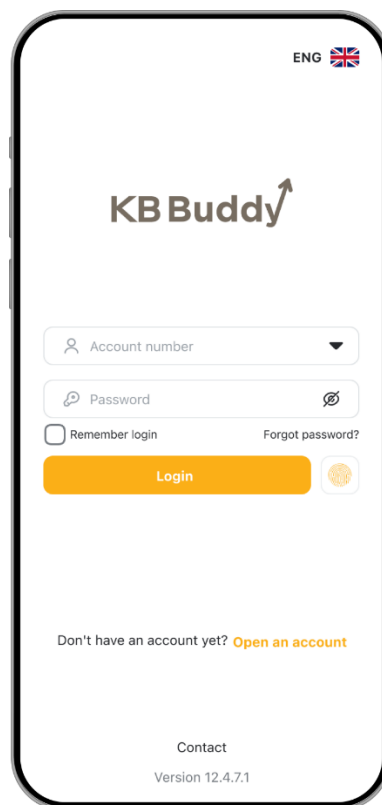




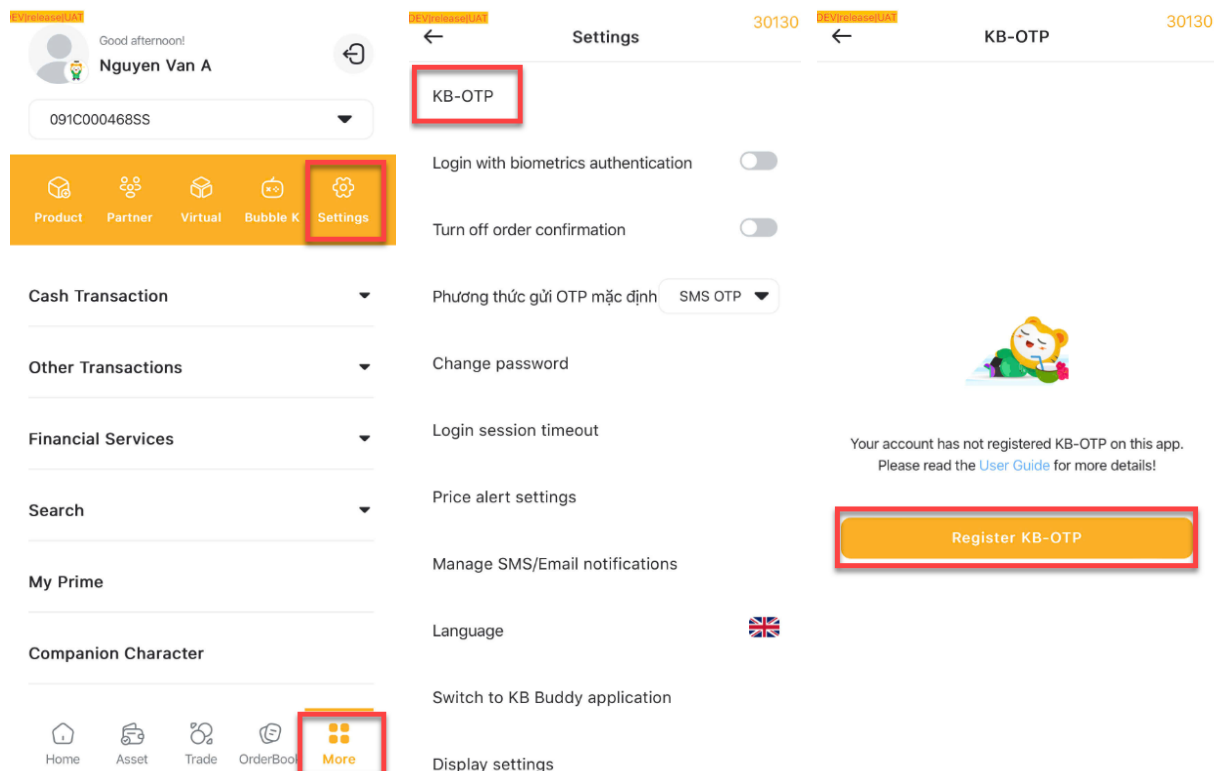
INSTRUCTIONS FOR USING
KB-OTP AUTHENTICATION ON KB BUDDY

I. Registering for KB-OTP

Step 1. Log in to KB Buddy.



Step 2: In "More" section, select "KB-OTP", then tap "Register KB-OTP".



Step 3: Tick the box "I have read and agree to the above terms and conditions", select "Confirm"



← Register KB-OTP 30130

KB Securities

TERMS AND CONDITIONS ON ELECTRONIC TRADING SERVICE
(T&C ON E-TRADING SERVICE)

T&C on E-Trading Service is applied to all transactions conducted electronically through the system of KB Securities Vietnam Joint Stock Company ("KBSC").

1. TERM DEFINITION

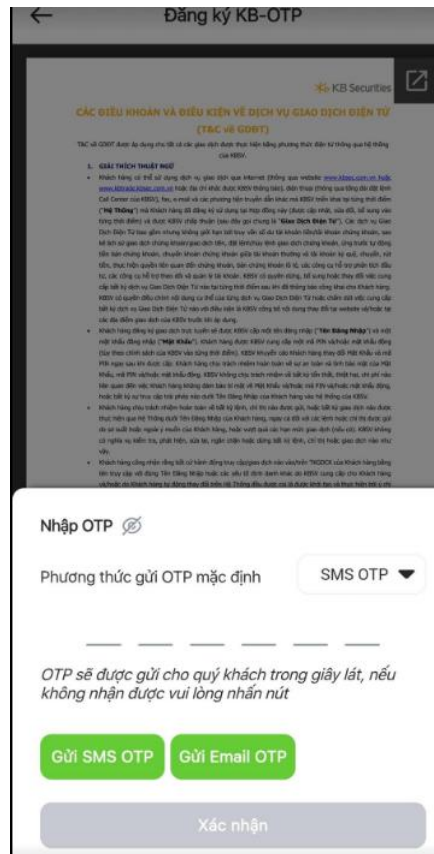
- The Client shall use trading service through internet via website <https://www.kbsec.com.vn/>, <https://kbsec.kbsec.com.vn/> or other address announced by KBSC, telephone (via KBSC Call Center), fax, email and other electronic method provided by KBSC from time to time (the "System") which were registered by Client in Registration for Use of Securities Trading Services (and any updated and/or amended and/or supplemented version from time to time) and approved by KBSC (hereinafter referred to as "E-Trading"). E-Trading services provided to the Client include placing order/canceling/changing orders of securities trading, providing trading statements, investment operation tools, account monitoring and management tools. KBSC shall have the right to discontinue, supplement or amend the provision of any E-Trading services at any time after officially announcing to the Client. KBSC shall have the right to amend the content of each E-Trading service or to terminate the provision of any E-Trading service provided that KBSC publishes the amended contents at its website and/or business locations of KBSC before applying.
- The Client signing up for E-Trading shall be given a username ("Username") and a login password ("Password"). The Client shall be provided with a PIN code and/or a password receiving (depending on KBSC's policy from time to time). KBSC recommends the Client change their Passwords and PIN code as soon as possible. The Client shall be fully responsible for the security and confidentiality of Passwords, PIN code and/or password-receiving. KBSC shall not be responsible for any loss, damage or expense relating to Client's failure to secure Password and/or PIN code and/or password-receiving, or any unauthorized access under the Client's Username into the System.
- The Client shall be fully responsible for any order, instruction sent to KBSC, or any transaction made through the System under Username of the Client, including orders or instructions sent by Client negligently or unlawfully, or exceeding transaction limit (if any). KBSC shall not be obliged to inspect, detect, correct, prevent or stop such orders, instructions or transactions.
- The Client admits that any access/transaction activity on/in the Client's STA made by username or other identifying elements provided by KBSC to the Client and/or automatically changed by the Client on the System shall be deemed to be initiated and controlled by the will and action of the Client.
- The Client admits that securities trading requests of the Client which were created, sent, received and placed or recorded on KBSC System shall be electronic documents and have legal validity equal to hard copies with valid signatures of the Client.
- The receipt time of an E-Trading request shall be the time that KBSC System receives a complete and valid electronic document from the Client.
- To use the E-Trading service, the Client shall be obliged to provide and update the mobile phone number and email address under their ownership or management of the Client. KBSC shall confirm information about STA, placing transactions and other related issues through the phone number and email provided by the Client. The time that the Client receives the information from System shall be agreed automatically to be the time System

Page 1 / 3

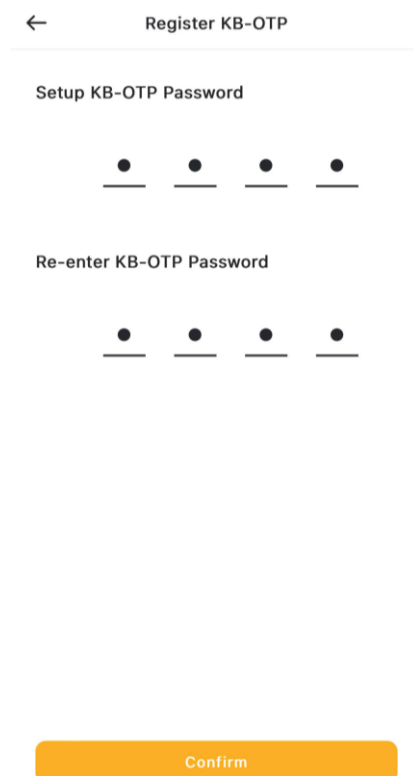
☒ I have read and agree to the above terms and conditions

Confirm

Step 4: Enter the OTP sent to your registered phone number, then select "Confirm". You may also choose "Send Email OTP" to receive the OTP via email.



Step 5: Set a 4-digit KB-OTP password, then select "Confirm".



Step 6: Enter a "Nickname" (optional), then select "Confirm". The system will display a successful KB-OTP registration notification.

←


Register KB-OTP

Nickname

Enter your nickname

Account number

KB-OTP



Success!

You have successfully registered KB-OTP.

Close

Confirm

Note: You can register multiple accounts on KB-OTP.

II. Instruction to get KB-OTP Code

1. Trading on the Same Device

On the trading confirmation screen for order placement, fund transfers, etc., select "Get KB-OTP".

15:09

091C001552SA

Deposit

Normal order

Speed orders

Periodic buying orders

Buy order confirmation

×

Sub-account

091C001552SA

Order

BUY

Symbol

TCB

Order type

LO

Order price (x1000)

26.55

Vol.

1000

Value(VND)

26,550,000

Enter KB-OTP

—

—

—

—

—

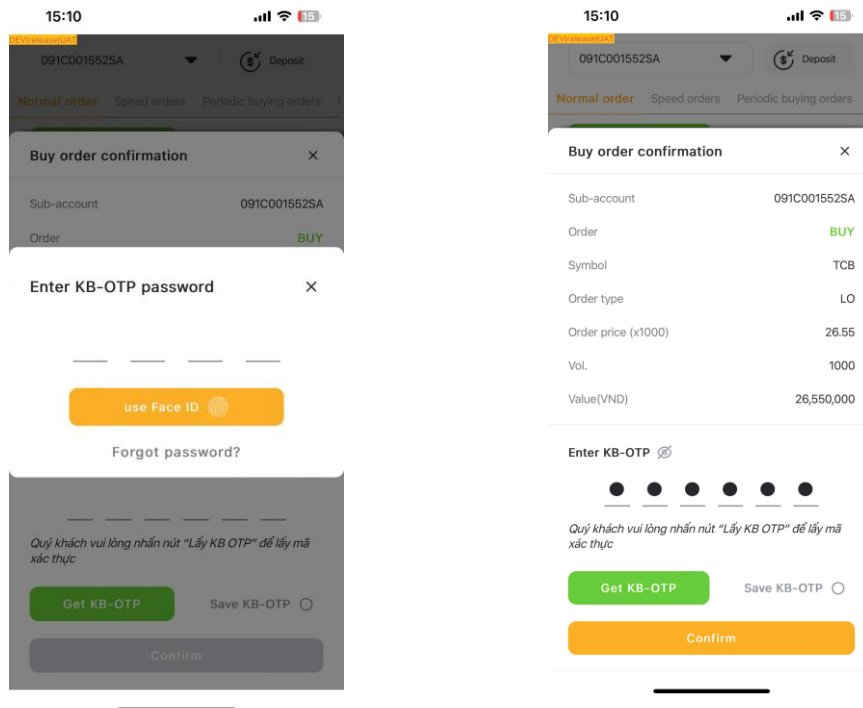
Quý khách vui lòng nhấn nút "Lấy KB OTP" để lấy mã xác thực

Get KB-OTP

Save KB-OTP

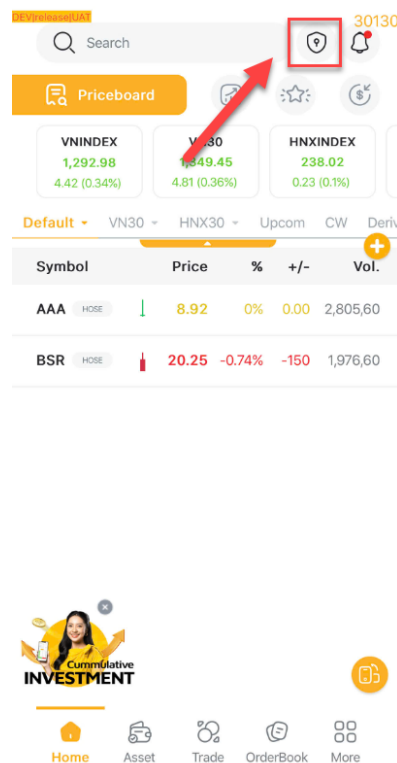
Confirm

Use your Password/Face ID/Fingerprint to retrieve the KB-OTP code. The system will automatically input the KB-OTP code on the trading confirmation screen. Select "Confirm" to complete the transaction.

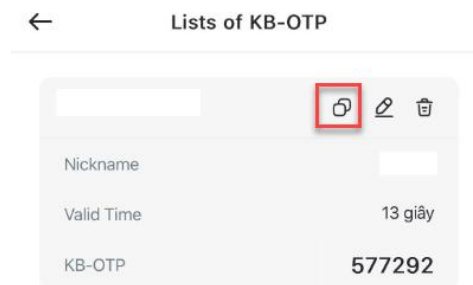
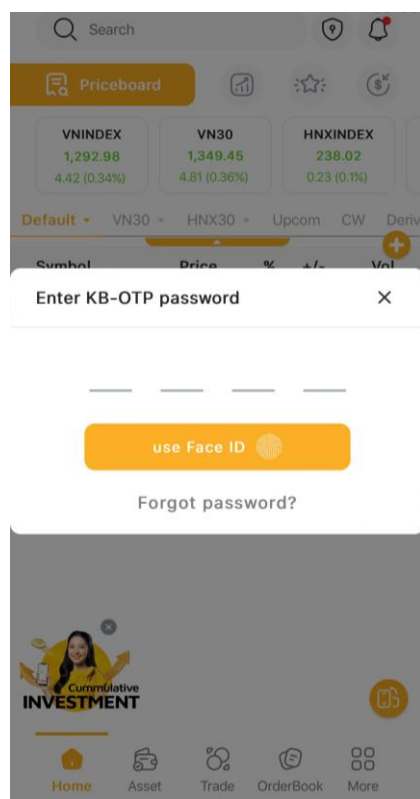



2. Transactions on KB Buddy WTS or Another Device

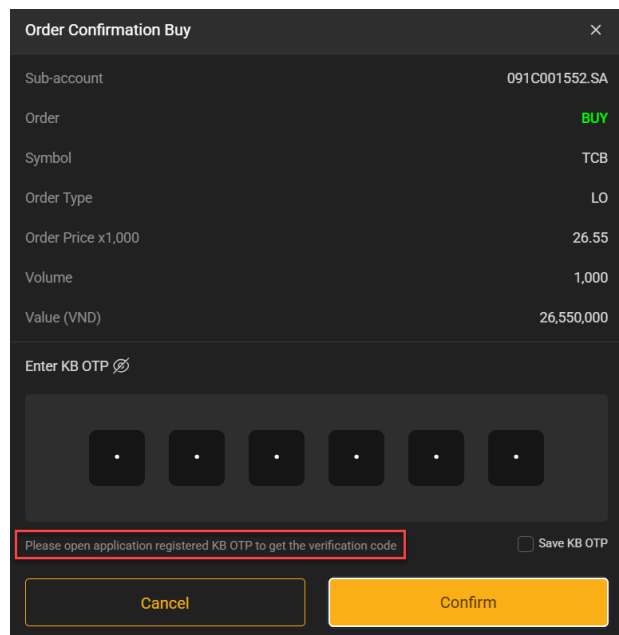
On the Home Screen, select the "KB-OTP" icon



Use your Password/Face ID/Fingerprint to log in to the KB-OTP List Screen.




Enter the KB-OTP code corresponding to your account number, or tap the copy icon  to copy the KB-OTP code and paste it into the trading confirmation screen on KB Buddy WTS or another device.

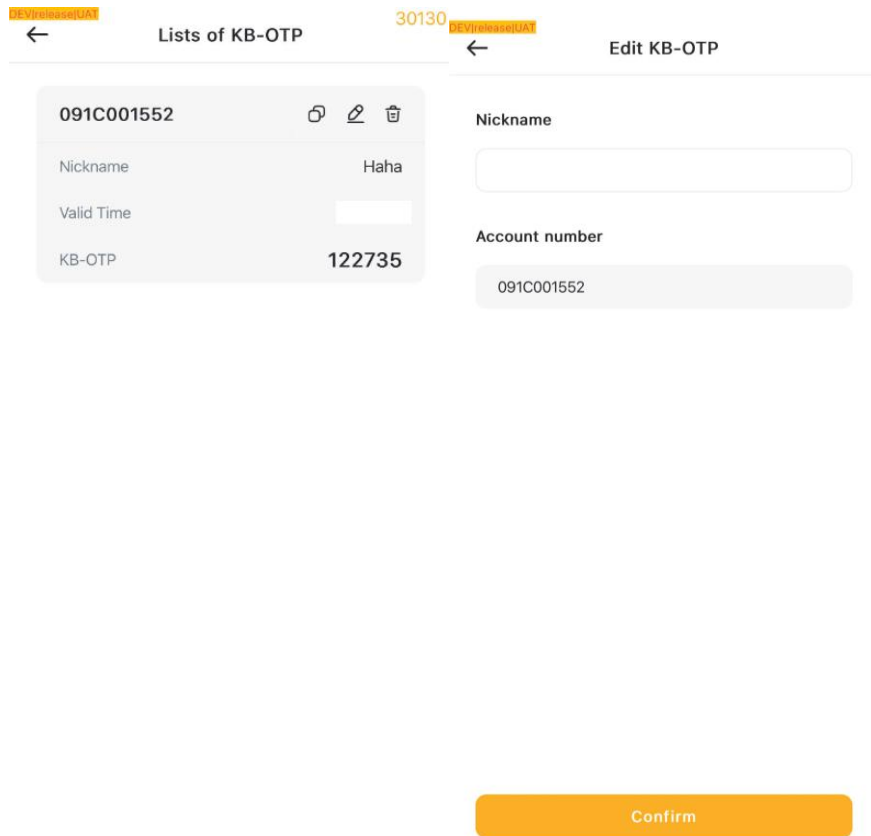


III. Manage KB-OTP

1. Editing the KB-OTP Account List

On the KB-OTP List Screen:

- Press and hold the account you want to move, then drag and drop to rearrange the order.
- Select  to edit the Nickname. Select "Confirm" to complete the update.



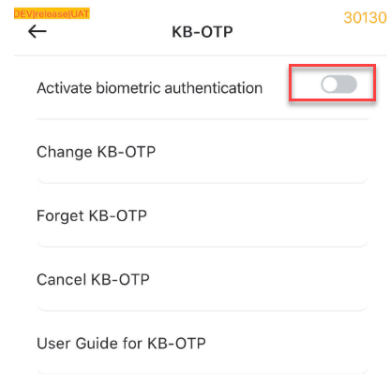
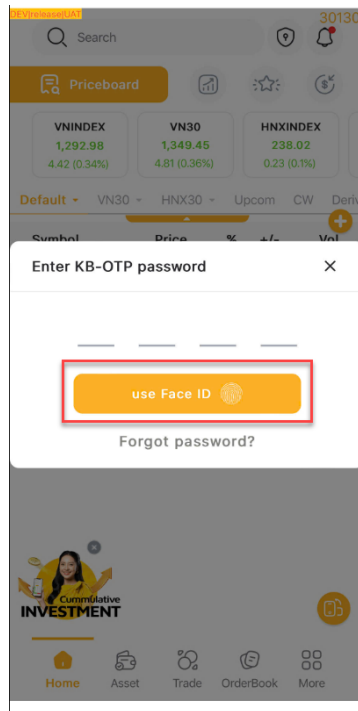
The image shows two screenshots of the KB-OTP application interface. The left screenshot, titled "Lists of KB-OTP", displays a list of accounts. The first account shown is 091C001552, with a nickname of "Haha" and a KB-OTP of 122735. The right screenshot, titled "Edit KB-OTP", shows the edit screen for the same account. It includes fields for "Nickname" (currently empty) and "Account number" (currently 091C001552). A "Confirm" button is visible at the bottom of the edit screen.

Account Number	Nickname	KB-OTP
091C001552	Haha	122735

2. Enabling Fingerprint/Face ID Authentication

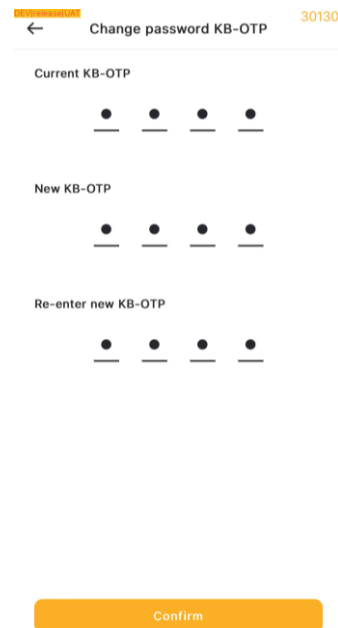
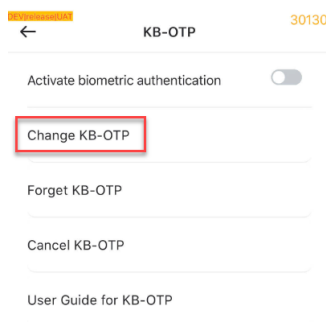
You can use Fingerprint/Face ID instead of a password to retrieve the KB-OTP code using one of the following methods:

- Method 1: On the KB-OTP password entry screen, tap "Use Face ID/Fingerprint", then enter your KB-OTP password and scan your face/fingerprint.
- Method 2: Go to More > Settings > KB-OTP, activate Biometric Authentication, then enter your KB-OTP password and scan your face/fingerprint.



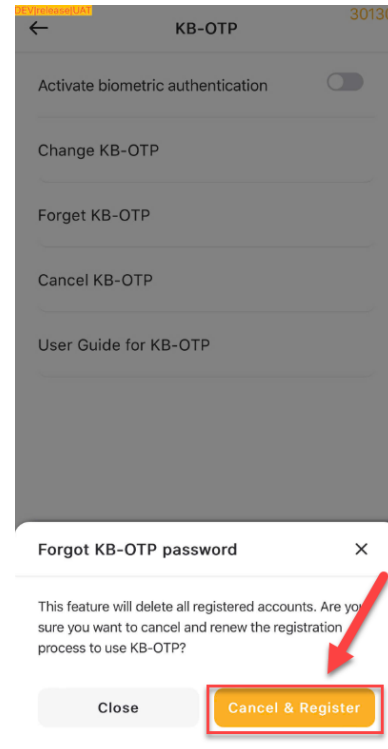
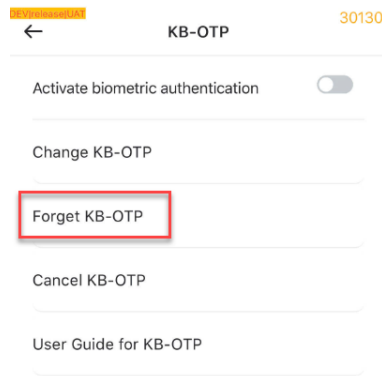
2. Changing KB-OTP Password

Navigate to More > Settings > KB-OTP, then select "Change KB-OTP". Enter your current KB-OTP password, set a new KB-OTP password, and select "Confirm" to complete the change.



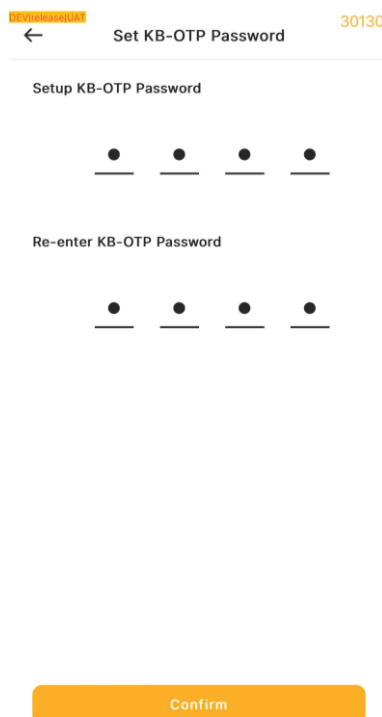
3. Forgot password

Go to Utilities > Settings > KB-OTP, then select "Forgot KB-OTP Password". A prompt will appear: "This feature will delete all registered accounts. Are you sure you want to cancel and renew the registration process to use KB-OTP?". Select "Cancel & Register" to proceed.



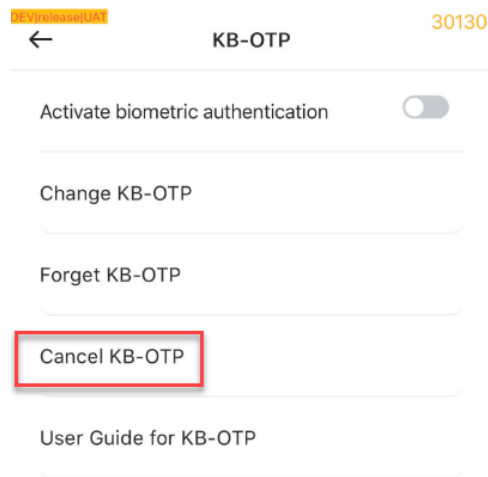
Note: This feature will delete all previously registered KB-OTP accounts.

- Set a new 4-digit KB-OTP password, select "Confirm", then proceed to Register KB-OTP using the newly created password.



4. Cancel KB-OTP

In the "More" section, select "KB-OTP", then choose "Cancel KB-OTP".



Select "Confirm" to cancel the KB-OTP registration. After successful cancellation, your account will revert to the previous authentication method.

