

Terms and Conditions for PEx (Payment Express) Collection

1. General

These PEx Collection Terms and Conditions govern your use of the Payment Collection page to collect a PEx Payment made to you by the Payer.

2. Definitions and Interpretation

The following terms and expressions shall have the meanings assigned to them unless the context otherwise requires:

- “Collection Code” means a list of numeric digits provided to you by the Payer in order to facilitate your PEx Payment collection.
- “HLBVN” means Hong Leong Bank Vietnam Limited and includes all its successors-in-title and assigns.
- “Payer” means the person who perform a PEx transaction and requests that a PEx Payment be made available for you to collect.
- “PEx” means Payment Express, a payment the Payer requests HLBVN to make available for you to collect and to be transferred into a Current / Savings account at HLBVN.
- “You” means the Payee who receives an SMS from HLBVN notifying that a PEx Payment is available for collection via the Payment Collection website.

3. Collection of PEx Payment

- a) You will be notified that a PEx Payment is available for you to collect by an SMS sent to you by HLBVN. HLBVN will use all reasonable endeavours to send this SMS as soon as possible after the Payer has performed the PEx transaction. However, HLBVN is not liable for any delay in sending this SMS.
- b) For you to collect a PEx Payment, the Payer must advise you of the correct transaction data including a Collection Code.
- c) To collect the PEx Payment, you must enter:
 - Your mobile phone number;
 - The exact amount of the PEx Payment you are collecting;
 - The Collection Code; and
 - The details of your account that you wish the PEx Payment to be deposited into.
- d) If you do not enter these information correctly, your collection of the PEx Payment may be unsuccessful.
- e) All details entered by you on the Payment Collection webpage must be correct. In processing payments, HLBVN does not check that the account number entered matches

the account name or details provided. To the extent permitted by law, HLBVN is not liable for loss arising from any error in instructions given by you.

- f) You must successfully collect the PEx Payment within the number of days indicated in the notification SMS to you. If you do not successfully collect the PEx Payment within the stipulated time frame, the fund will remain the Payer's and you will not be able to collect the PEx Payment.
- g) Prior to the processing of your collection of the PEx Payment by HLBVN, the PEx Payment remains at all times the funds of the Payer, and the Payer or HLBVN may cancel the authority for you to collect payment at any time prior to processing.
- h) If your collection of the PEx Payment is successful, the PEx Payment is credited instantly into your designated bank account.
- i) You must not:
 - disclose the amount of the PEx Payment or the Collection Code to any other person; and
 - record the amount of the PEx Payment or the Collection Code anywhere that is liable to loss, theft or abuse.
- j) HLBVN is not liable:
 - for any failure or delay by the Payer to provide you with the correct transaction data to collect the PEx Payment (including the exact amount of the PEx Payment and the Collection Code);
 - if any other person becomes aware of the amount of the PEx Payment or the Collection Code;
 - if the amount of the PEx Payment, the Collection Code or account details entered by you are incorrect;
 - if the Payer or HLBVN cancels the PEx Payment prior to your collection processing;
 - if sufficient cleared funds are not available in the Payer's account for the PEx Payment to proceed; or
 - if HLBVN delays, blocks or refuses to process the PEx Payment for any reason.
- k) You must contact the Payer if the PEx Payment is not available for you to collect or you wish to dispute the amount of the PEx Payment.

4. HLBVN's collection, use and disclosure of personal information

- a) HLBVN is collecting your personal information (for example your mobile phone number and bank account details) to enable it to process your collection of the PEx Payment. Without this information HLBVN may not be able to process your collection of the PEx Payment.
- b) HLBVN may disclose your personal information to those set out in clause 5 below.

5. Privacy Consents

- a) You agree to HLBN on the following:
- Your consent to disclosures of personal information
 - To give your personal information to any service provider HLBN engages to carry out or assist its functions and activities;
 - To other persons HLBN is authorized or required by law to disclose information to (and other persons where you have consented to the disclosure)
- b) By clicking “Next” on Payment Collection Page you authorize these people to have access to your personal information from HLBN.