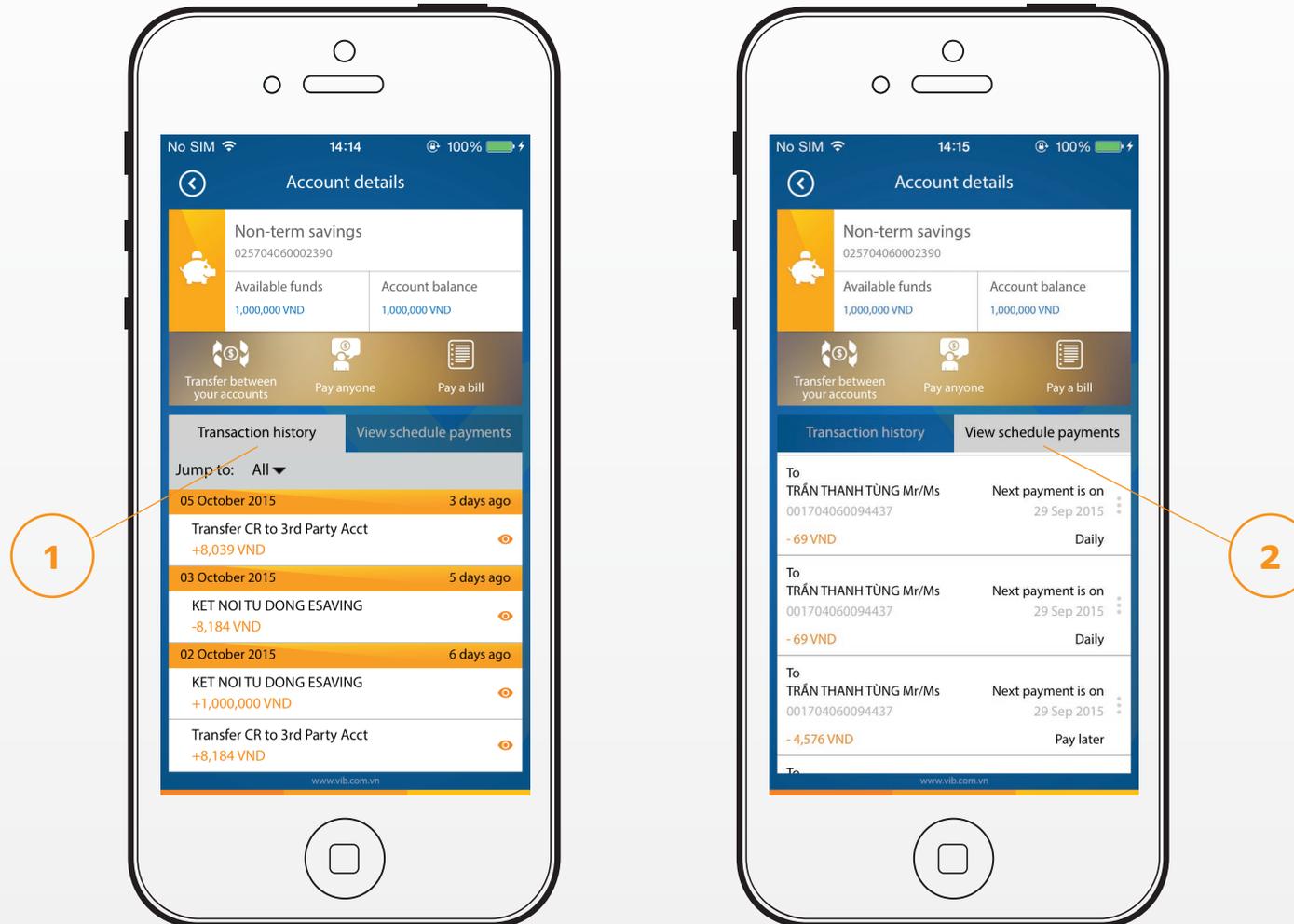
View accounts

This feature allows you to view balances from each of your active account including Current accounts, Saving accounts, Term deposit, loans and credit cards.



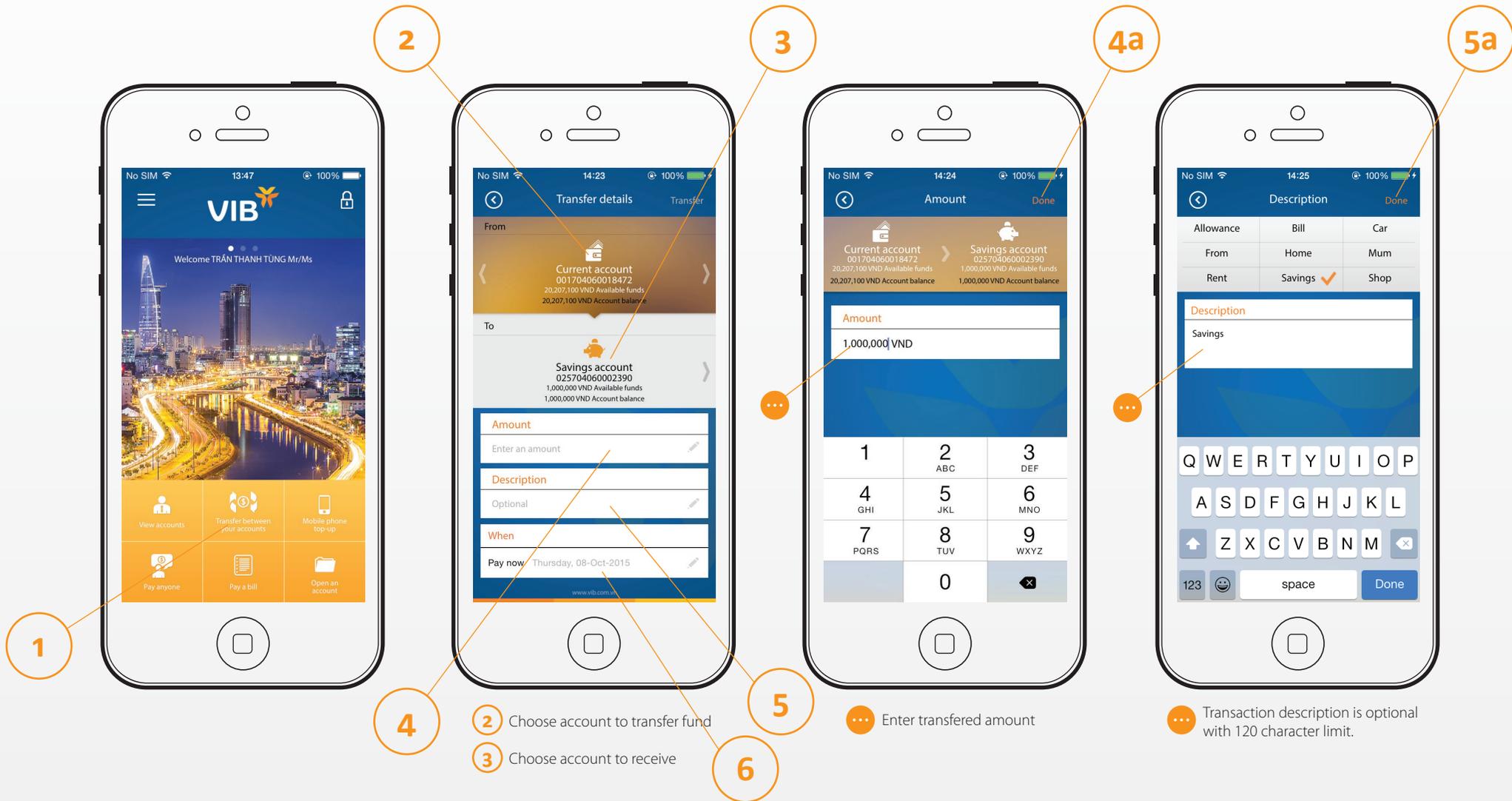
View accounts → View accounts for the last 03 months

You can also check list of transactions of each accounts for the last 03 months and view your schedule payments.



Funds transfer → Transfer between own accounts

MyVIB allows you to transfer money between your own VND accounts within VIB



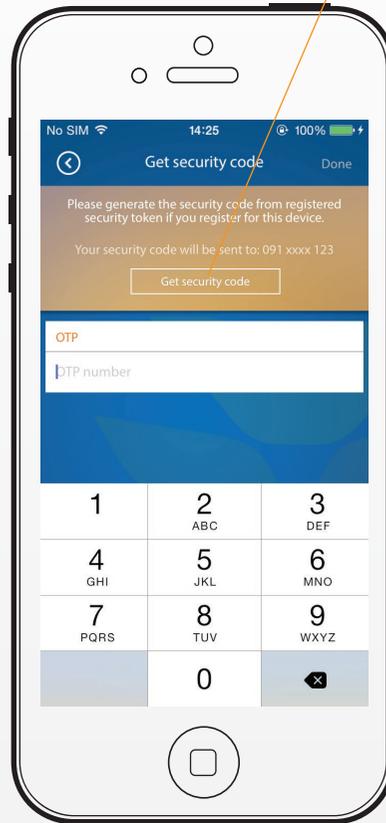
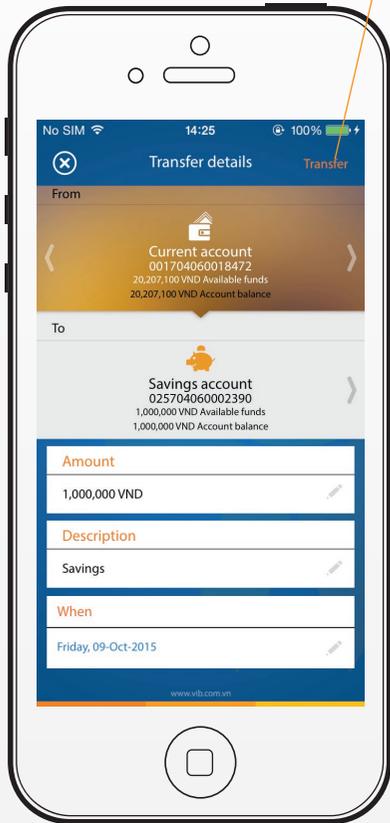
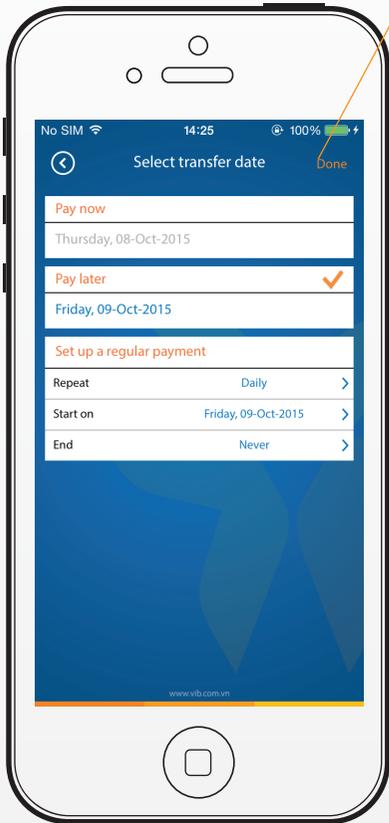
Funds transfer → Transfer between own accounts

6a

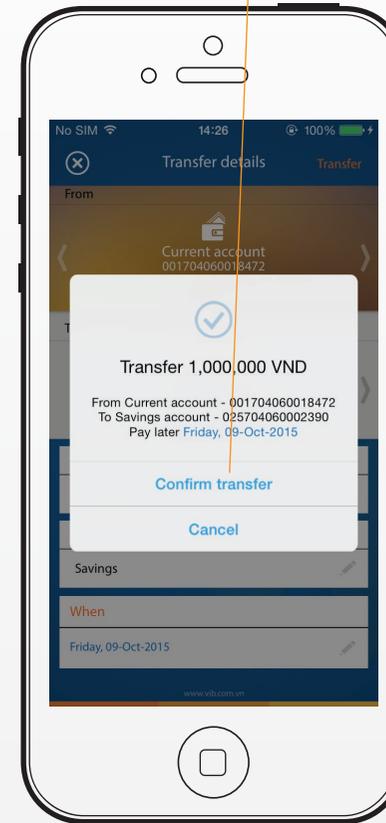
7a

8a

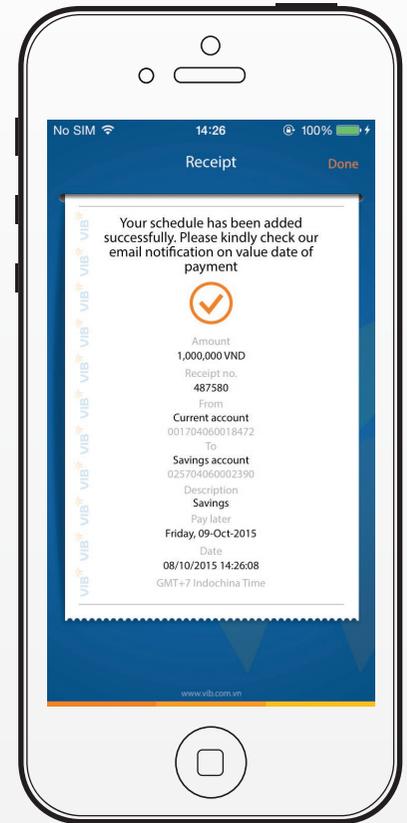
9a



... Enter OTP

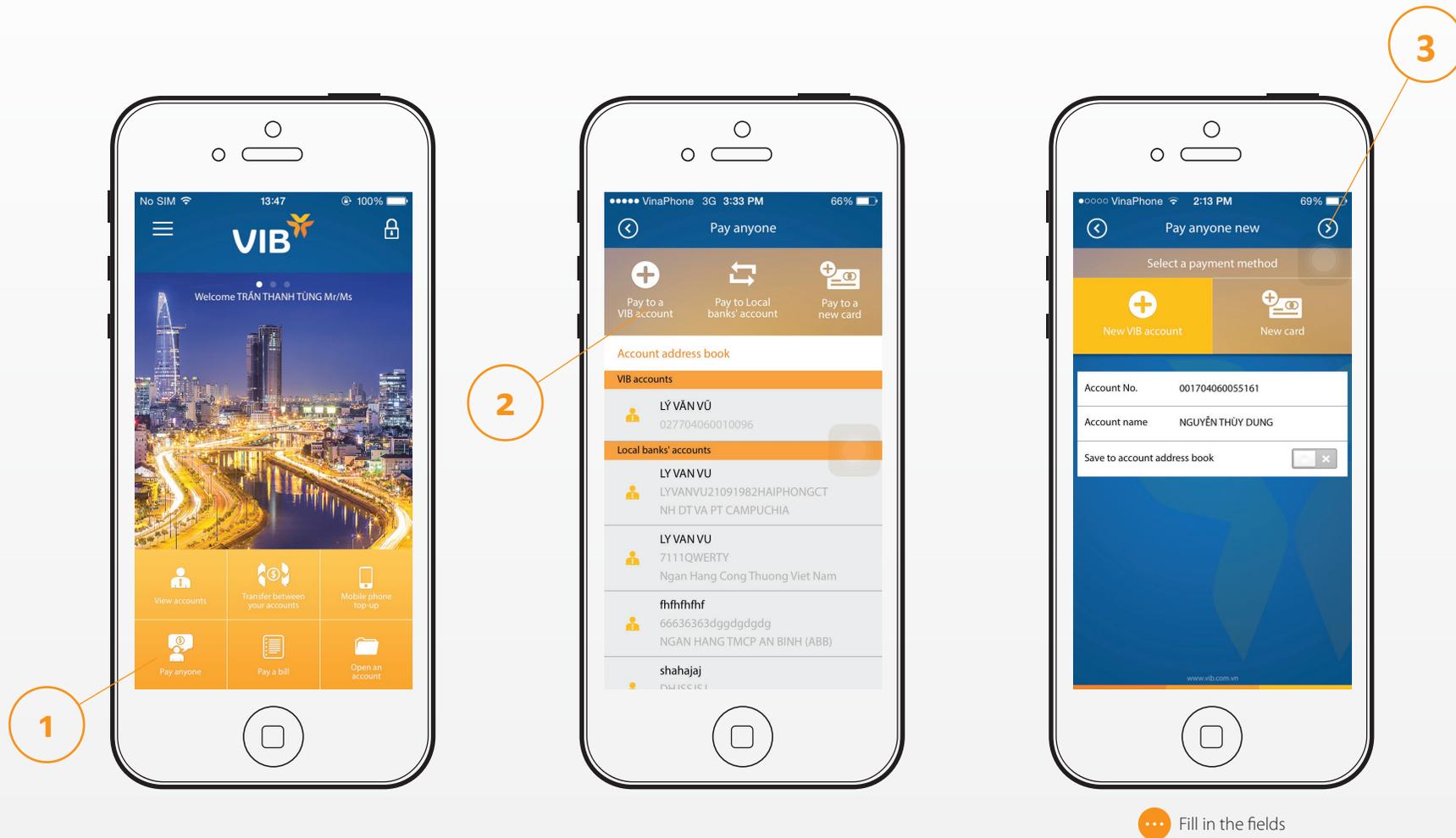


... Done

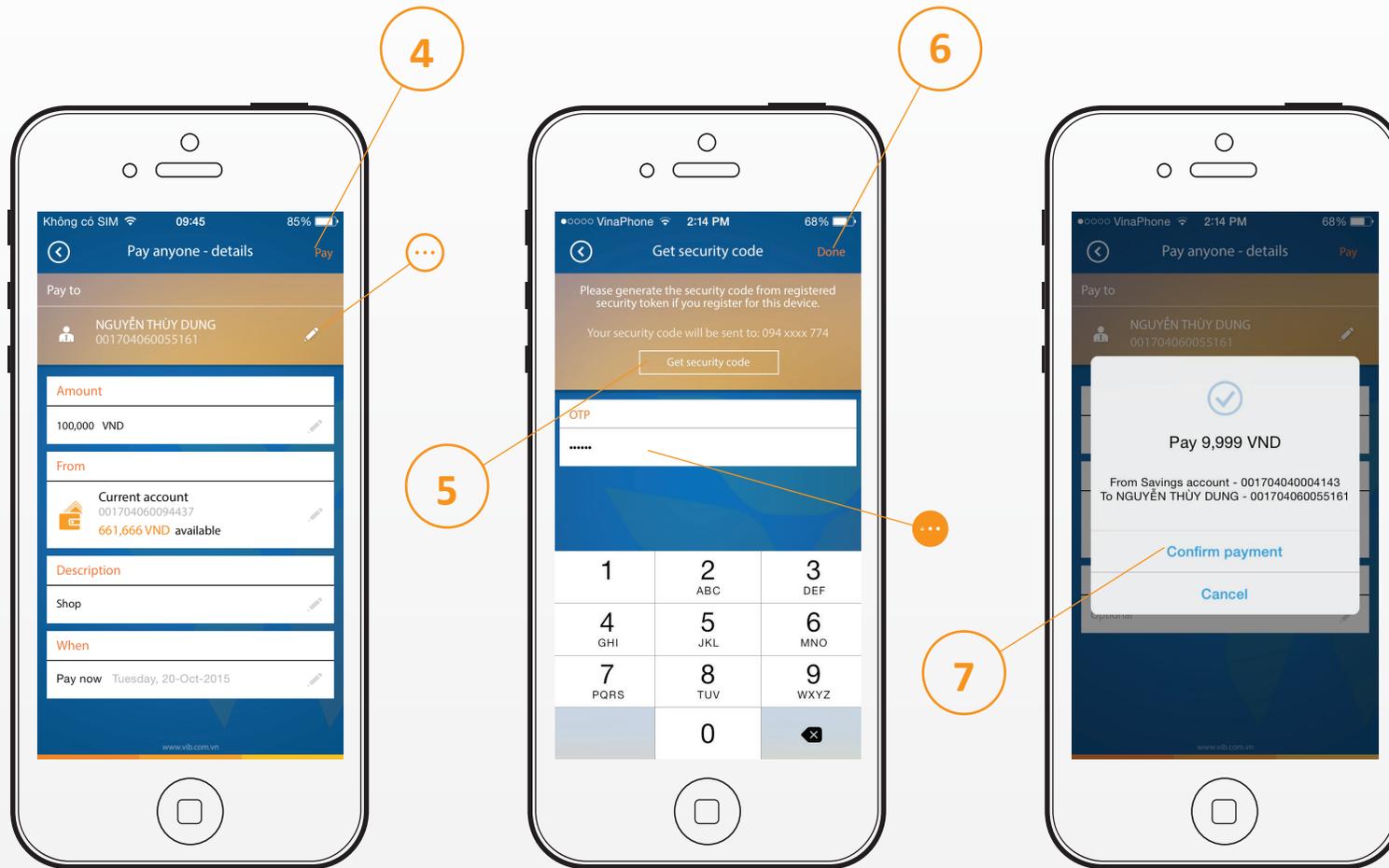


Funds transfer → Transfer between VIB accounts

You are able to transfer money from your VIB accounts to another person having VIB account.



Funds transfer → Transfer between VIB accounts



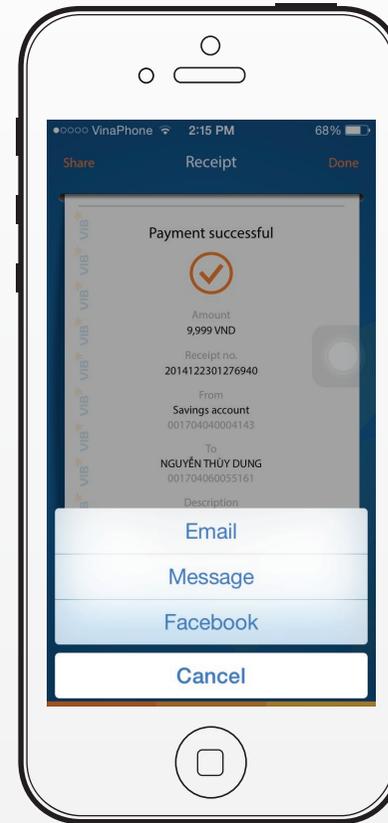
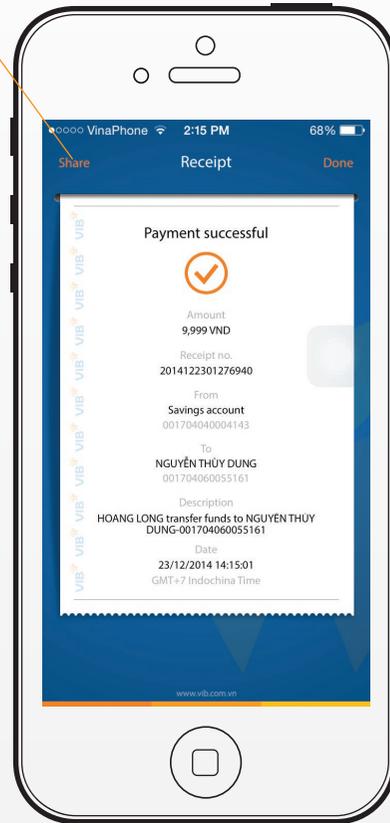
⋮ Fill in the fields

⋮ Enter OTP

⋮ Edit information

Funds transfer → Transfer between VIB accounts

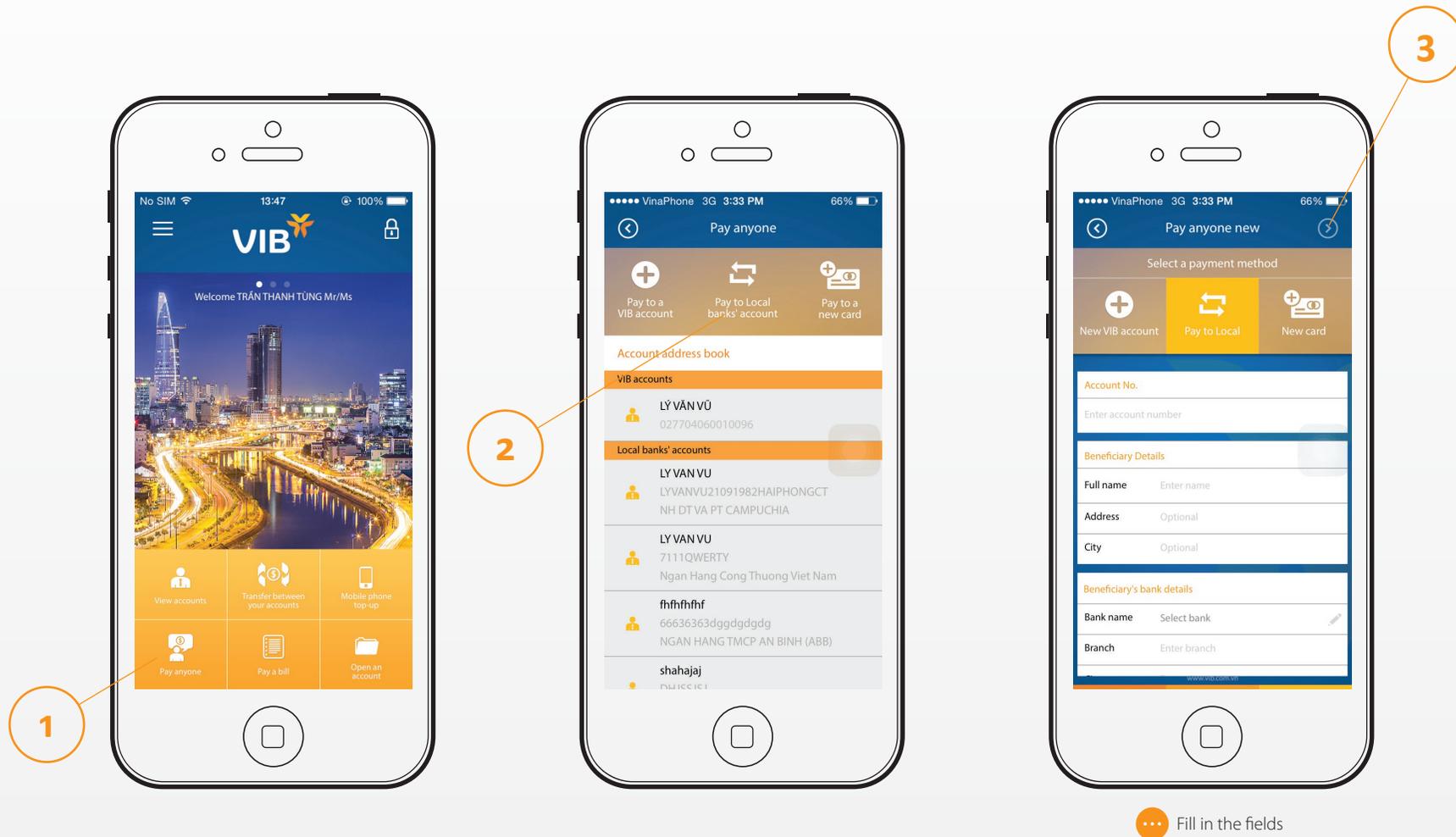
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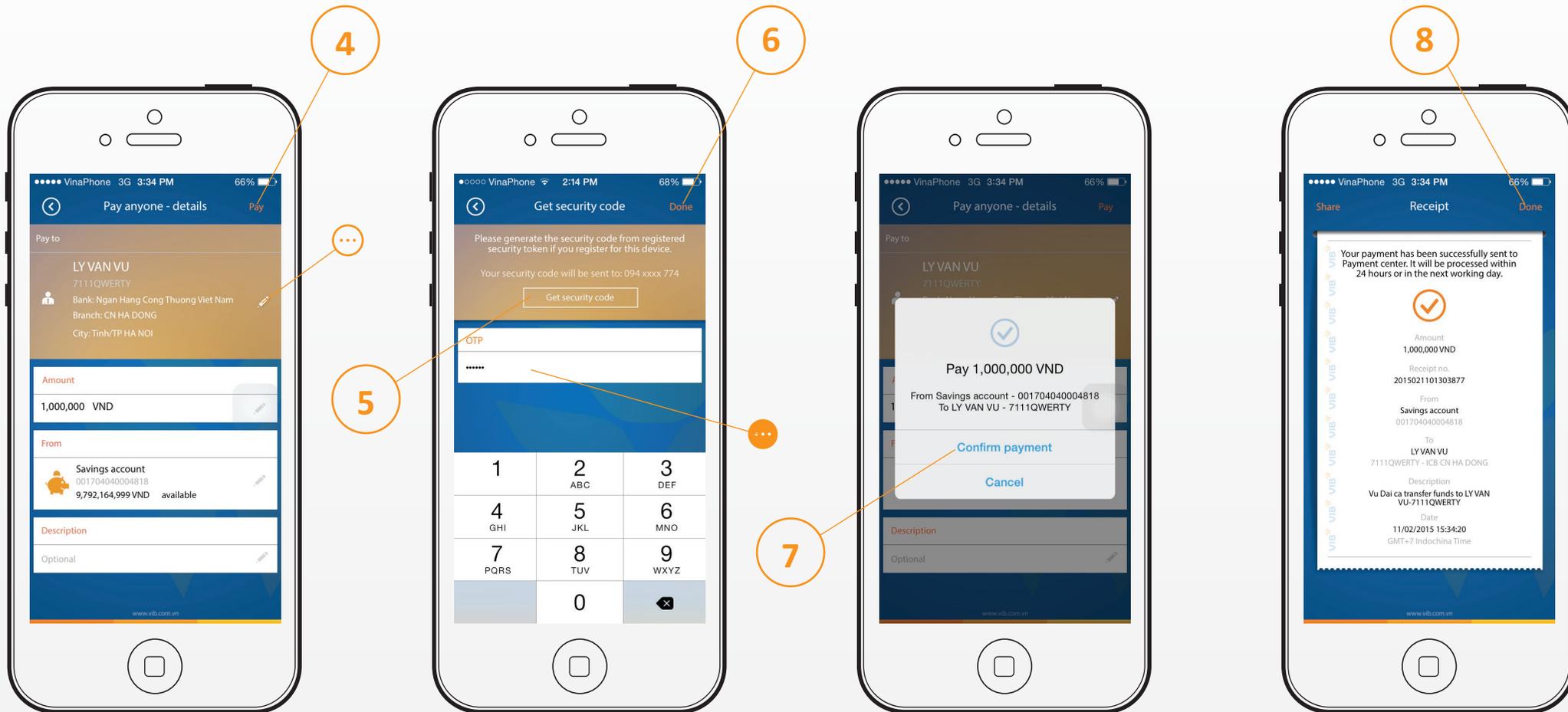
⋮ Choose share tools

Funds transfer → Transfer to accounts at other banks

For accounts not in address book



Funds transfer → Transfer to accounts at other banks



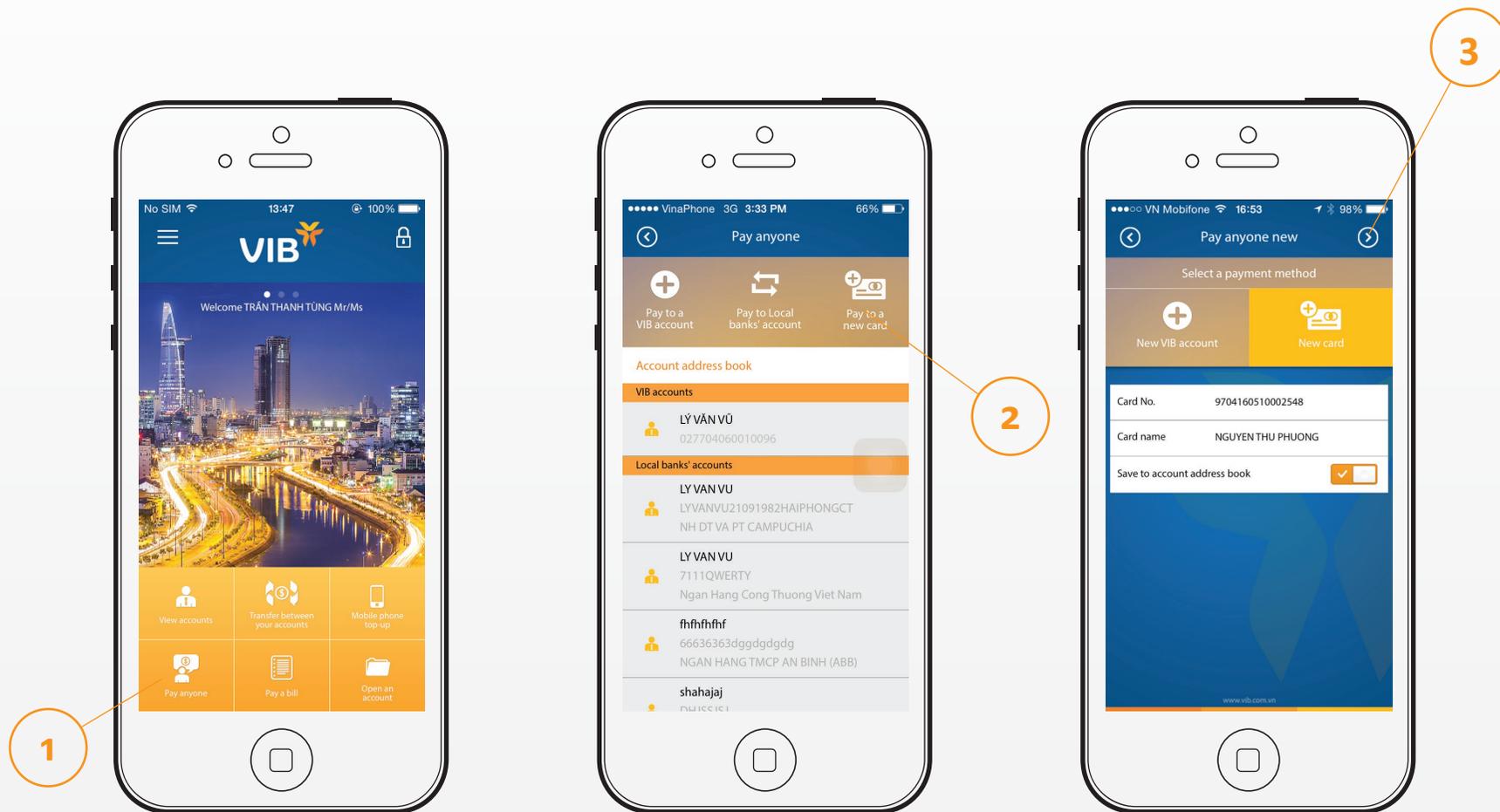
⋮ Fill in the fields

⋮ Enter OTP

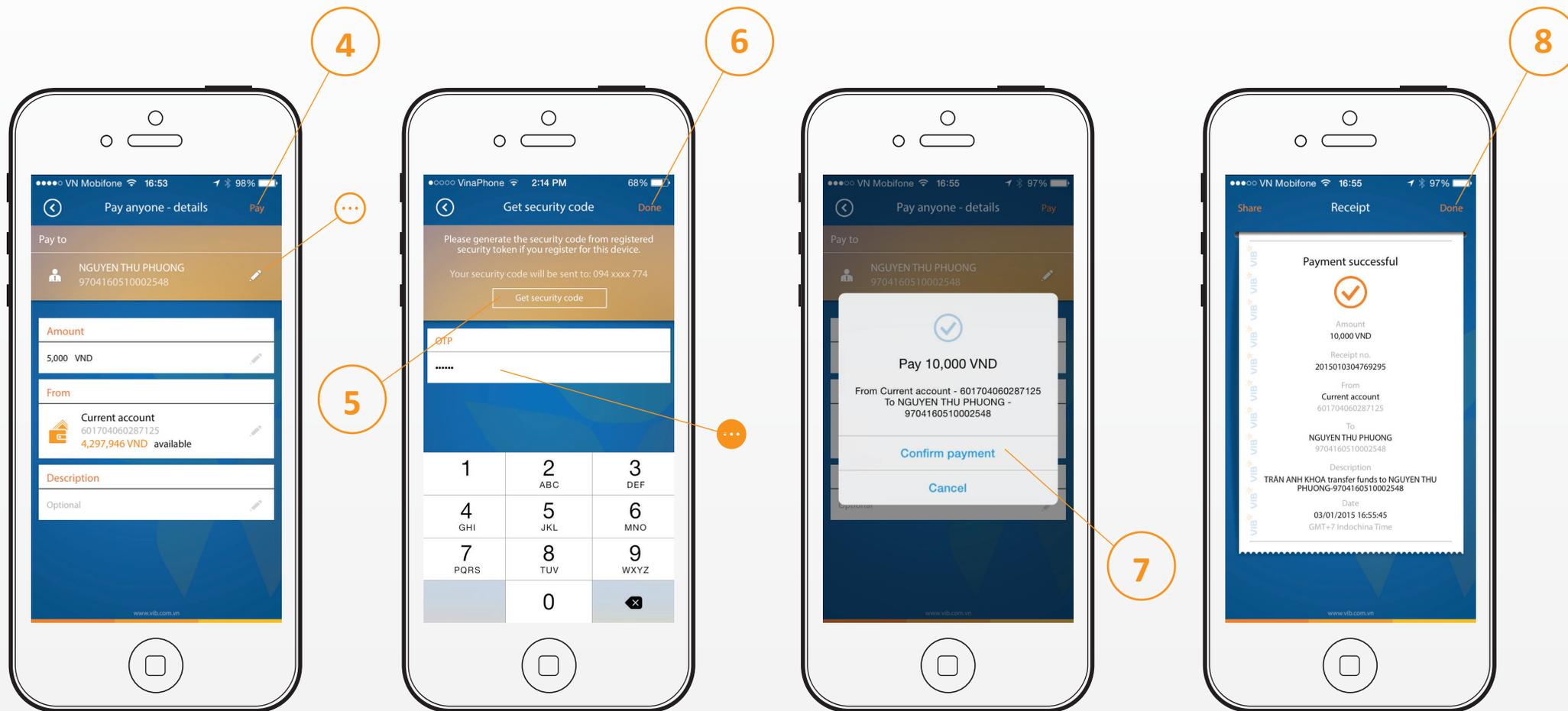
⋮ Edit information

Funds transfer → Pay anyone using card numbers

You are able to pay anyone using ATM card numbers opened at local banks.



Funds transfer → Pay anyone using card numbers



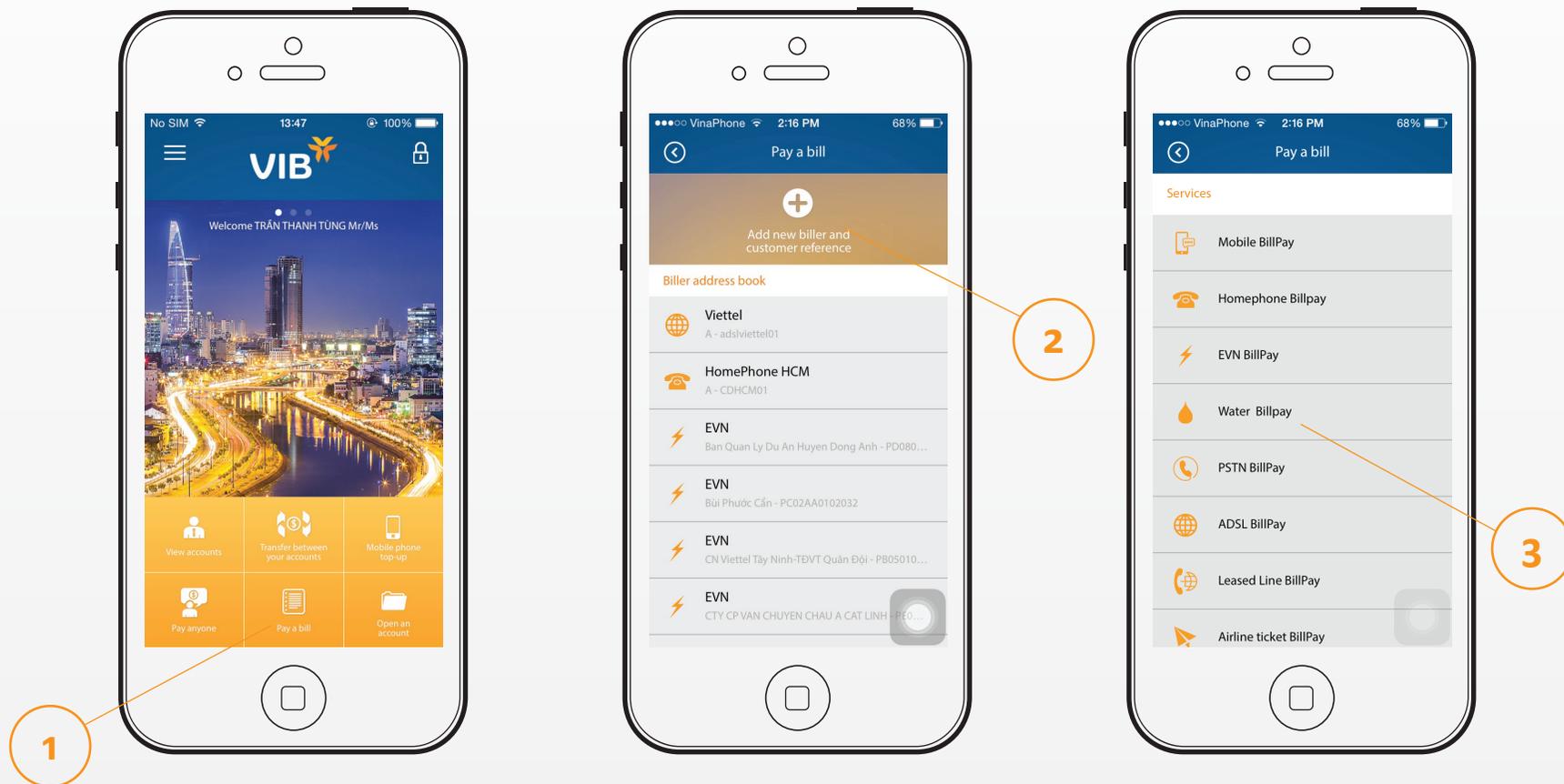
⋮ Fill in the fields

⋮ Enter OTP

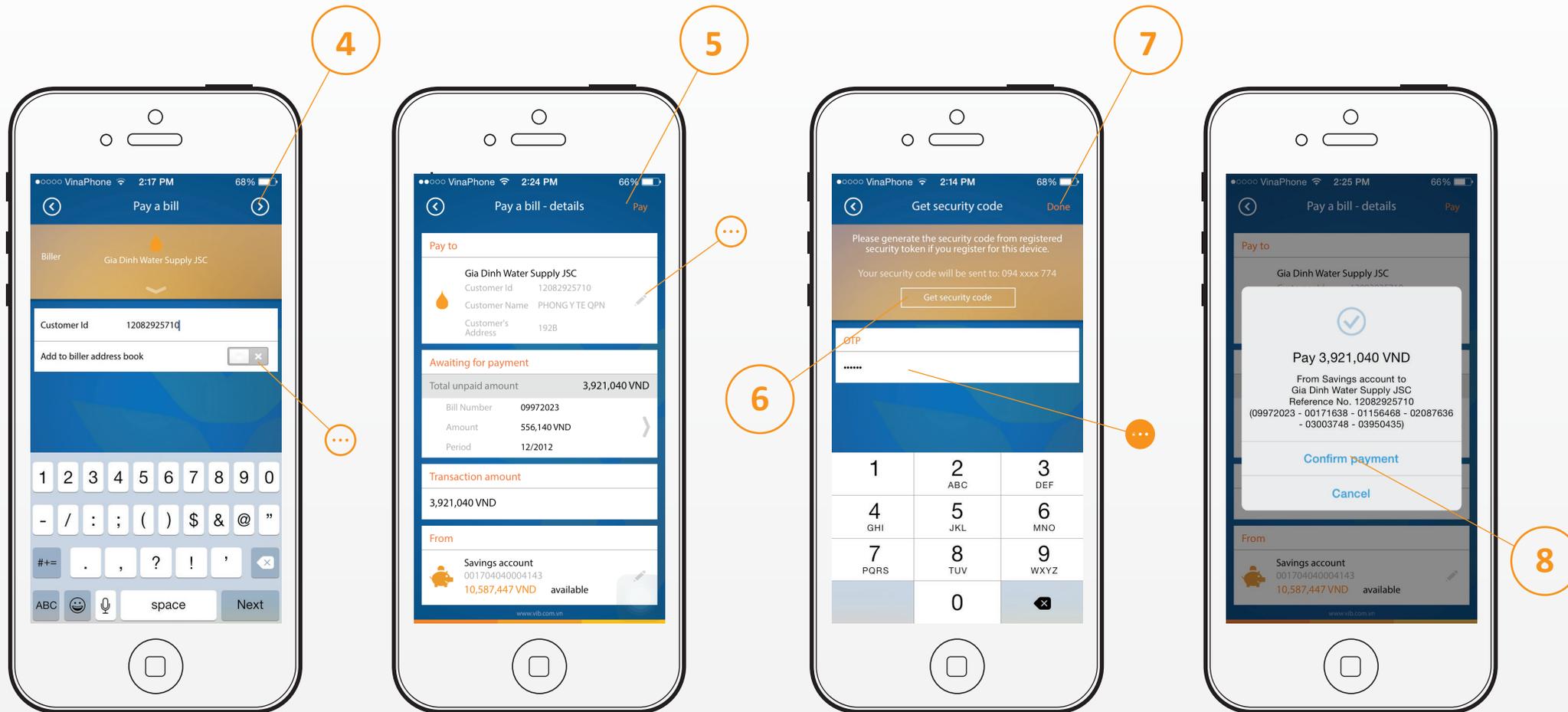
⋮ Edit information

Pay a bill

Using MyVIB, you can pay electricity bills, water bills, telecommunication bills, airline tickets or insurance premiums.



Pay a bill



⋮ Fill in the fields

⋮ Fill in the fields

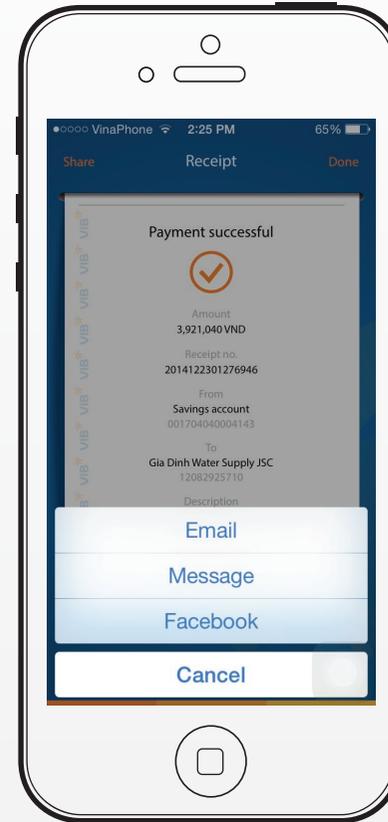
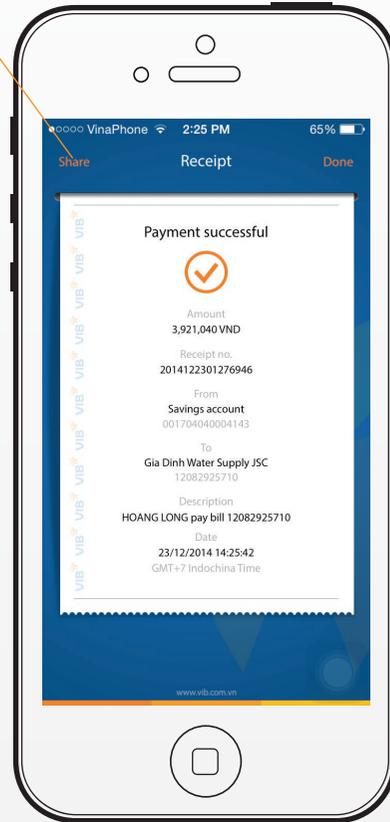
⋮ Enter OTP

⋮ Save for next times

⋮ Edit information

Pay a bill

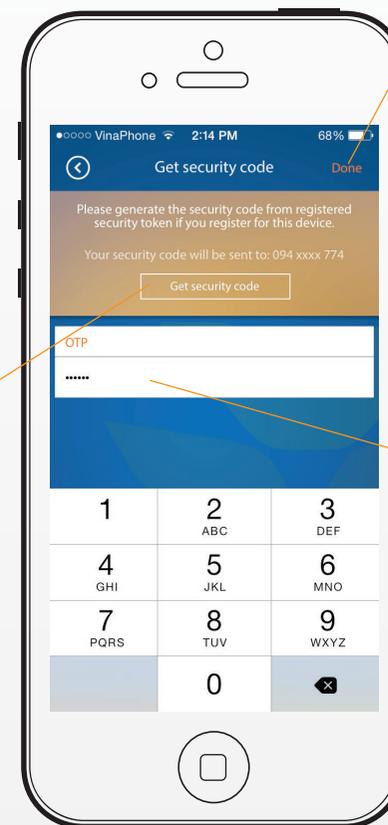
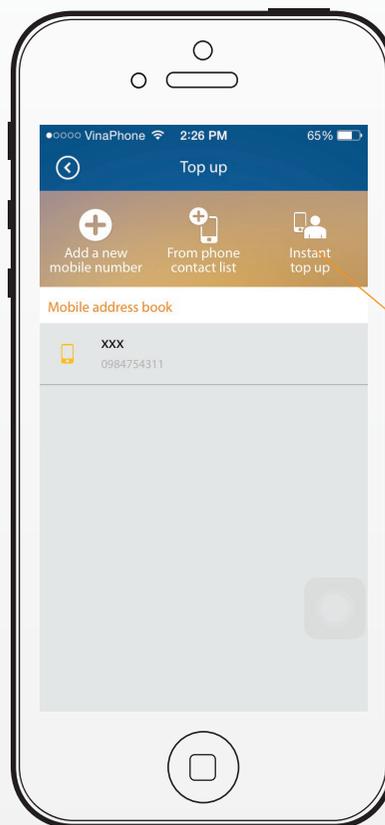
9



⋮ Choose share tools

Mobile phone top-up → Instant Top up

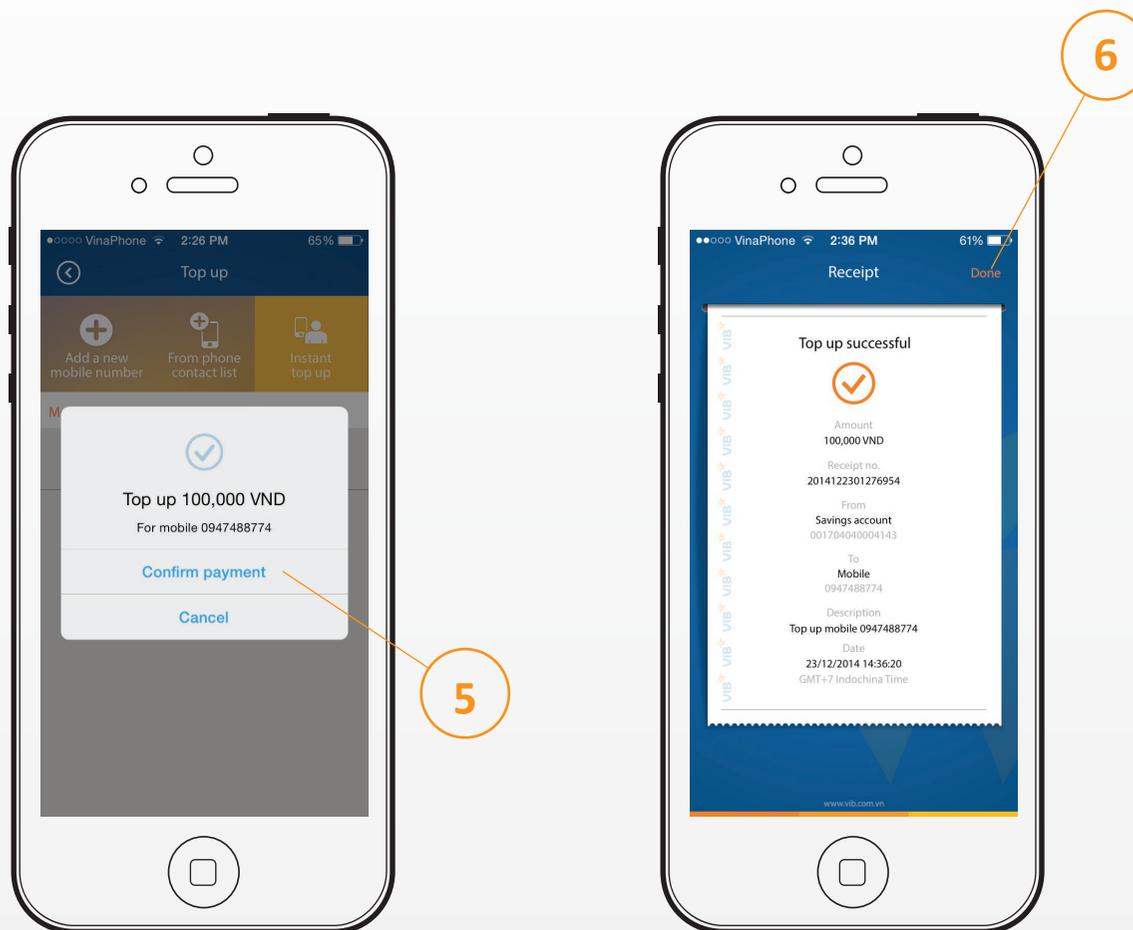
Help customers to top-up 100.000VND for your phone by one click



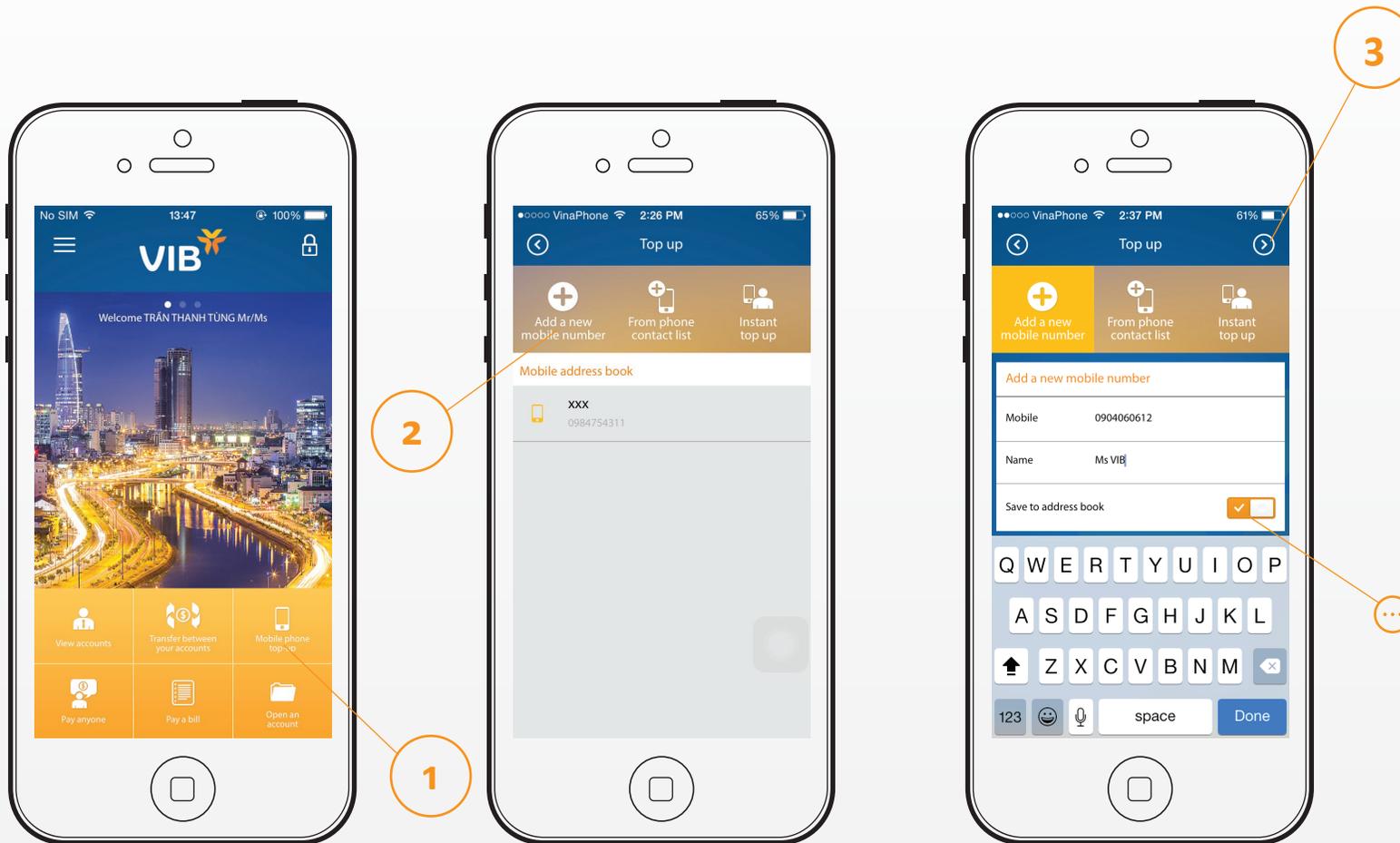
... Enter OTP

Mobile phone top-up → Instant Top up

Help customers to top-up 100.000VND for your phone by one click



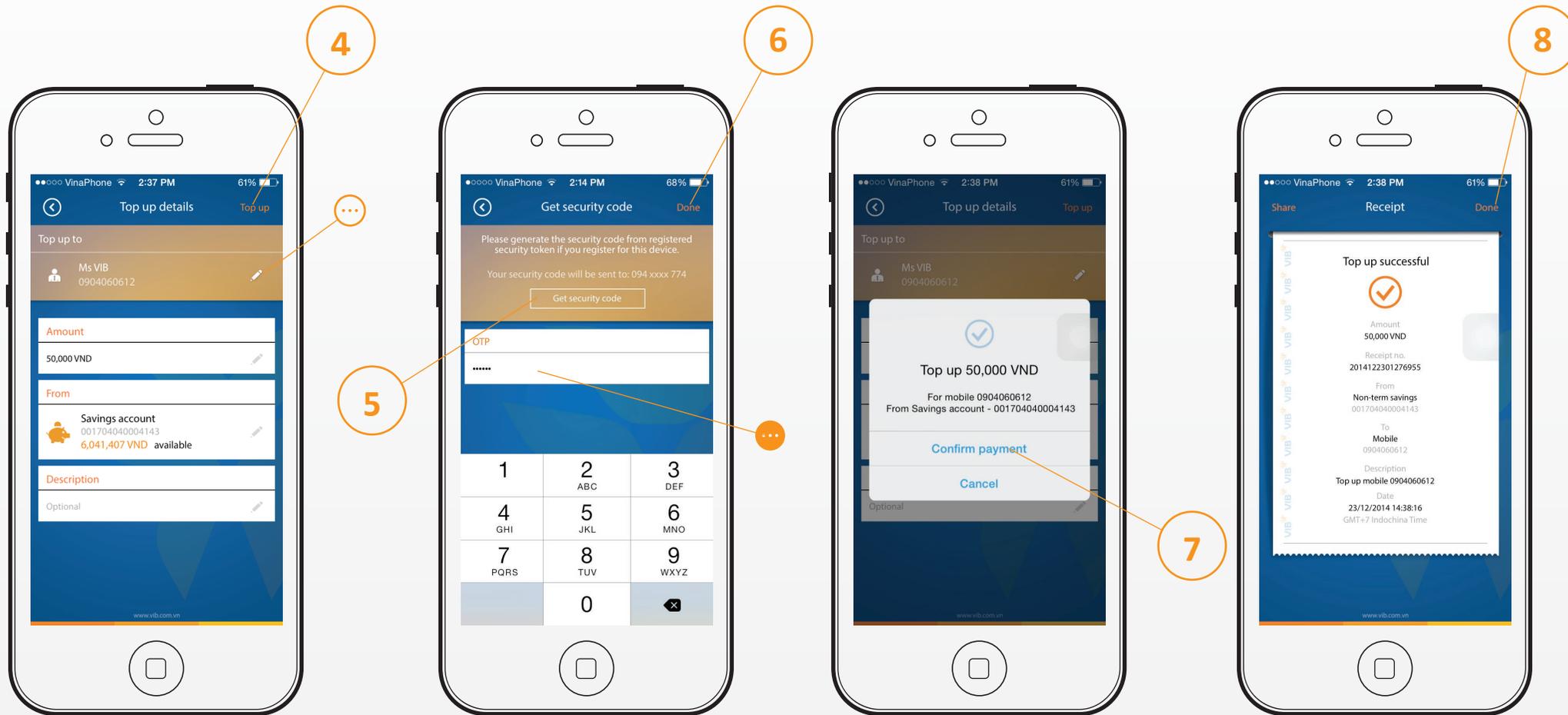
Mobile phone top-up → Top up new mobile phone number



... Fill in the fields

... Save for next times

Mobile phone top-up → Top up new mobile phone number

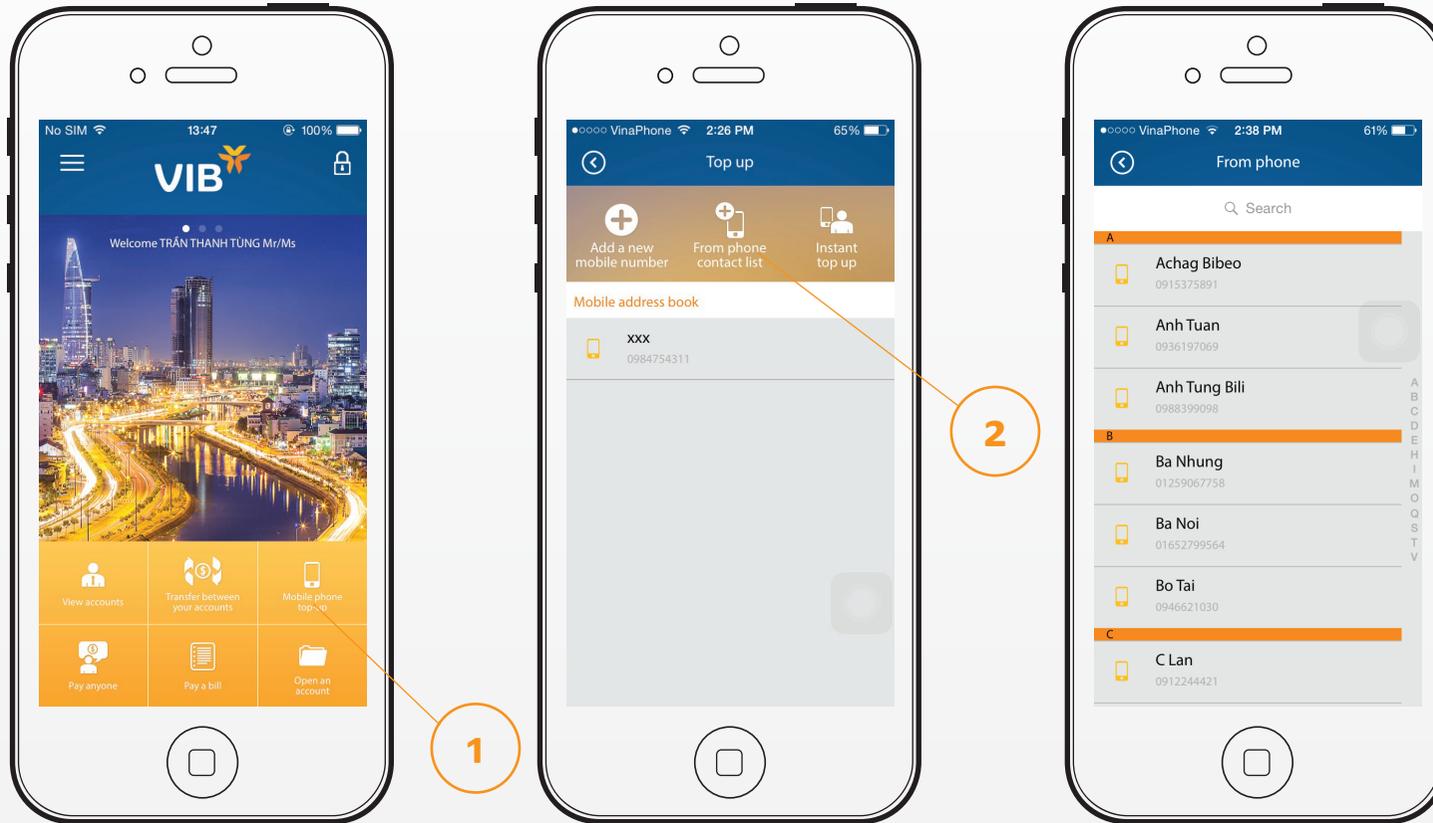


⋮ Fill in the fields

⋮ Edit information

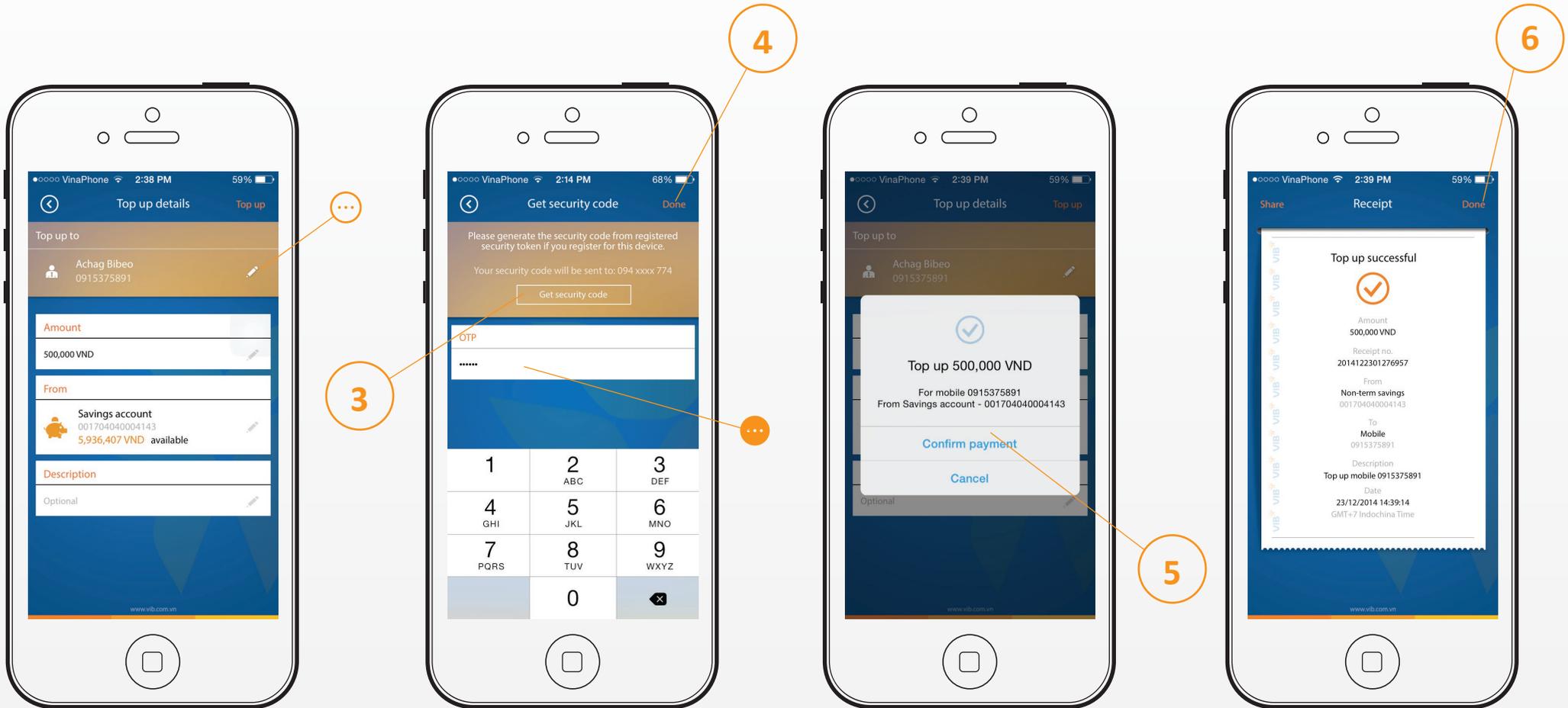
⋮ Enter OTP

Mobile phone top-up → Top-up to mobile number from phone contact list



... Choose name from in your contact list

Mobile phone top-up → Top-up to mobile number from phone contact list



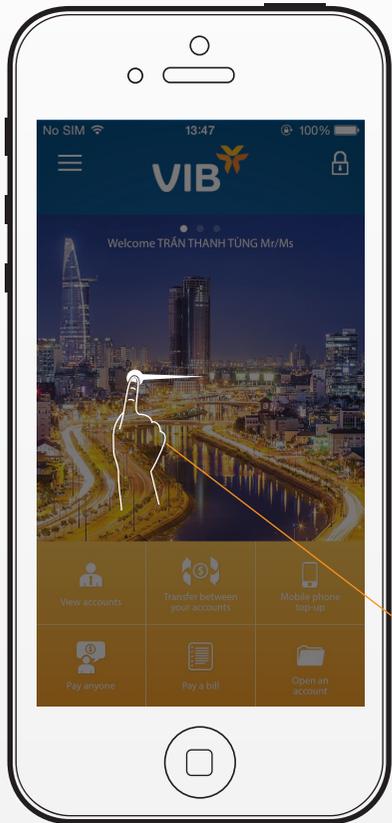
⋮ Fill in the fields

⋮ Enter OTP

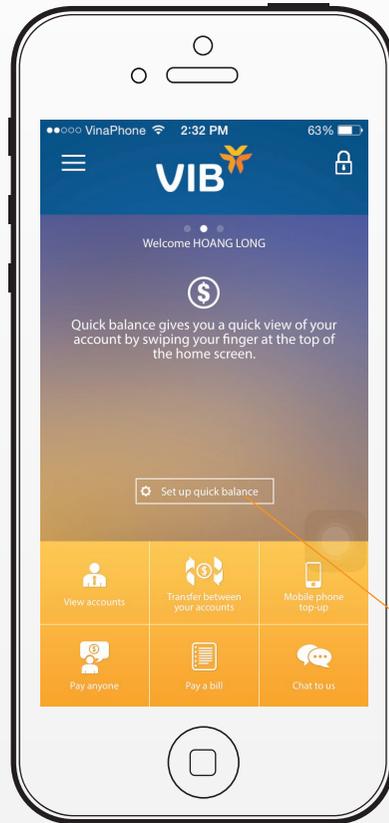
⋮ Edit informaion

Set up quick balance → Set new account

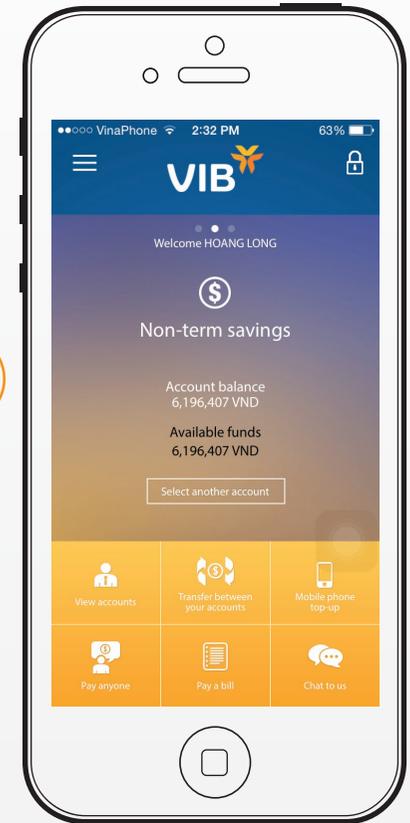
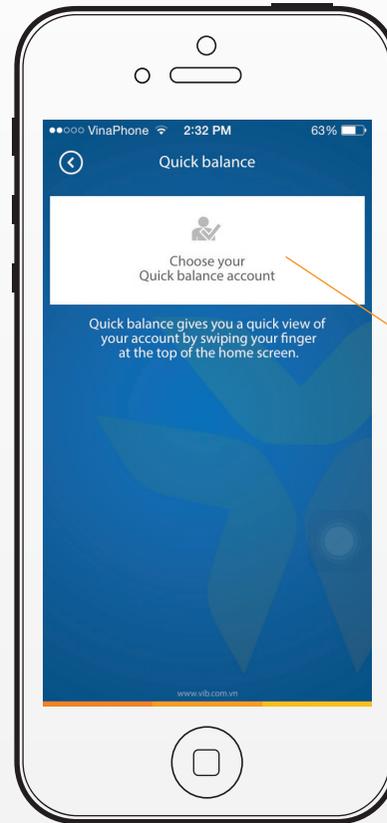
Quick balance gives you a quick view of your account by swiping your finger at the top of the home page without requiring PIN and we make it completely optional for you to decide to use it.



screen 1



screen 2

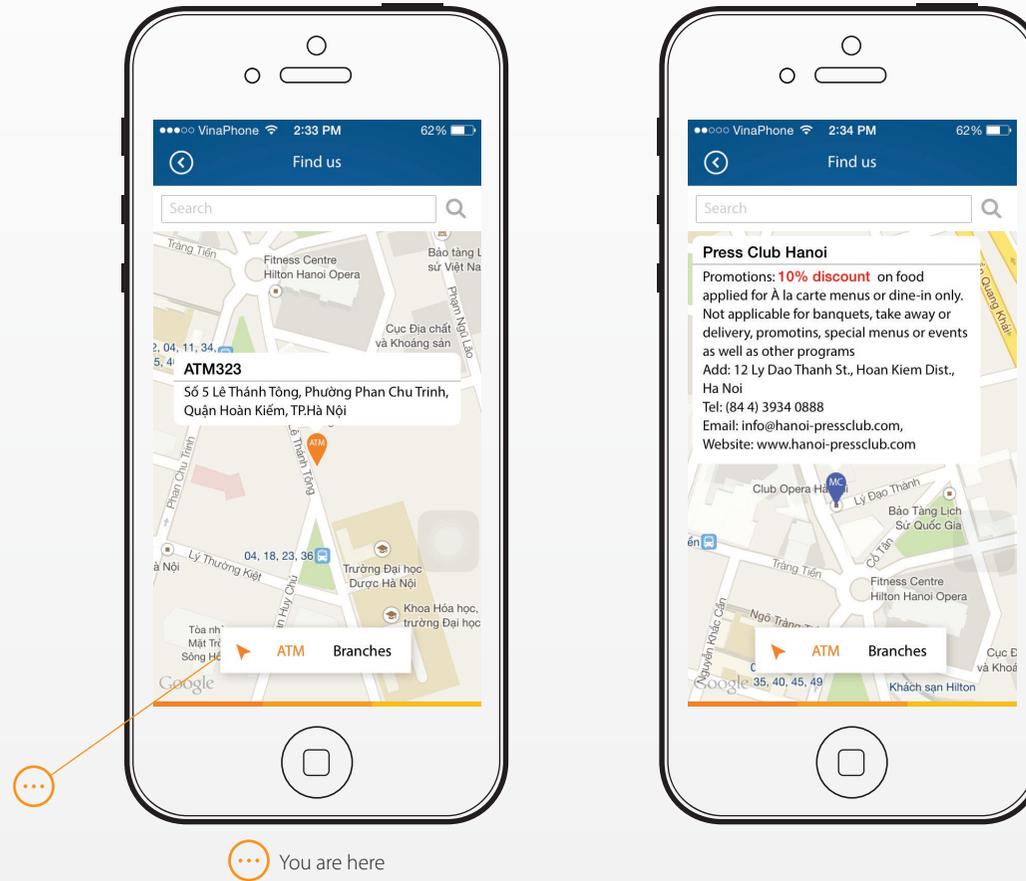


VIB's ATM/Branch locator and MasterCard Merchant promotions

MyVIB allows you to locate your nearest VIB's ATM or branch. It also has really advancing feature that helping you to find the MasterCard merchants with available promotion program for your consumers needs.



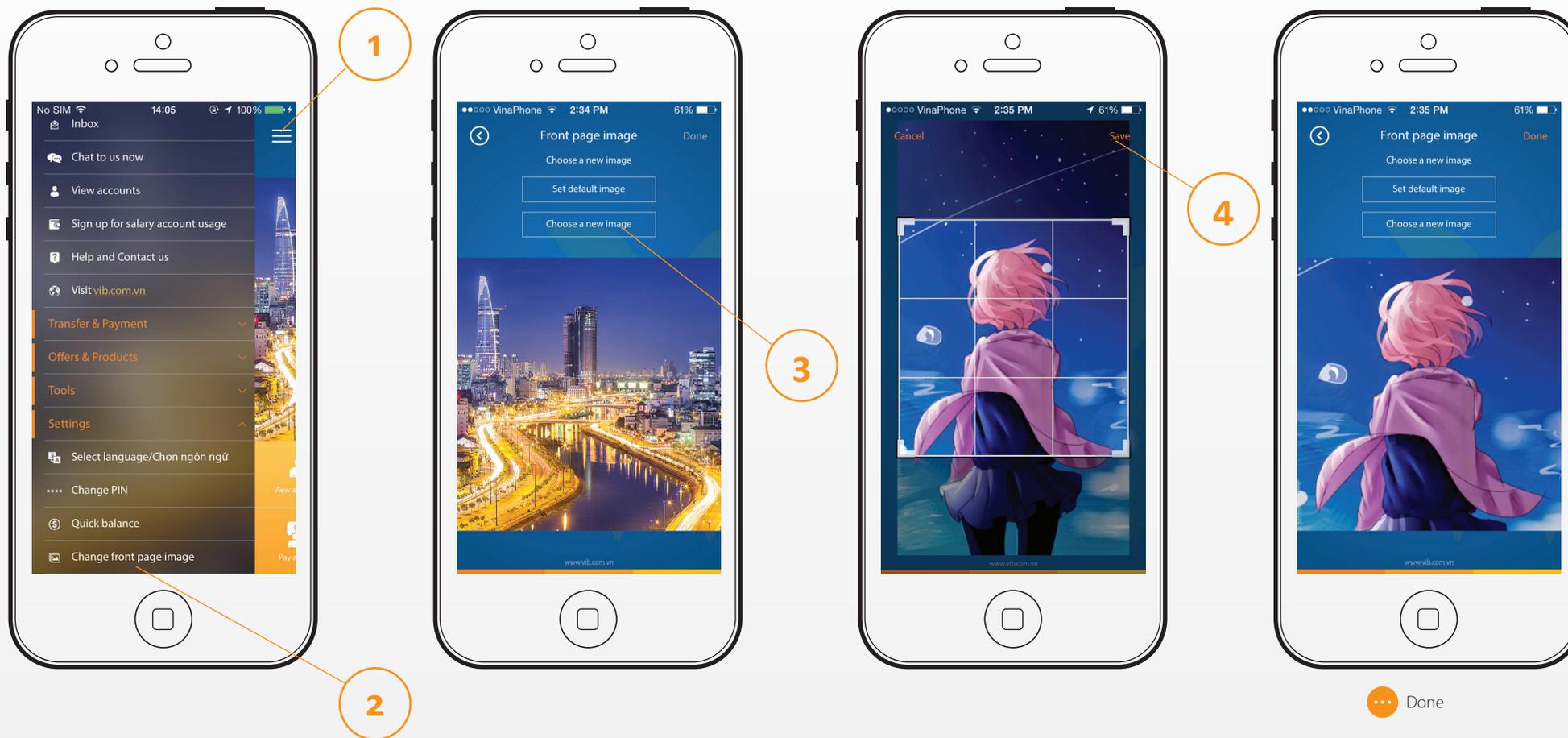
VIB's ATM/Branch locator and MasterCard Merchant promotions



Note: Please enable GPS on your phone to use this feature

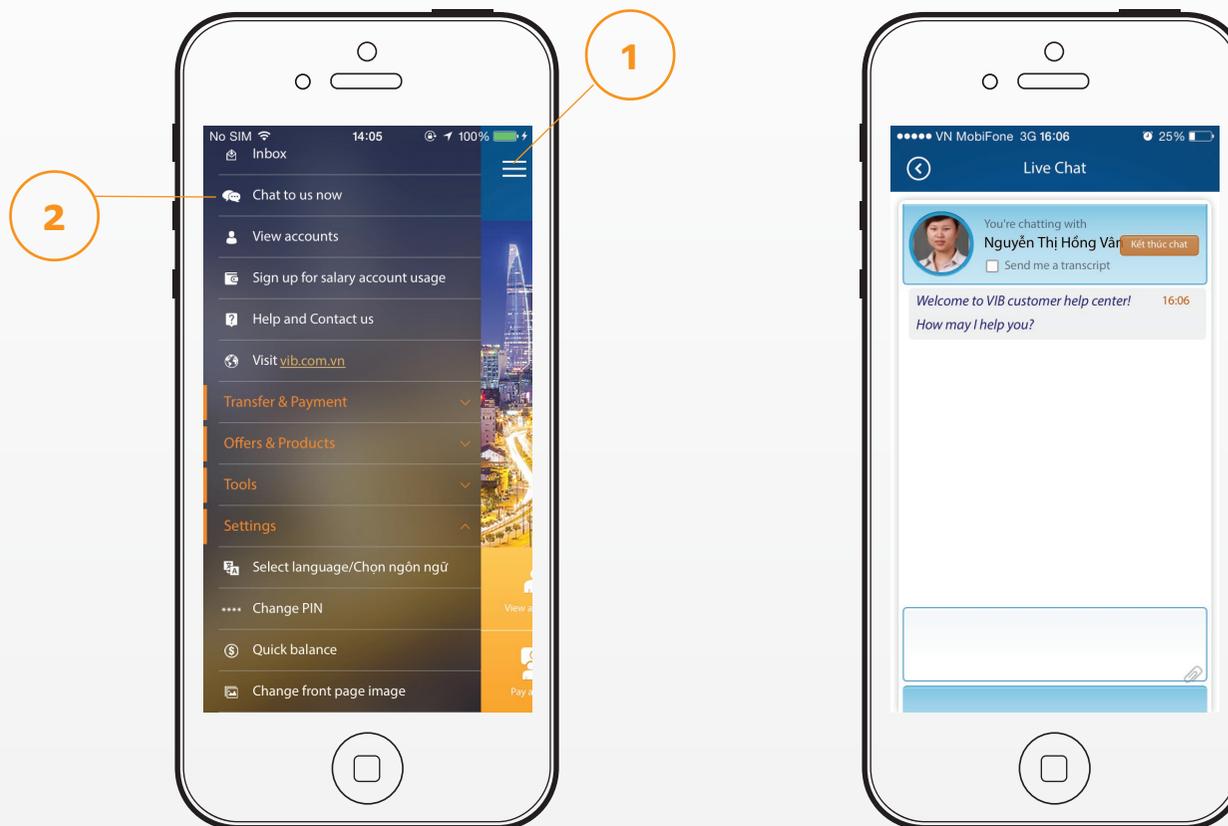
Personalization → Change front page's image

MyVIB is all about you, the bank in your pocket. Make it your own mobile application by changing the front page's image using your own photos.

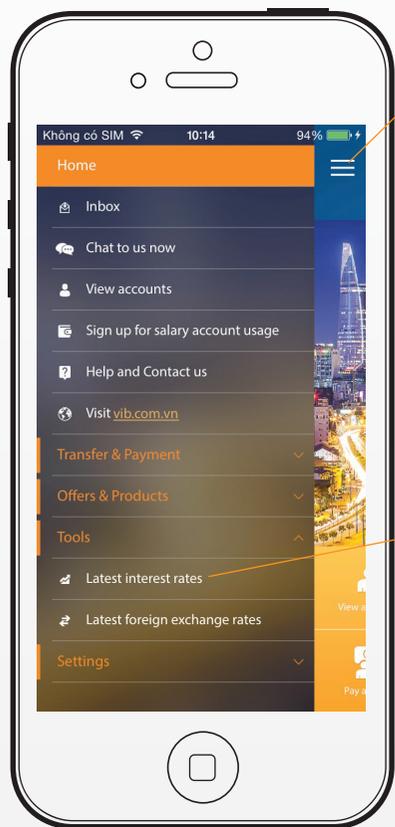


Personalization → Chat to a real VIB banker

With MyVIB, you can securely chat live to a real VIB banker wherever you are. The service is available from 8am to 9pm seven days per week.



Personalization → Access latest deposit interest rate and foreign exchange rates



Interest Rates

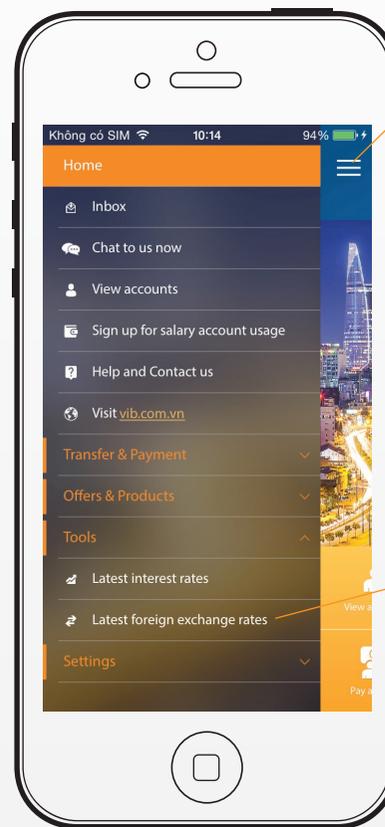
Ordinary savings

VND USD EUR

Term	Last term	Quarterly	Monthly
1 week	0.5	-	-
2 week(s)	0.5	-	-
3 week(s)	0.5	-	-
1 month(s)	4.6	-	4.6
2 month(s)	4.6	-	4.5
3 month(s)	4.7	-	4.6
4 month(s)	4.7	-	4.6
5 month(s)	4.7	-	4.6

Note: For withdrawal prior to maturity, non-term interest rate will be applied

www.vib.com.vn



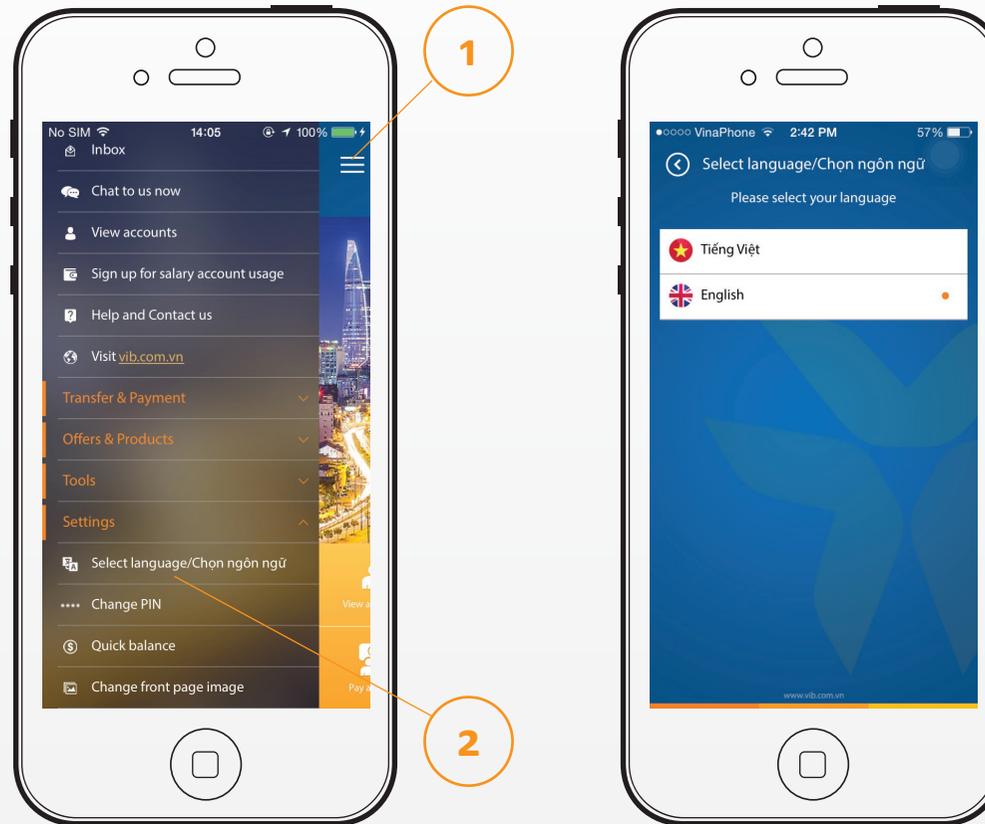
Exchange Rates

Code		Buy	Sell
AUD	Cash >= 50	17,366.00	-
	Cash < 50	17,366.00	-
	Transfer	17,383.00	17,661.00
CAD	Cash >= 50	18,233.00	-
	Cash < 50	18,233.00	-
	Transfer	18,325.00	18,549.00
CHF	Cash >= 50	1.00	-
	Transfer	21,454.00	21,797.00
CNY	Transfer	1.00	1.00
CZK	Transfer	956.00	1,021.00
DKK	Cash >= 50	1.00	-
	Transfer	3,434.00	3,576.00
FIJR	Cash >= 50	25,706.00	-
	Cash < 50	25,706.00	-

(*)The exchange rate is updated at 00:00, 31 December 2014 and for reference only

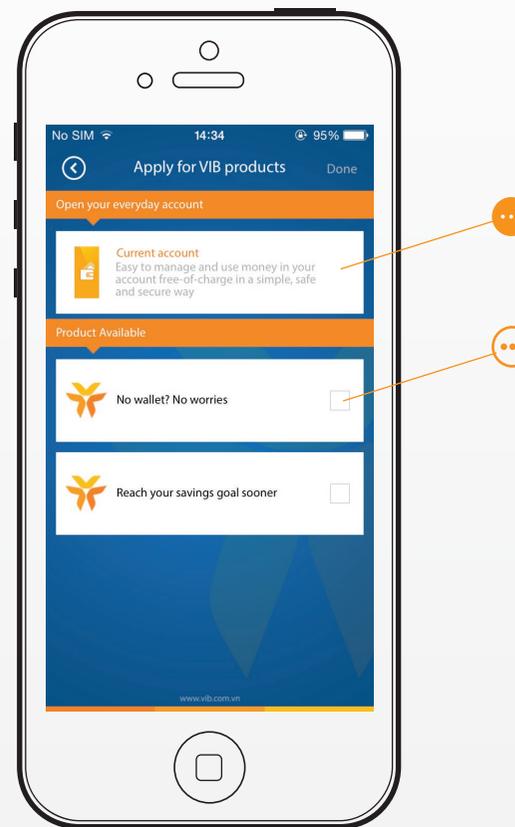
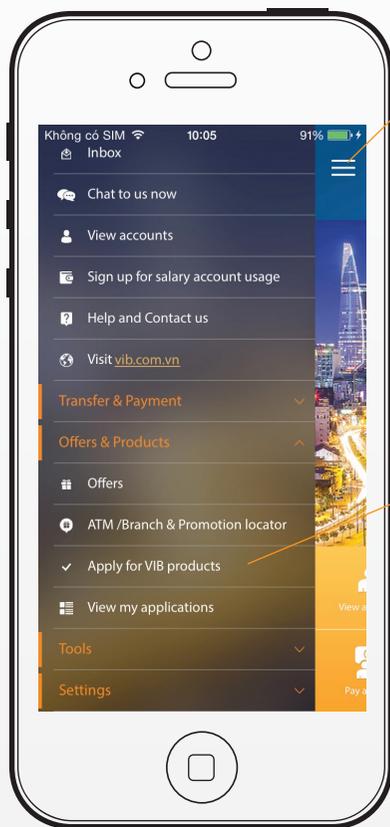
www.vib.com.vn

Personalization → Select language

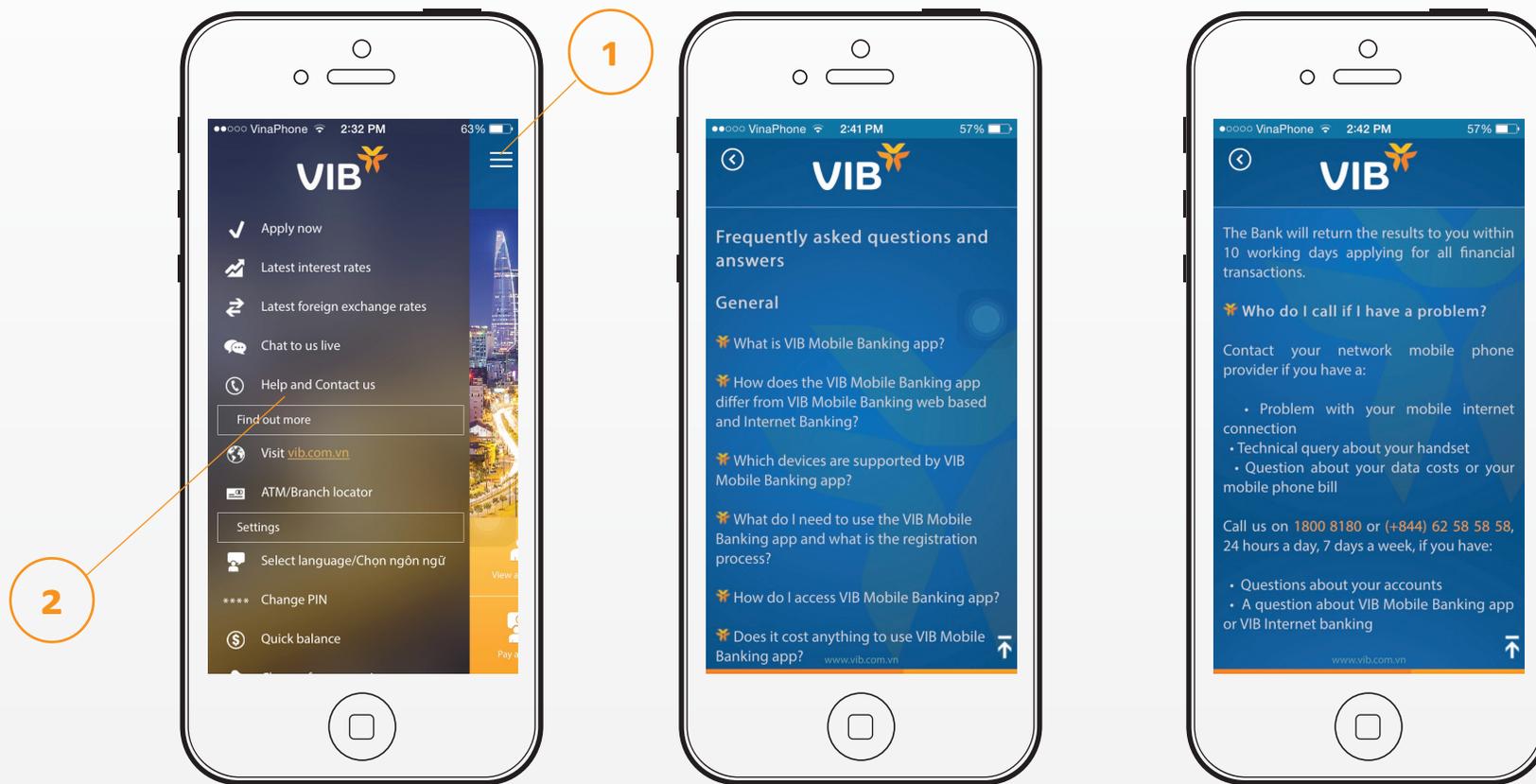


Personalization → Apply for VIB products

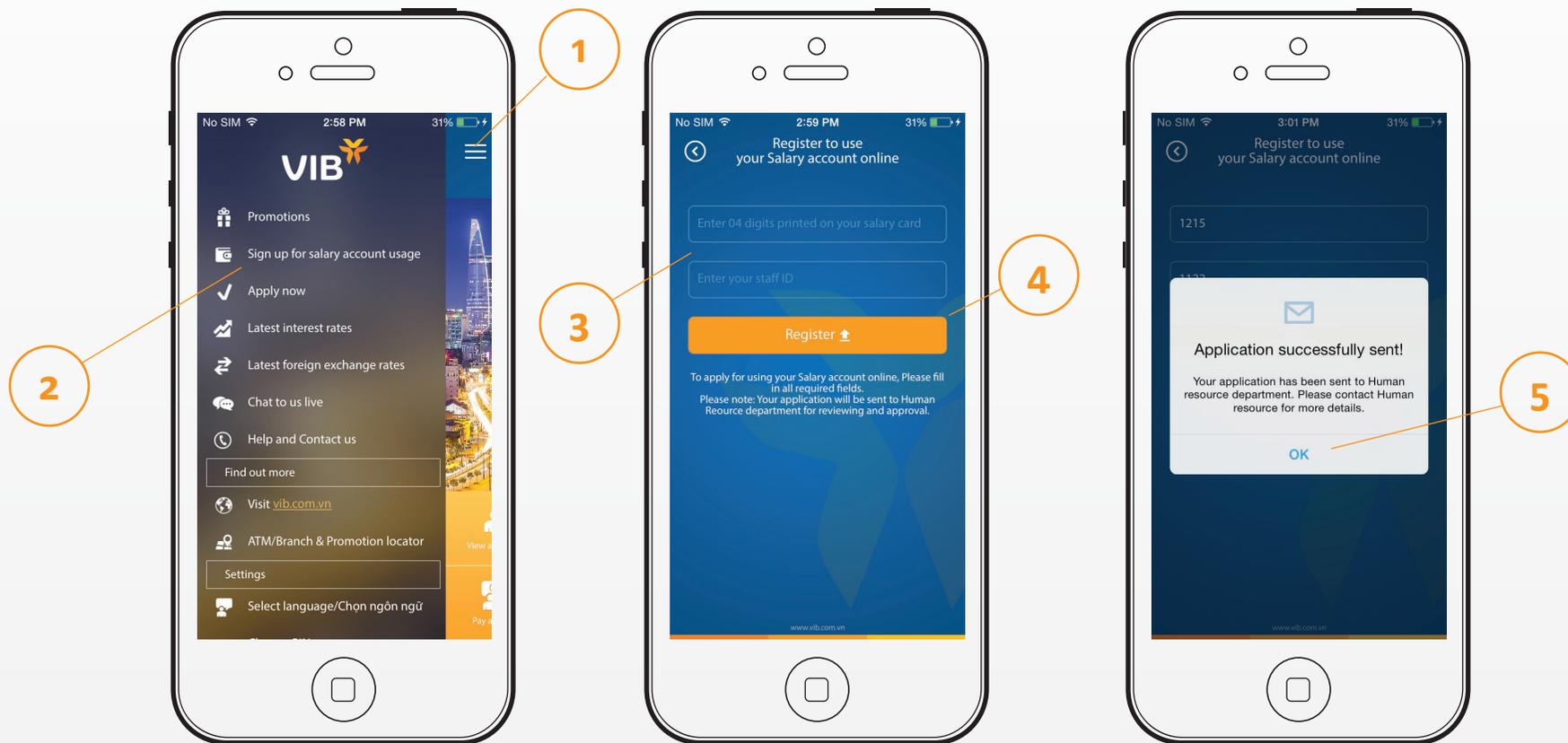
You are considering using another VIB's products and you need to be consulted? Easy. Please access main menu and choose "Apply for VIB products".



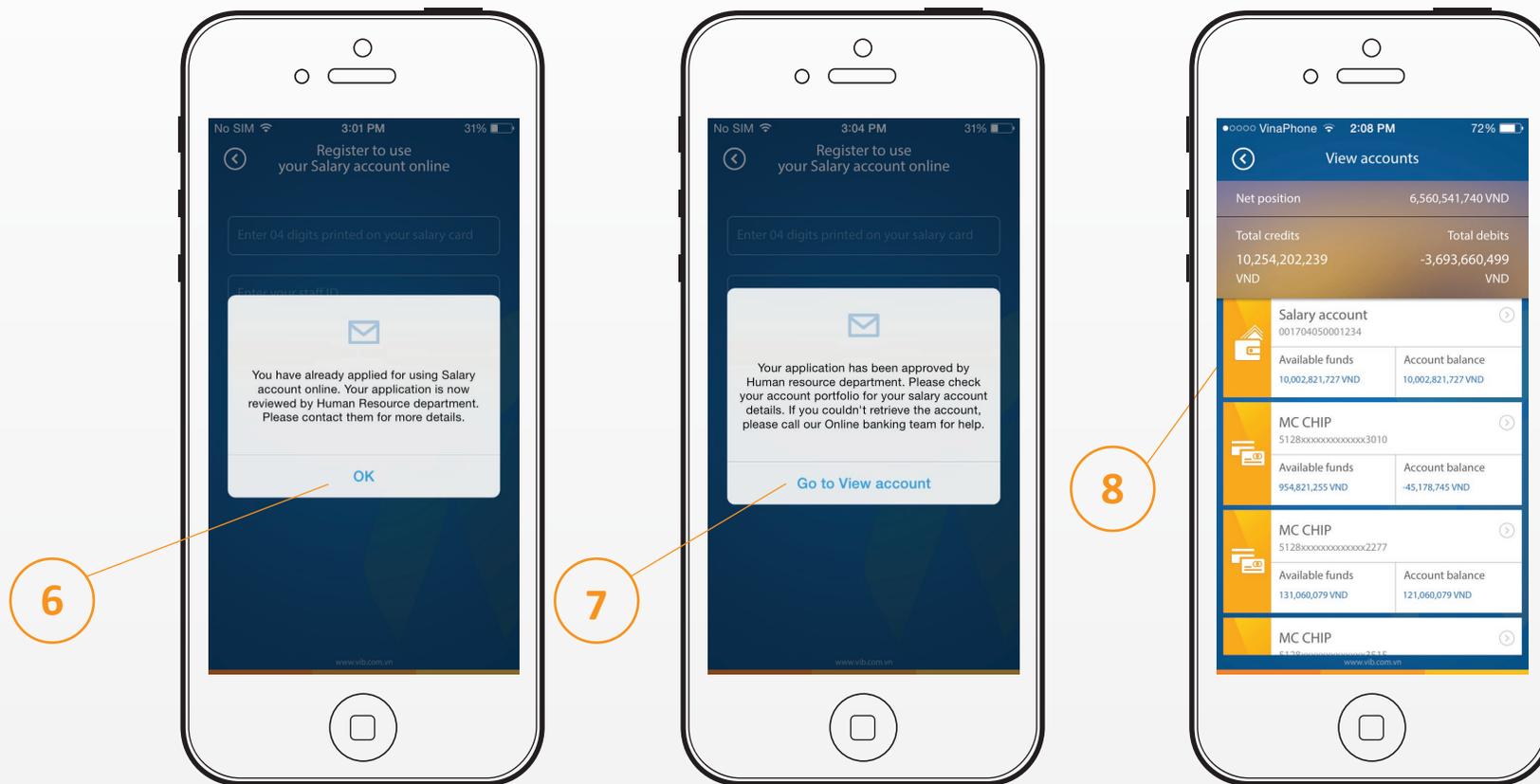
- ⋮ Open a VIB current account online just in 5 minutes and get your account number instantly.
- ⋮ Tick on the one you'd like to apply and we'll contact you shortly.



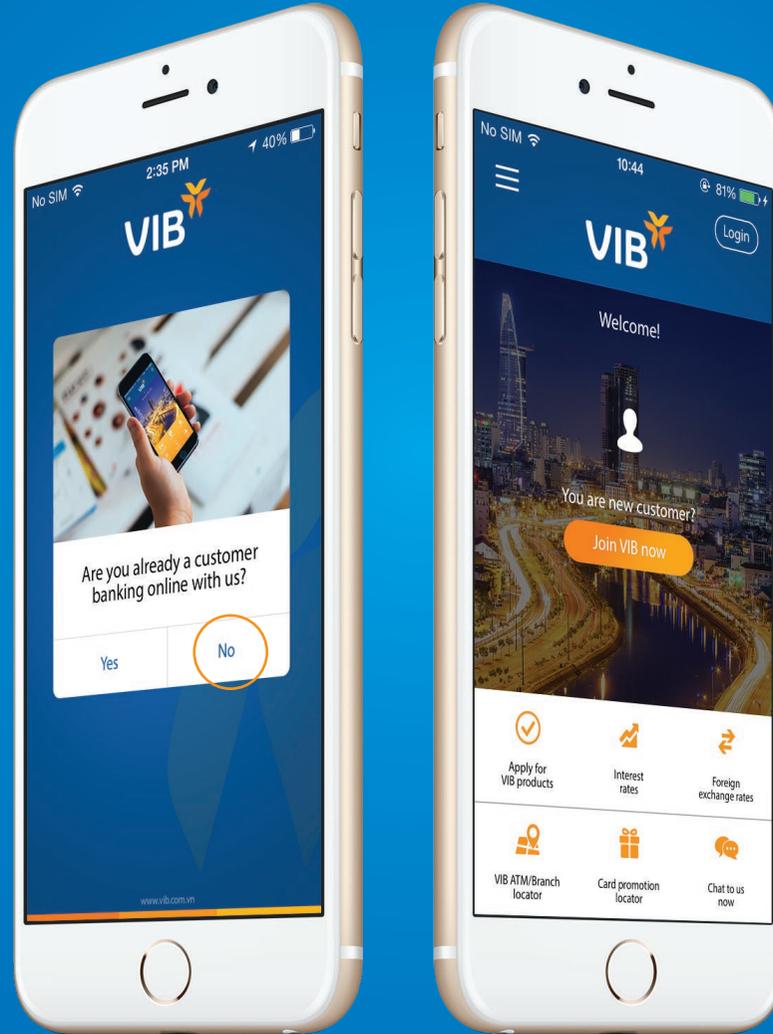
Sign up for salary account usage (for VIBers)



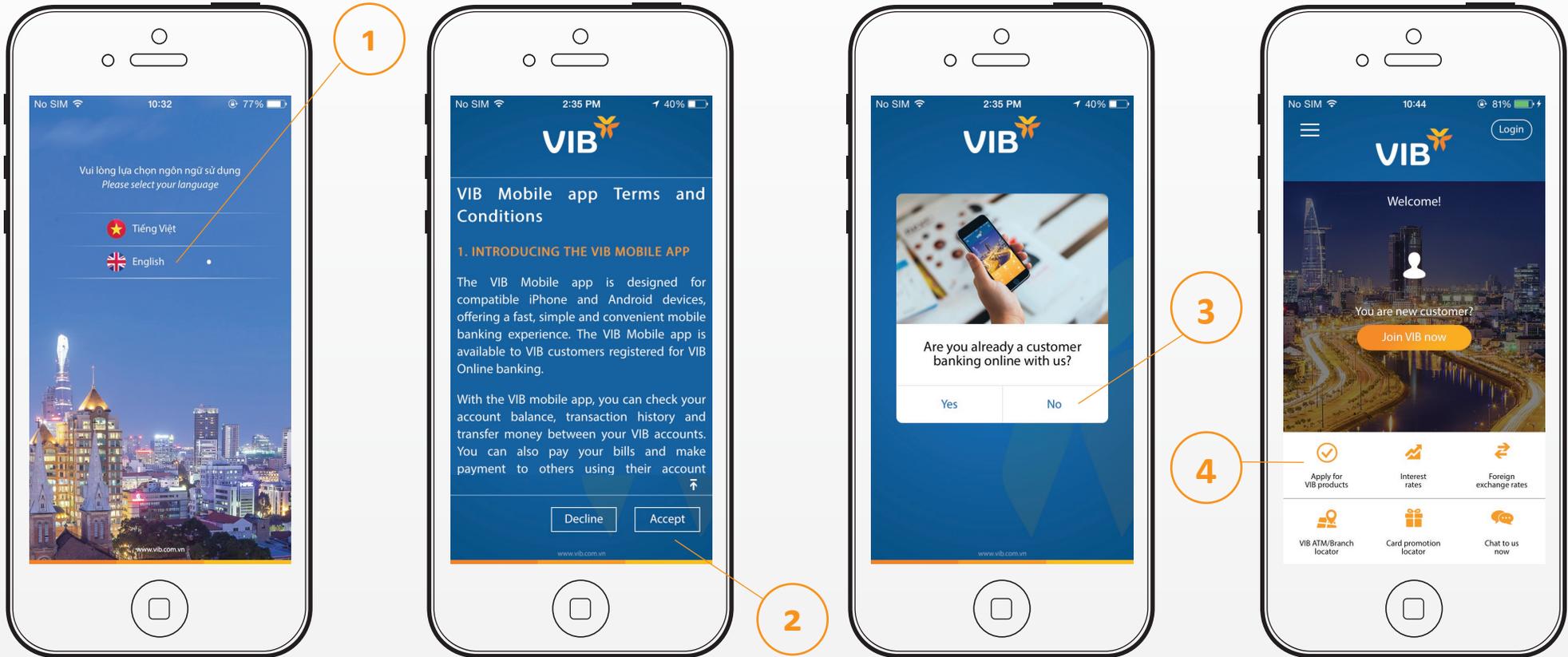
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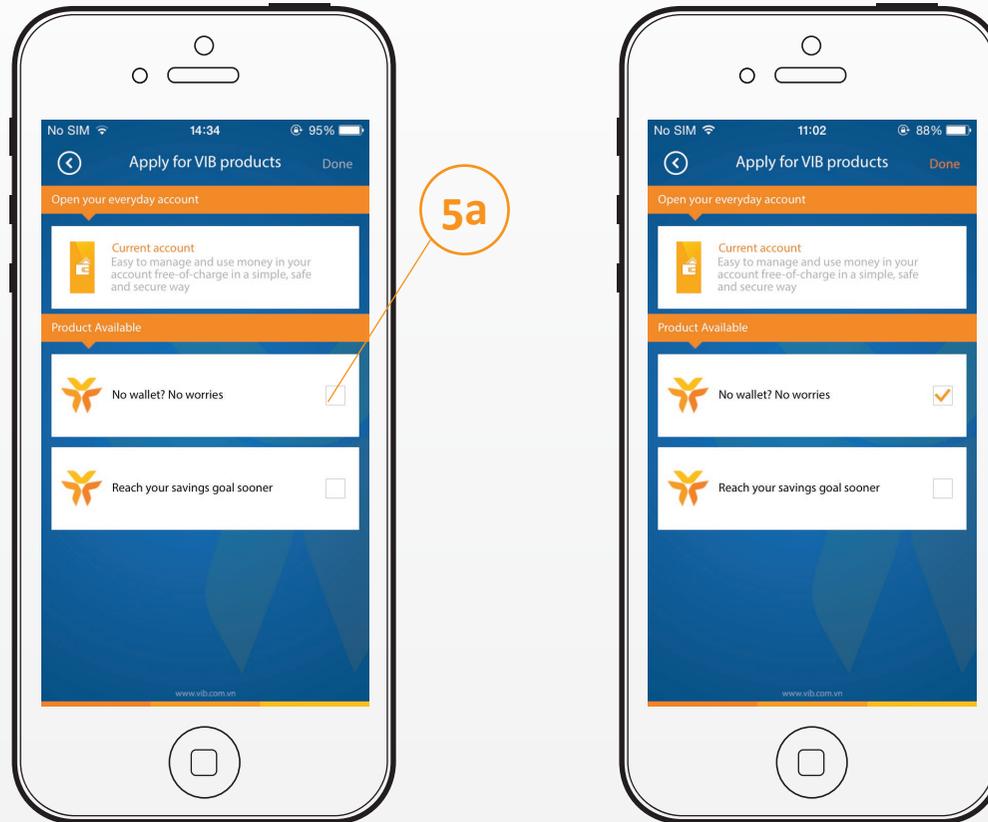
MyVIB for a new customer



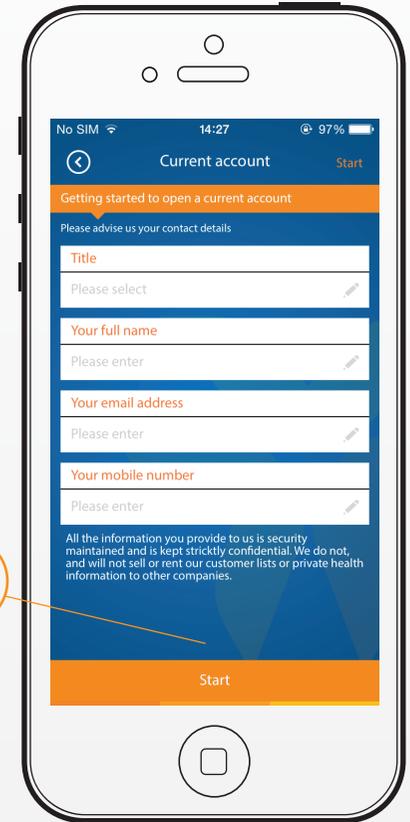
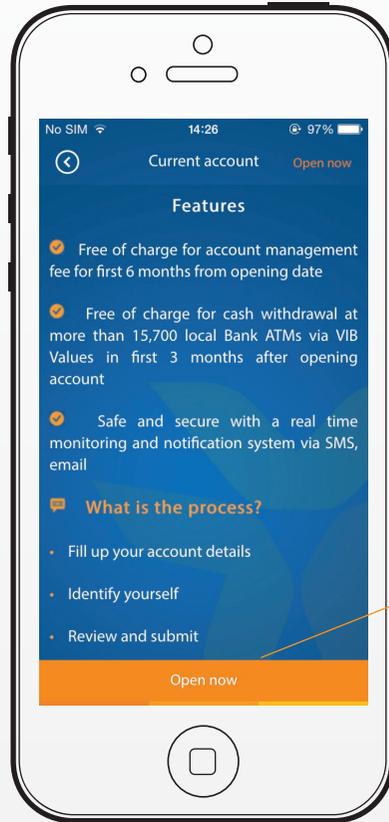
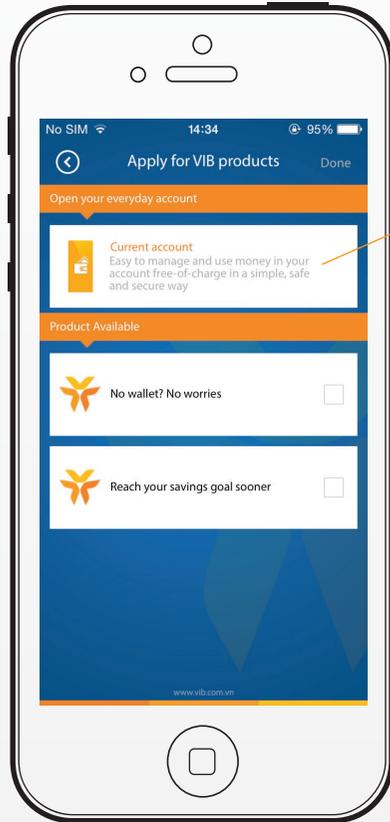
Apply for VIB products



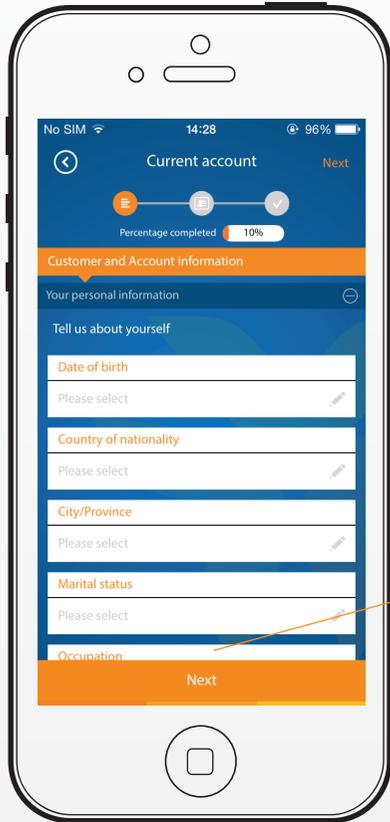
Apply for VIB products



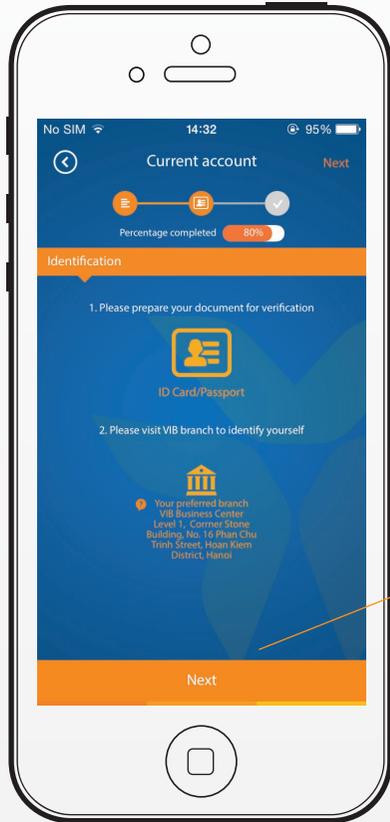
Apply for VIB products



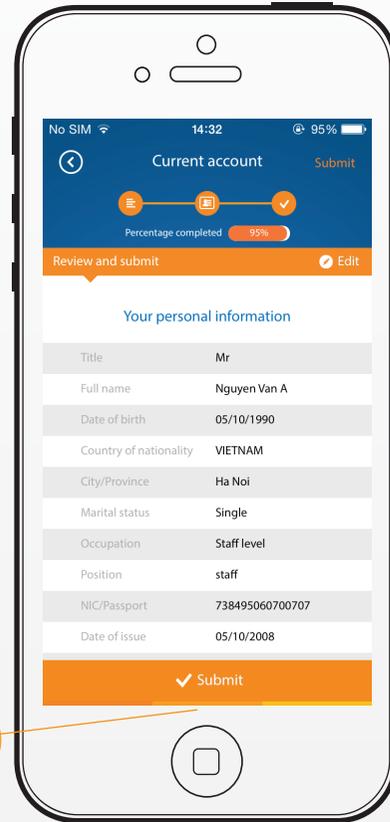
Apply for VIB products



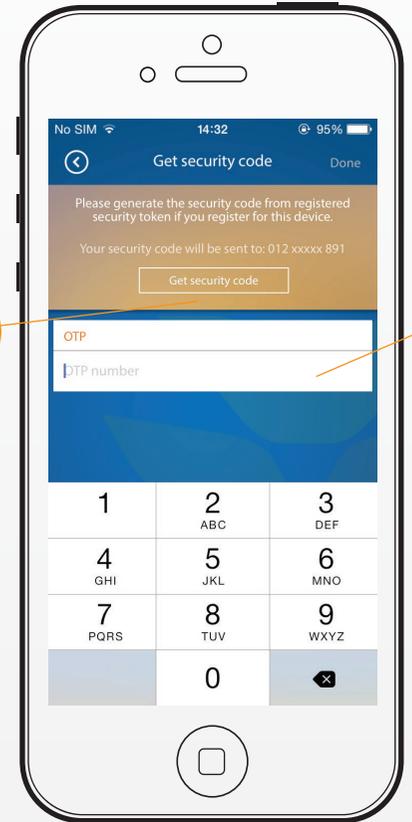
9b



10b



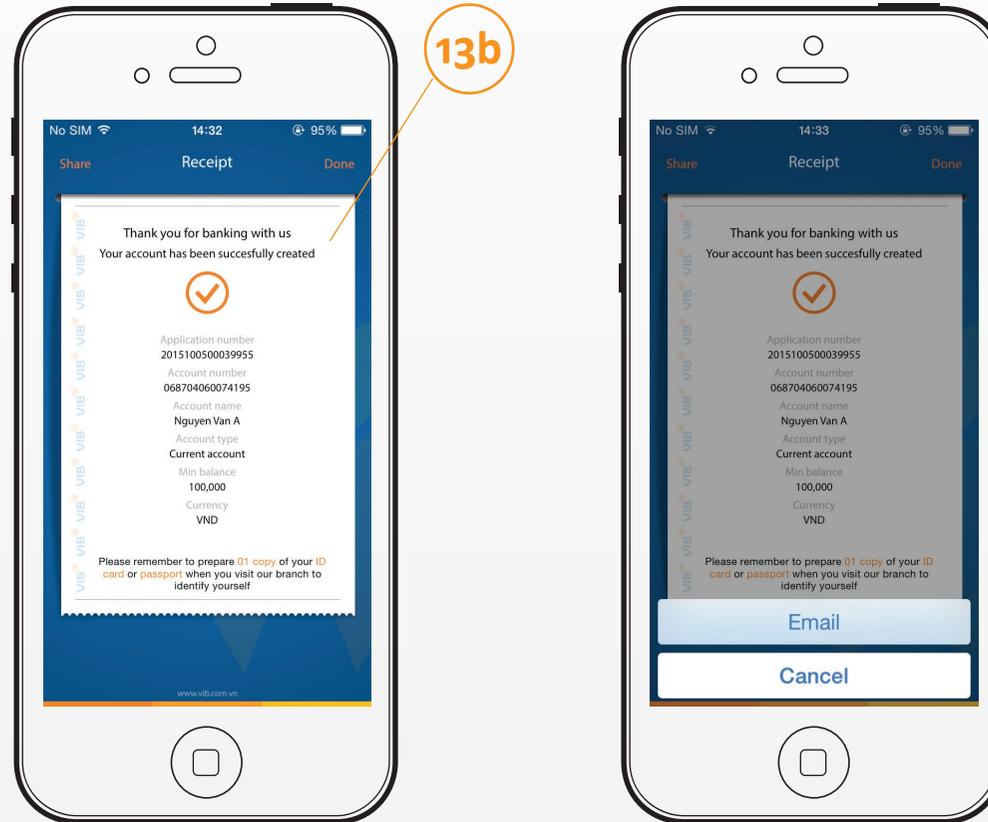
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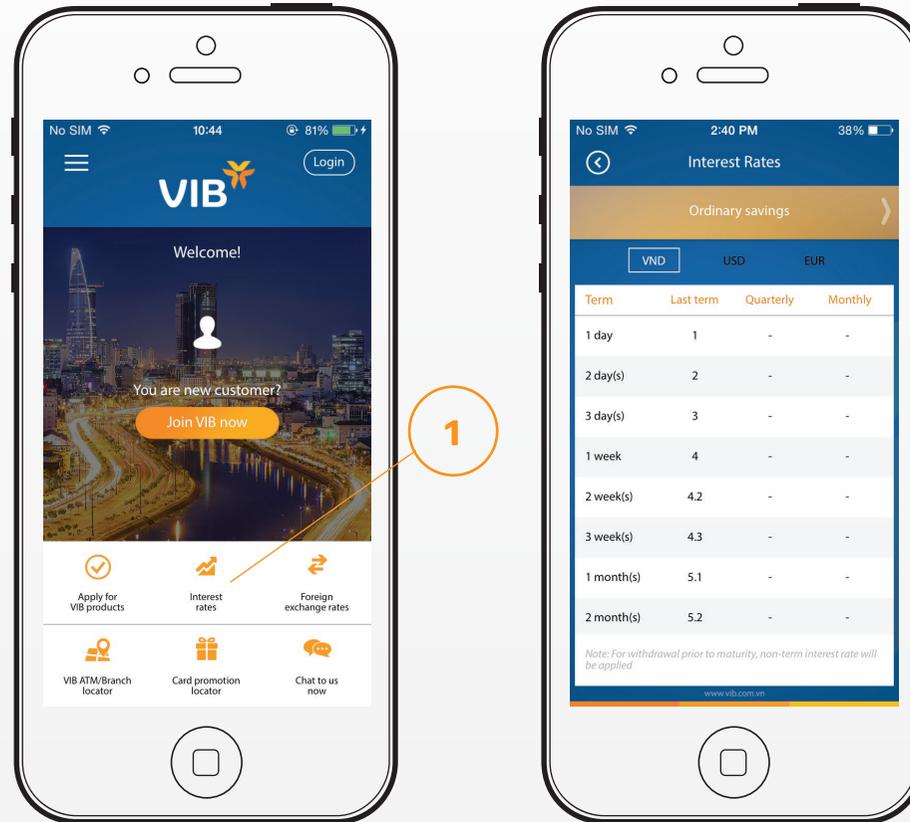
12b

... Enter OTP

Apply for VIB products

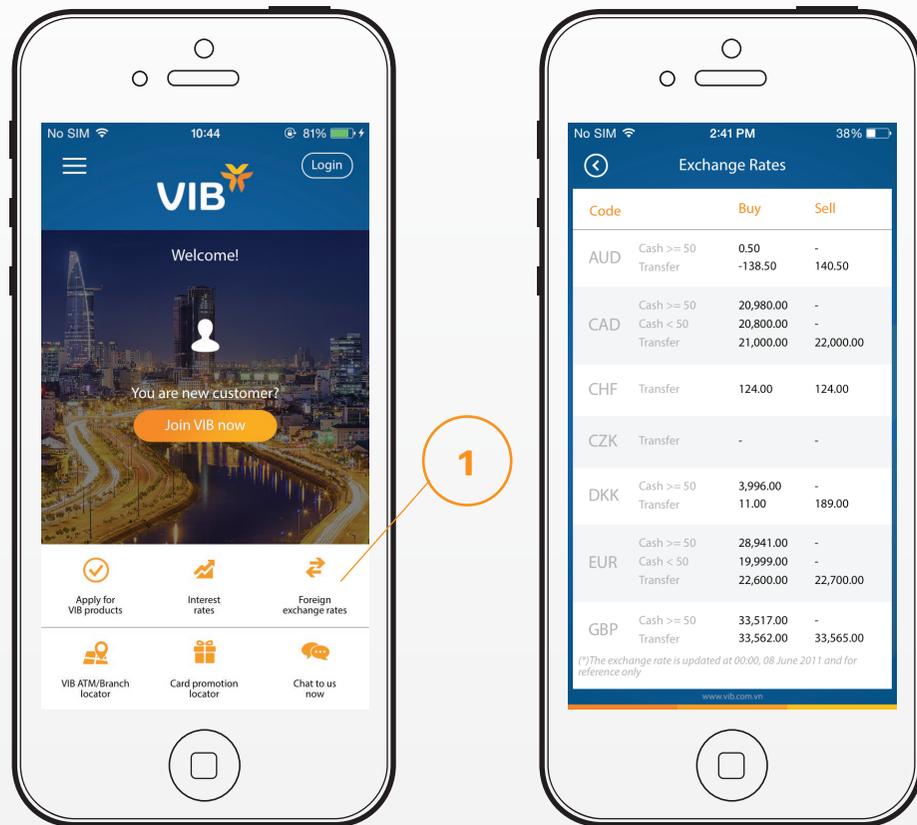


Interest Rates

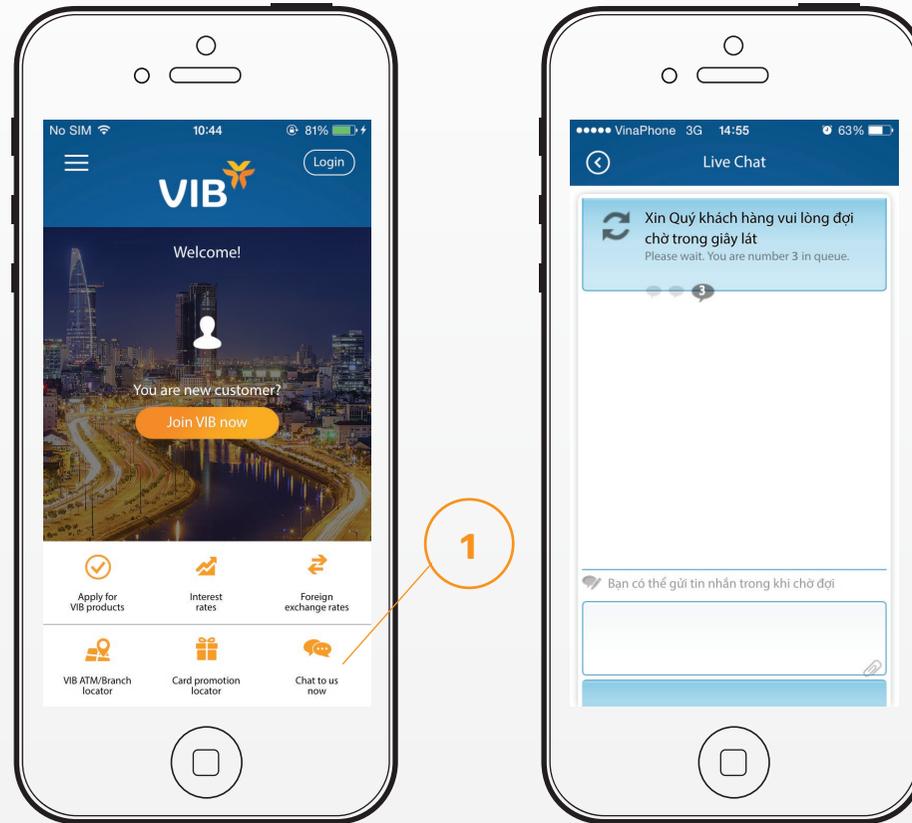


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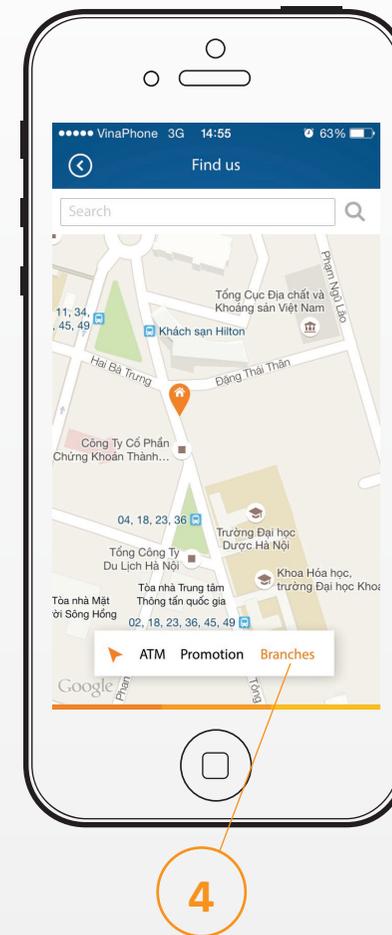
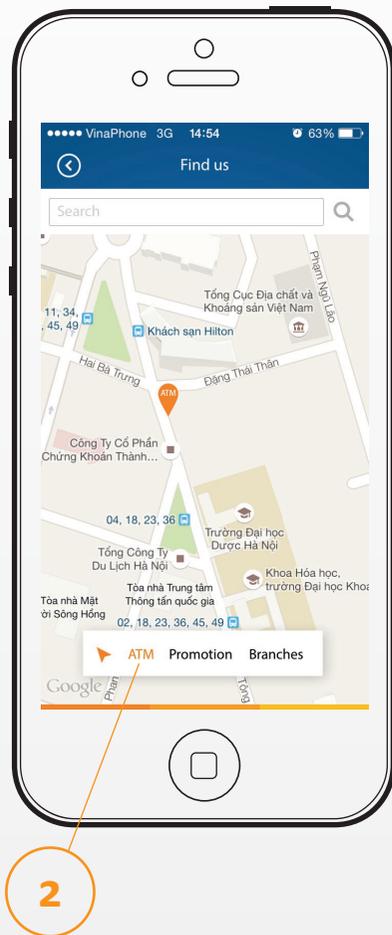
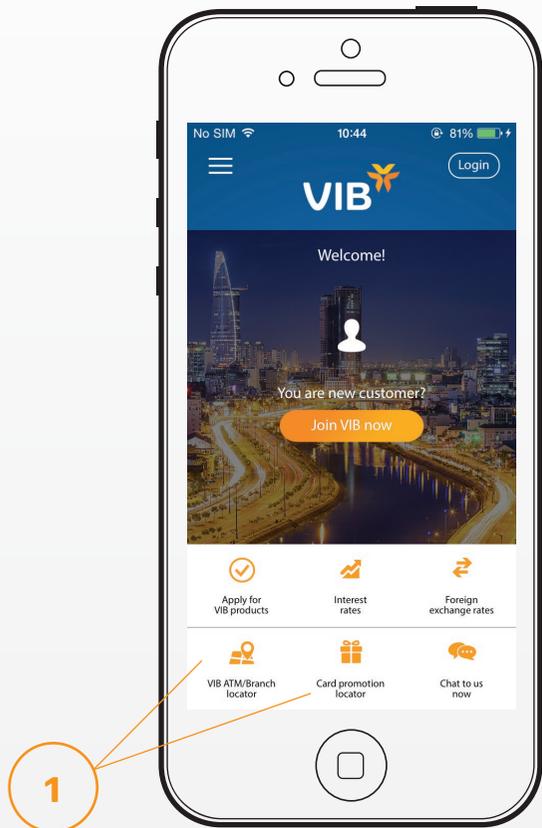
Exchange Rates



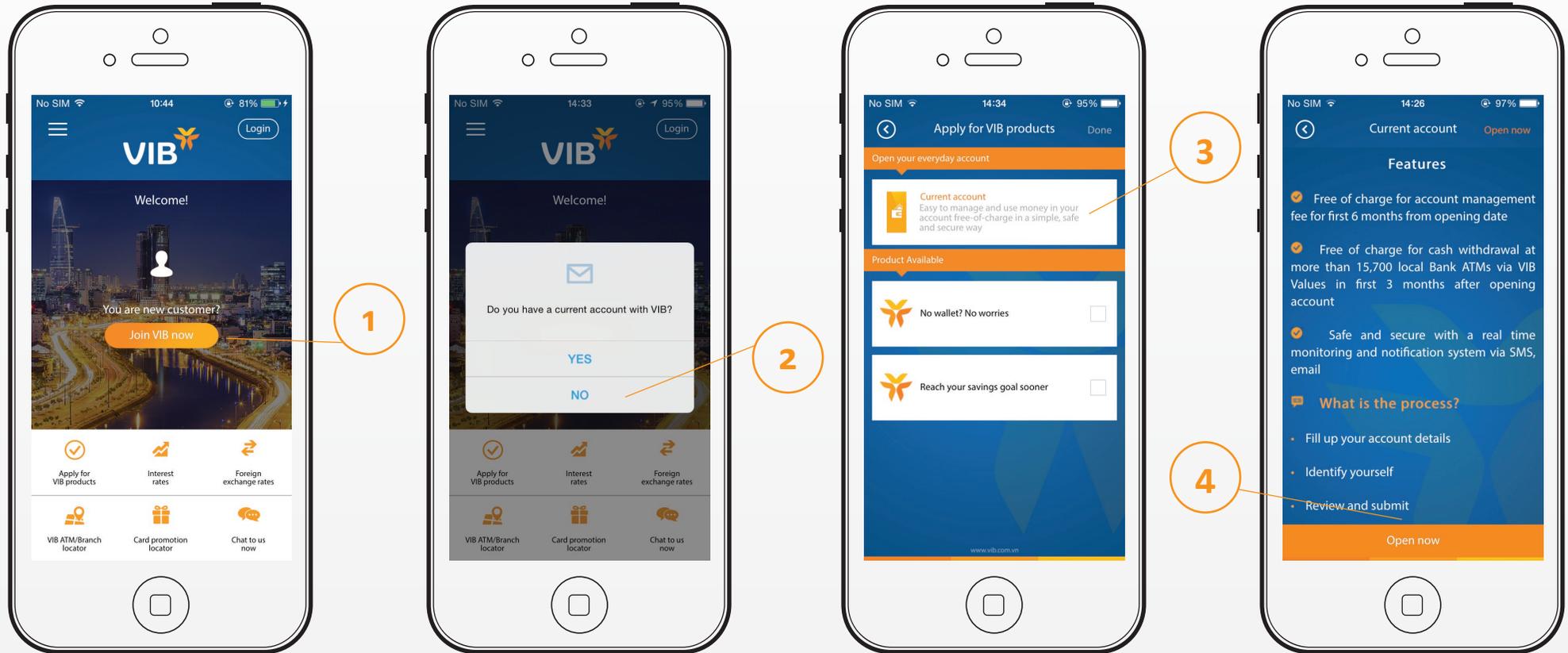
Live Chat



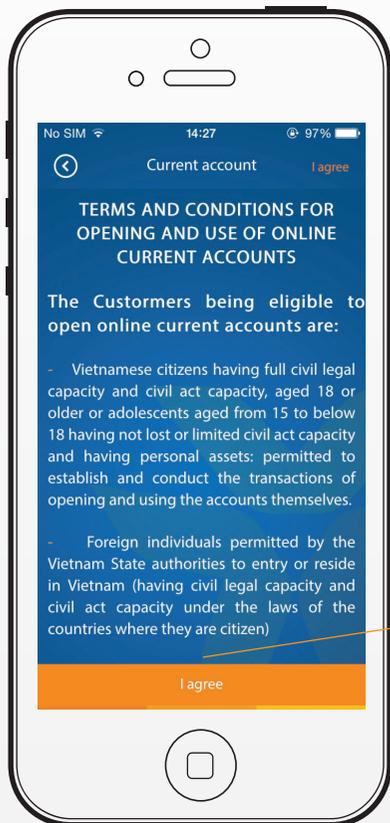
VIB ATM/ Branch/ Card Promotion locator



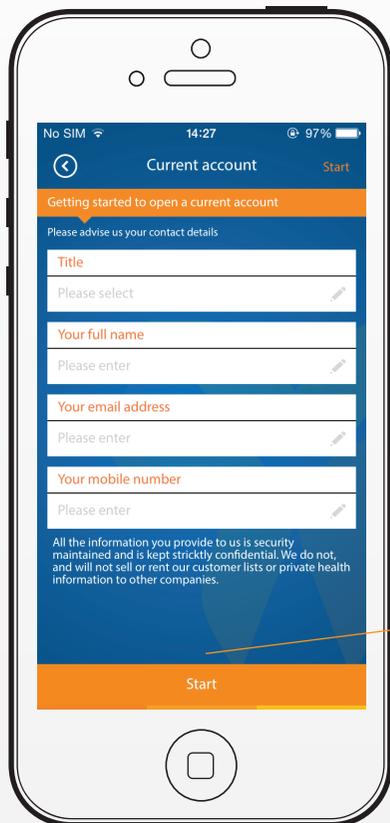
Open your everyday account



Open your everyday account

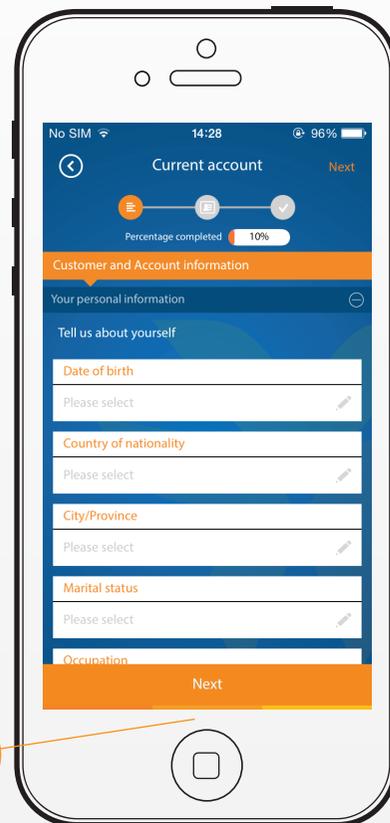


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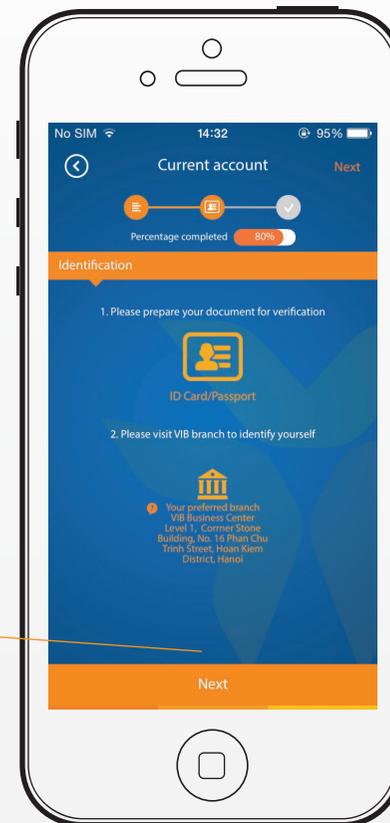


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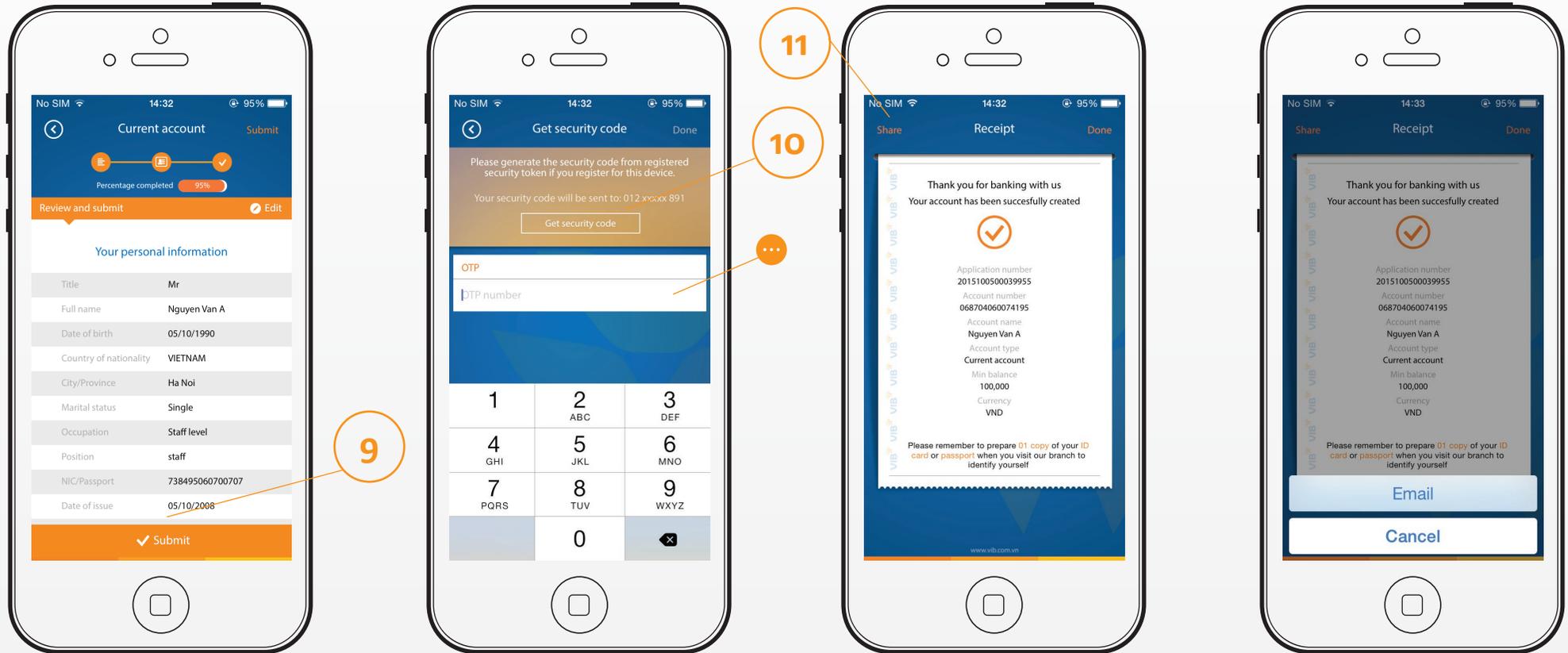
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8

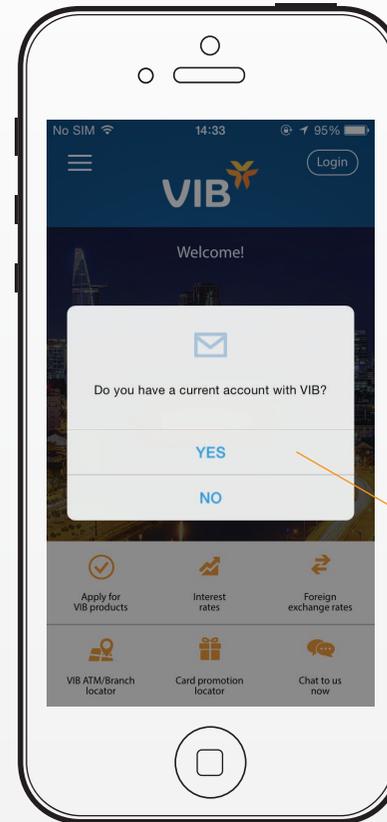
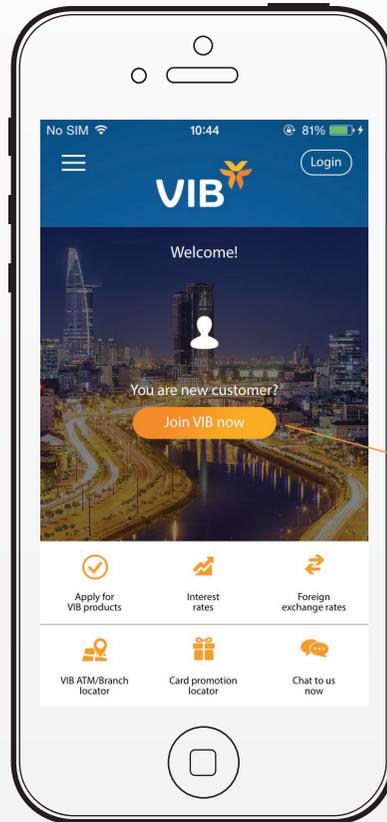


Open your everyday account

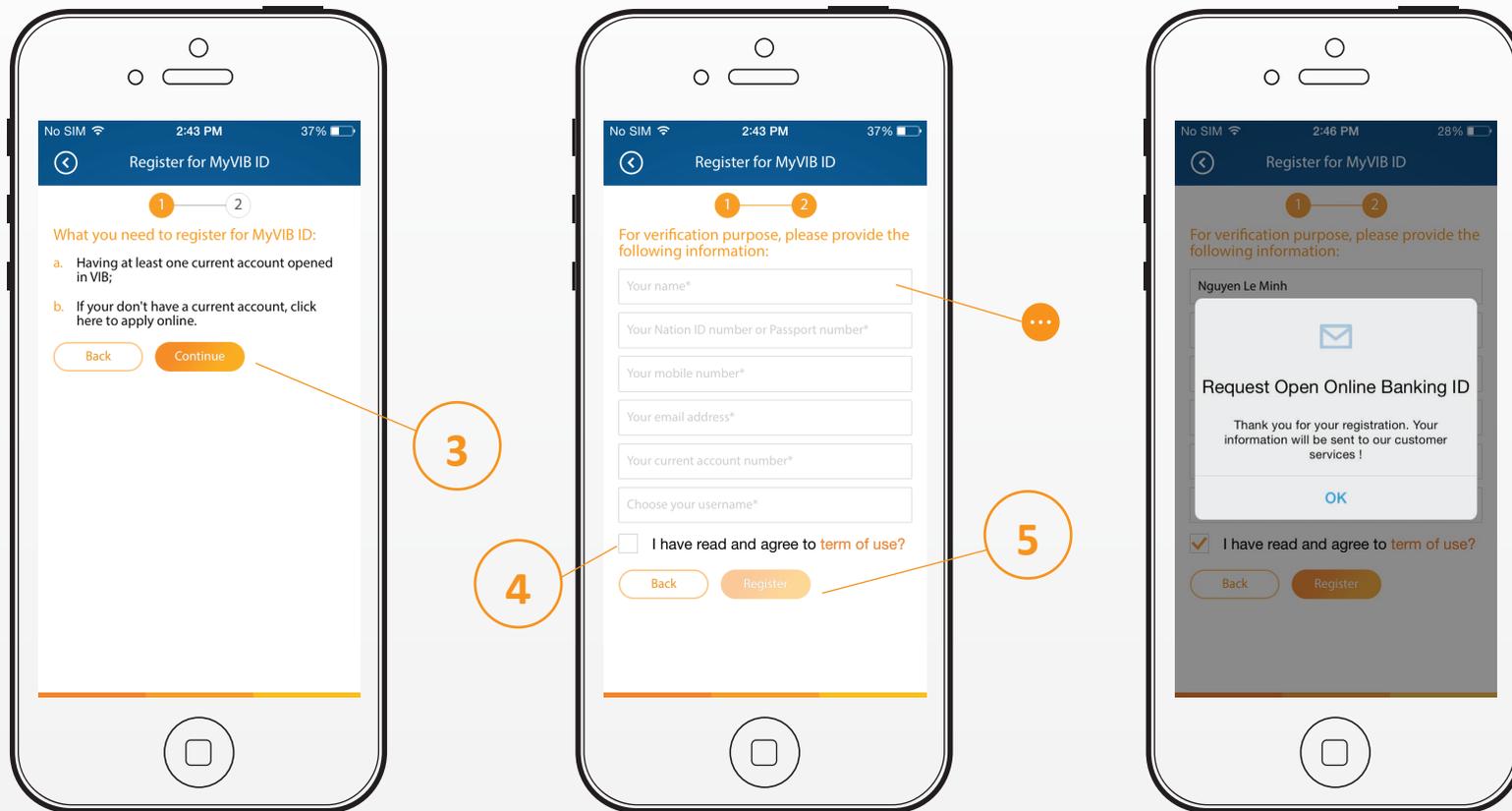


... Enter OTP

Register for VIB Internet Banking



Register for VIB Internet Banking



... Fill in the fields

Logon MyVIB after you are already a customer banking online with us



Thank you!