

CO-OPERATION AGREEMENT OF TRAVEL INSURANCE

Between ATHENA GLOBAL CONSULTING JSC & BAO LONG VIETNAM

No: BAO LONG/ AGC – 2023

- Pursuant to Civil Law No.33/2005/QH11 approved on Jun 14, 2005 by National Assembly of Socialist Republic of Vietnam;
- Pursuant to Business Law No.60/2005/QH11 approved on Nov 29, 2005 by National Assembly of Socialist Republic of Vietnam;
- Pursuant to Law on Insurance Business No.24/2000/QH11 approved on Dec 09, 2000 by National Assembly of Socialist Republic of Vietnam and implementing legislations;
- Pursuant to functions and tasks of each party.

This Co-operation agreement is made today, 1st of June 2023, between

Party A: **ATHENA GLOBAL CONSULTING JSC**
Address: C10, 5A street, Him Lam new urban area, Tan Hung ward, District 7,
 Ho Chi Minh City
Tel. No.: (+84) 028 7300 53 79
Represented by: Mr Emmanuel BOERISWYL, General Director

Hereafter abbreviated as “**Athena**”

Party B: **BAO LONG**
Address:
Tel. No.:
Represented by:

Hereinafter referred to as “**BAO LONG**”

BAO LONG is an insurance company established and operates under the license No. **XXXX** issued by the Ministry of Finance of the Socialist Republic of Vietnam on XXXXXX.

ATHENA GLOBAL CONSULTING CO. LTD is a company incorporated under the License of Establishment and Operation No 411043002577 issued by Department Planning and Investment on August 30th, 2014.

Both parties agree to sign the cooperation agreement on Travel Insurance with terms and conditions as follows:

Article 1 – Scope of service

This agreement aims to define the scope of cooperation between BAO LONG and Athena on Travel Insurance including but not limited to “TRAVELLA” (travel insurance for individual) and “Adding-Tour”.

Article 2 - Responsibilities of BAO LONG

1. Provide all materials related to Travel insurance and any other facilities necessary in the development of travel insurance by Athena,
2. Cooperate exclusively with Athena with TRAVELLA Protection,
3. Issue insurance Certificates of BAO LONG to clients when they agree buying insurance,
4. Send VAT invoices to Athena at latest 5 working days after receiving proposal forms from Athena,
5. Request the clients to renew their contracts with Athena (in case any client contacts directly BAO LONG),
6. Support Athena to develop this business and **not purposely using client database** of Athena to contact directly to any client.

Article 3 - Responsibilities of Athena

1. Product design, underwriting consulting, card and marketing support design,
2. Introduce and explain TRAVELLA insurance to clients,
3. Give proper instructions to clients about claim procedure,
4. Delivery VAT invoices, certificate, booklet to the client,
5. Collect claim document following claim process,
6. Transfer insurance premium to BAO LONG exactly according to regulation after deduction of commission and/or fees,

It's agreed and understood that the commission, stipulated in the insurance law of Vietnam, is equaled to 20% of premium collected (net of VAT).

7. Provide BAO LONG invoice of commission, fee at the address below:

BAO LONG

Address: Sailing Tower, 14th Floor, 111A Pasteur, District 01, HCMC,
MST: XXXXX

Article 4 – Confidentiality

Each Party agrees to keep private and confidential all information obtained pursuant to this Agreement from the other Party(ies). The Parties agree to take all necessary precautions in a manner acceptable to the Party furnishing the information in order to keep private and confidential such information and to restrict its use outside and beyond the scope of this Agreement without the prior written consent of the Party furnishing such information; provided, however, that the above restrictions shall not apply to information:

- 4.1 That was known to the receiving Party when received by it.
- 4.2 That is obtained by the receiving Party from other sources without any duty as to confidentiality or non-use.
- 4.3 That is or becomes generally available to the public through no fault of the receiving Party.
- 4.4 That is disclosed to others by the owner of such information without any restrictions of confidentiality.
- 4.5 That is independently developed by the receiving Party.
- 4.6 The disclosure of which is required by law, court order or any governmental agency; or
- 4.7 That is disclosed to any Affiliates of the receiving Party or any directors, officers, employees, agents, consultants or advisors of such Party or its Affiliates (subject in each case to an agreement as to confidentiality comparable to the provisions hereof) to the extent such disclosure is required or appropriate in connection with the implementation of this Agreement. The disclosing Party must guarantee that such receiving parties shall not disclose the information to any other party.

TRAVELLA is an intellectual property of Athena. BAO LONG and/or its representatives can not use or supply TRAVELLA program to any third party without written approval from Athena.

Article 5 - Dispute Settlement

This Agreement shall be governed by the law of Vietnam.

All disputes, differences or claims arising out of or in connection with this Agreement including, without limitation, any question regarding its existence, validity, construction, performance, termination or alleged violation shall be sought to be settled through friendly consultations between the Parties, upon the receipt of a written request for such consultation. In the event, such dispute cannot be settled through consultations within 90 days of giving such notice, the dispute shall be submitted to the relevant court in Hanoi. The court decision shall have the final binding value to all parties. The court fee shall be paid by the losing party.

Article 6 – Validity – Term – Amendment – Cancellation of agreement

6.1 - Validity

This Agreement shall become effective immediately upon the signing of the Agreement (“Effective Date”).

6.2 - Amendment

Any amendment to this Agreement during its period of validity will have to be mutually agreed upon in writing.

6.3 – Cancellation of agreement

This Agreement has an initial term of one (01) year (“Term”) starting from its Effective Date. Upon the expiry of the initial Term, the Agreement shall be automatically renewed with the same terms and conditions unless either Party does not agree to renew it in writing. Such intention must be notified to the other party in writing no later than 3 months prior to the expiry date of the Agreement.

In case, should any Party not carry out fully its responsibilities as stated in this Agreement, the other Party would be entitled to suspend the Agreement within 1 month after having sent an official written notice left without satisfactory response.

In case all the insurance policies are canceled, this Agreement shall be naturally terminated as soon as all outstanding claims have been fully settled.

The termination of this Agreement by cancellation shall not result in any financial compensation between the two Parties.

Article 7 - Miscellaneous

The Parties agree that the preamble of this Agreement, the present and future specific Appendix(ces) to be signed by and between the Parties, constitute an integral part of this Agreement.

In case where any provision of this Agreement becomes void and null by any reason and under any form, the Parties undertake to discuss with each other in order to remedy the reason, which lead to this void and null so that the whole Agreement may continue its validity.

The Parties undertake to exchange and transfer any information, documentation as well as to take any necessary action and decision for the purpose of the implementation of this Agreement.

This Agreement shall be binding and valid to concerning Parties as well as any successor entitled of their rights and obligations as provided in the present Agreement.

Any amendment or modification to this Agreement shall become valid only by written agreement of both Parties.

This Agreement is made into 4 copies (2 in English and 2 in Vietnamese), all texts being equally authentic and each Party shall keep 2 copies (1 in English and 1 in Vietnamese). In case of dispute or any divergence of interpretation, the Vietnamese version shall prevail.

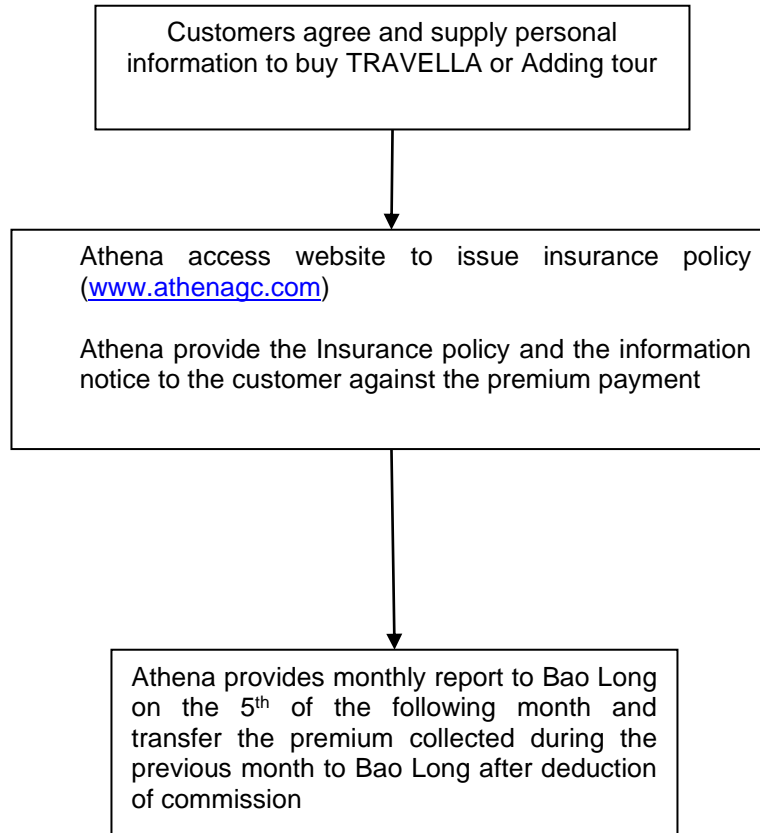
In witness whereof, this Agreement has been duly executed by the authorized representatives of the Parties on the day and year above written.

Date:

BAO LONG	ATHENA GLOBAL CONSULTING CO, LIMITED
GENERAL DIRECTOR	Emmanuel BOERISWYL GENERAL DIRECTOR

APPENDIX I – OPERATIONAL PROCESS

TRAVELLA PROCESS



APPENDIX II – WEB APPLICATION SUPPORT

Article 8 - Scope of service

In order to ensure efficient and secure distribution procedures, Athena agree to provide to BAO LONG and BAO LONG agree to use the web application <http://www.athenagc.com>.

This web application will be used for:

- Insurance certificate issuance for individual
- Record of insured person for adding tour

Article 9 – Web application supporting fees

BAO LONG shall pay for Athena management fees for the web application support on operational procedures:

- 15% (net of VAT) of premium collected for individual travel insurance

APPENDIX II – MASTER POLICY

THE INSURANCE MASTER POLICY

Policy No.: XXXXXX

The Insurer: BAO LONG GENERAL INSURANCE COMPANY LIMITED

Type of Insurance: Travel insurance - “TRAVELLA”

The Policy’s holder: THE CLIENT OF ATHENA GLOBAL CONSULTING CO, LIMITED

Contact Address: C10, 5A street, Him Lam new urban area, Tan Hung ward, District 7, Ho Chi Minh City

Period of master policy: From 01/06/2023 to 31/05/2024

Period of insurance: as mentioned on each policy

Details of Insured Persons: As named on insurance certificate with Full name, gender, date of birth, ID/ passport no

Area of coverage: Worldwide, Asia, ASEAN

It's agreed and understood that the premium ASEAN is applied for insured flying from overseas to Vietnam.

Eligibility of Insured Persons: Age up to 85 years old
(Extended cover to 90 years old for adding tour client)

The insured have up to 10 days after the arrival date to subscribe the insurance. Any medical cost occurred before the effective date will be denied

Scope of Coverage & Premium: as attached appendix for Normal product & Adding tour product

Date:

BAO LONG	ATHENA GLOBAL CONSULTING CO., LIMITED
GENERAL DIRECTOR	EMMANUEL BOERISWYL GENERAL DIRECTOR

APPENDIX III – BENEFIT & PREMIUM

1. International travel insurance

SUMMARY OF BENEFITS			
SUMMARY OF BENEFITS	UP to VND		
	Premier	Executive	Classic
PERSONAL ACCIDENT			
A Personal Accident Covers accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. The limit of cover for children under 18 and persons over 70 years old is 50% of the sum insured	3,450,000,000	2,300,000,000	1,150,000,000
B Child Education Grant Pays for each legally dependent child (before attainment of 23 years and below) studying as full-time student in a recognized institution of higher learning as a result of accidental loss of life of the insured person	69,000,000	46,000,000	23,000,000
MEDICAL EXPENSES AND EMERGENCY ASSISTANCE			
C Medical Expenses Inpatient Medical expenses Include, but not limited to hospitalization, surgery, ambulance and paramedic services, diagnostic tests and medicine prescribed Outpatient Medical expenses Necessarily and reasonably medical expenses incurred for outpatient treatment including medical examination, drugs prescribed by the attending Doctor, X-ray, diagnostic tests indicated by the attending Doctor.	2,300,000,000	1,725,000,000	1,150,000,000
D Follow-up care Medical expenses reasonably incurred immediately following discharge from hospital within 30 days of return to home country.	460,000,000	230,000,000	115,000,000
E Emergency Evacuation Emergency evacuation to the nearest facility capable of providing adequate medical care.	Full refund	Full refund	Full refund
F Repatriation Repatriation to the country of origin when the Company and attending physician determine that it is necessary.	Full refund	Full refund	Full refund
G Hospital Expenses Guarantee Guarantee eligible medical expenses when hospital bills exceed 46,000,000 VND	Up to limit mentioned in C	Up to limit mentioned in C	Up to limit mentioned in C
H Hospital Cash Allowance For each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability.	1,610,000 per day up to 115,000,000	1,380,000 per day up to 57,500,000	1,150,000 per day up to 23,000,000

I Additional cost of Travel & Accommodation Additional traveling cost of the Insured Person for returning to the country of origin and additional costs of accommodation incurred by the Insured Person and an insured family member or traveling companion when such costs arise from hospitalization due to a covered disability necessitating medical treatment of the Insured Person.	11,500,000 per day up to 115,000,000	6,900,000 per day up to 80,500,000	5,750,000 per day up to 46,000,000
J Overseas Hospital visit Traveling costs for one family member or relative to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad.	115,000,000	80,500,000	46,000,000
K Return of Children Reasonable additional accommodation and traveling expenses for unattended insured children (age below 16) return to the country of origin	184,000,000	138,000,000	69,000,000
L Repatriation of Mortal Remains Transportation charges for repatriation of the mortal remains to the country of origin.	Full refund	Full refund	Full refund
M Referral Services All referral services such as legal assistance, interpreter, obtaining replacement of lost travel document or air ticket, etc.	Included	Included	Included
INCIDENTAL COVER			
N Travel cancellation Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from departing country	230,000,000	172,500,000	115,000,000
O Travel delay & misconnection Pays 2,300,000 VND for each full 6 consecutive hours of delay	34,500,000	23,000,000	11,500,000
P Travel Misconnection Pay 2,300,000 VND for each full 6 consecutive hours of delay	34,500,000	23,000,000	11,500,000
Q Travel Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip.	230,000,000	172,500,000	115,000,000
R Kidnap and hostage Pays US\$ 150 for every 24-hours period that the insured person is held hostage following a kidnap which occurs during a trip overseas.	184,000,000	115,000,000	46,000,000
S Baggage and Personal Effects • Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is 6,900,000 VND per item and 13,800,000 per pair or set. Loss of laptop computer is limited to 34,500,000 VND • Emergency purchases (essential personal items if insured's baggage is stolen or permanently lost with limit 1,380,000 VND per item)	69,000,000	46,000,000	23,000,000
	6,900,000	4,600,000	2,300,000

T	Baggage Delay Pays 2,300,000 VND for each full 6 consecutive hours that the Insured Person's baggage is delayed whilst overseas.	18,400,000	13,800,000	9,200,000
U	Lost of travel document & money Pays the insured person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents Loss of money due to theft is also covered (maximum limit 6,900,000 VND)	69,000,000	46,000,000	23,000,000
V	Personal Liability Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motor vehicles).	3,450,000,000	2,300,000,000	1,150,000,000
Additional clauses - Free of charge:				
Automatic Extension of The Period of Cover:		The period of cover will be extended without charge for maximum 30 days through circumstances outside the Insured Person's control.		
Cover in the events of Terrorism:		Included		
ASSIST 24H/7 A full range of 24/7 worldwide emergency & assistance services is available and free of charge. Just place a reverse charge call to the Alarm Centre anytime of the day activate the following services: <ul style="list-style-type: none">• Medical service Consultation/ Advice/ Referral• Hospital admission assistance (including guarantee of hospitalization deposit and direct settlement of covered hospital bills)• Emergency Medical Evacuation & Repatriation• Baggage Service Assistance• Legal service recommendation• Emergency Ticketing Service Assistance		Included		
Aggregate Limit: 69 Billion VND per family and 23 Billion per person				

PREMIUM (VND)	
*Single plan:	Covers for 1 insured person
*Family plan:	Covers for maximum 02 adults and unlimited below 18 year kids
	Premium: double single premium
*Annual plan:	<i>Covers for multi-short trips during 01 year (unlimited number of trips) with maximum coverage up to 90 days per trip</i>

Premium table

Area	Worldwide					
	Premier		Executive		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 - 4 days	VND 302,400	VND 604,800	VND 189,000	VND 378,000	VND 151,200	VND 302,400
5 - 6 days	VND 396,900	VND 793,800	VND 245,700	VND 491,400	VND 189,000	VND 378,000
7 - 8 days	VND 472,500	VND 945,000	VND 302,400	VND 604,800	VND 226,800	VND 453,600
9 - 10 days	VND 529,200	VND 1,058,400	VND 340,200	VND 680,400	VND 264,600	VND 529,200
11 - 14 days	VND 699,300	VND 1,398,600	VND 453,600	VND 907,200	VND 340,200	VND 680,400
15 - 22 days	VND 982,800	VND 1,965,600	VND 623,700	VND 1,247,400	VND 472,500	VND 945,000
23 - 30 days	VND 1,228,500	VND 2,457,000	VND 793,800	VND 1,587,600	VND 604,800	VND 1,209,600
31 - 37 days	VND 1,474,200	VND 2,948,400	VND 963,900	VND 1,927,800	VND 718,200	VND 1,436,400
38 - 44 days	VND 1,719,900	VND 3,439,800	VND 1,134,000	VND 2,268,000	VND 831,600	VND 1,663,200
45 - 51 days	VND 1,965,600	VND 3,931,200	VND 1,304,100	VND 2,608,200	VND 945,000	VND 1,890,000
52 - 58 days	VND 2,211,300	VND 4,422,600	VND 1,474,200	VND 2,948,400	VND 1,058,400	VND 2,116,800
59 - 65 days	VND 2,457,000	VND 4,914,000	VND 1,644,300	VND 3,288,600	VND 1,171,800	VND 2,343,600
66 - 72 days	VND 2,702,700	VND 5,405,400	VND 1,814,400	VND 3,628,800	VND 1,285,200	VND 2,570,400
73 - 79 days	VND 2,948,400	VND 5,896,800	VND 1,984,500	VND 3,969,000	VND 1,398,600	VND 2,797,200
80 - 86 days	VND 3,194,100	VND 6,388,200	VND 2,154,600	VND 4,309,200	VND 1,512,000	VND 3,024,000
87 - 93 days	VND 3,439,800	VND 6,879,600	VND 2,324,700	VND 4,649,400	VND 1,625,400	VND 3,250,800
94 - 100 days	VND 3,685,500	VND 7,371,000	VND 2,494,800	VND 4,989,600	VND 1,738,800	VND 3,477,600
101 - 107 days	VND 3,931,200	VND 7,862,400	VND 2,664,900	VND 5,329,800	VND 1,852,200	VND 3,704,400
108 - 114 days	VND 4,176,900	VND 8,353,800	VND 2,835,000	VND 5,670,000	VND 1,965,600	VND 3,931,200
115 - 121 days	VND 4,422,600	VND 8,845,200	VND 3,005,100	VND 6,010,200	VND 2,079,000	VND 4,158,000
122 - 128 days	VND 4,668,300	VND 9,336,600	VND 3,175,200	VND 6,350,400	VND 2,192,400	VND 4,384,800
129 - 135 days	VND 4,914,000	VND 9,828,000	VND 3,345,300	VND 6,690,600	VND 2,305,800	VND 4,611,600
136 - 142 days	VND 5,159,700	VND 10,319,400	VND 3,515,400	VND 7,030,800	VND 2,419,200	VND 4,838,400
143 - 149 days	VND 5,405,400	VND 10,810,800	VND 3,685,500	VND 7,371,000	VND 2,532,600	VND 5,065,200
150 - 156 days	VND 5,651,100	VND 11,302,200	VND 3,855,600	VND 7,711,200	VND 2,646,000	VND 5,292,000
157 - 163 days	VND 5,896,800	VND 11,793,600	VND 4,025,700	VND 8,051,400	VND 2,759,400	VND 5,518,800
164 - 170 days	VND 6,142,500	VND 12,285,000	VND 4,195,800	VND 8,391,600	VND 2,872,800	VND 5,745,600
171 - 177 days	VND 6,388,200	VND 12,776,400	VND 4,365,900	VND 8,731,800	VND 2,986,200	VND 5,972,400
178 - 182 days	VND 6,633,900	VND 13,267,800	VND 4,536,000	VND 9,072,000	VND 3,099,600	VND 6,199,200
Annual plan	VND 6,993,000	VND 13,986,000	VND 4,536,000	VND 9,072,000	VND 3,402,000	VND 6,804,000

Area	Asia					
Duration/Level	Premier		Executive		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 - 4 days	VND 264,600	VND 529,200	VND 170,100	VND 340,200	VND 132,300	VND 264,600
5 - 6 days	VND 359,100	VND 718,200	VND 226,800	VND 453,600	VND 170,100	VND 340,200
7 - 8 days	VND 434,700	VND 869,400	VND 264,600	VND 529,200	VND 207,900	VND 415,800
9 - 10 days	VND 472,500	VND 945,000	VND 302,400	VND 604,800	VND 245,700	VND 491,400
11 - 14 days	VND 623,700	VND 1,247,400	VND 415,800	VND 831,600	VND 302,400	VND 604,800
15 - 22 days	VND 888,300	VND 1,776,600	VND 567,000	VND 1,134,000	VND 434,700	VND 869,400
23 - 30 days	VND 1,115,100	VND 2,230,200	VND 718,200	VND 1,436,400	VND 548,100	VND 1,096,200
31 - 37 days	VND 1,341,900	VND 2,683,800	VND 869,400	VND 1,738,800	VND 642,600	VND 1,285,200
38 - 44 days	VND 1,568,700	VND 3,137,400	VND 1,020,600	VND 2,041,200	VND 737,100	VND 1,474,200
45 - 51 days	VND 1,795,500	VND 3,591,000	VND 1,171,800	VND 2,343,600	VND 831,600	VND 1,663,200
52 - 58 days	VND 2,022,300	VND 4,044,600	VND 1,323,000	VND 2,646,000	VND 926,100	VND 1,852,200
59 - 65 days	VND 2,249,100	VND 4,498,200	VND 1,474,200	VND 2,948,400	VND 1,020,600	VND 2,041,200
66 - 72 days	VND 2,475,900	VND 4,951,800	VND 1,625,400	VND 3,250,800	VND 1,115,100	VND 2,230,200
73 - 79 days	VND 2,702,700	VND 5,405,400	VND 1,776,600	VND 3,553,200	VND 1,209,600	VND 2,419,200
80 - 86 days	VND 2,929,500	VND 5,859,000	VND 1,927,800	VND 3,855,600	VND 1,304,100	VND 2,608,200
87 - 93 days	VND 3,156,300	VND 6,312,600	VND 2,079,000	VND 4,158,000	VND 1,398,600	VND 2,797,200
94 - 100 days	VND 3,383,100	VND 6,766,200	VND 2,230,200	VND 4,460,400	VND 1,493,100	VND 2,986,200
101 - 107 days	VND 3,609,900	VND 7,219,800	VND 2,381,400	VND 4,762,800	VND 1,587,600	VND 3,175,200
108 - 114 days	VND 3,836,700	VND 7,673,400	VND 2,532,600	VND 5,065,200	VND 1,682,100	VND 3,364,200
115 - 121 days	VND 4,063,500	VND 8,127,000	VND 2,683,800	VND 5,367,600	VND 1,776,600	VND 3,553,200
122 - 128 days	VND 4,290,300	VND 8,580,600	VND 2,835,000	VND 5,670,000	VND 1,871,100	VND 3,742,200
129 - 135 days	VND 4,517,100	VND 9,034,200	VND 2,986,200	VND 5,972,400	VND 1,965,600	VND 3,931,200
136 - 142 days	VND 4,743,900	VND 9,487,800	VND 3,137,400	VND 6,274,800	VND 2,060,100	VND 4,120,200
143 - 149 days	VND 4,970,700	VND 9,941,400	VND 3,288,600	VND 6,577,200	VND 2,154,600	VND 4,309,200
150 - 156 days	VND 5,197,500	VND 10,395,000	VND 3,439,800	VND 6,879,600	VND 2,249,100	VND 4,498,200
157 - 163 days	VND 5,424,300	VND 10,848,600	VND 3,591,000	VND 7,182,000	VND 2,343,600	VND 4,687,200
164 - 170 days	VND 5,651,100	VND 11,302,200	VND 3,742,200	VND 7,484,400	VND 2,438,100	VND 4,876,200
171 - 177 days	VND 5,877,900	VND 11,755,800	VND 3,893,400	VND 7,786,800	VND 2,532,600	VND 5,065,200
178 - 182 days	VND 6,104,700	VND 12,209,400	VND 4,044,600	VND 8,089,200	VND 2,627,100	VND 5,254,200
Annual plan	VND 3,496,500	VND 6,993,000	VND 2,721,600	VND 5,443,200	N/A	N/A

Area		ASEAN				
Duration/Level	Premier		Executive		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 - 4 days	VND 226,800	VND 453,600	VND 132,300	VND 264,600	VND 113,400	VND 226,800
5 - 6 days	VND 283,500	VND 567,000	VND 170,100	VND 340,200	VND 132,300	VND 264,600
7 - 8 days	VND 340,200	VND 680,400	VND 226,800	VND 453,600	VND 170,100	VND 340,200
9 - 10 days	VND 378,000	VND 756,000	VND 245,700	VND 491,400	VND 189,000	VND 378,000
11 - 14 days	VND 510,300	VND 1,020,600	VND 321,300	VND 642,600	VND 245,700	VND 491,400
15 - 22 days	VND 699,300	VND 1,398,600	VND 453,600	VND 907,200	VND 340,200	VND 680,400
23 - 30 days	VND 888,300	VND 1,776,600	VND 567,000	VND 1,134,000	VND 434,700	VND 869,400
31 - 37 days	VND 1,058,400	VND 2,116,800	VND 680,400	VND 1,360,800	VND 510,300	VND 1,020,600
38 - 44 days	VND 1,228,500	VND 2,457,000	VND 793,800	VND 1,587,600	VND 585,900	VND 1,171,800
45 - 51 days	VND 1,398,600	VND 2,797,200	VND 907,200	VND 1,814,400	VND 661,500	VND 1,323,000
52 - 58 days	VND 1,568,700	VND 3,137,400	VND 1,020,600	VND 2,041,200	VND 737,100	VND 1,474,200
59 - 65 days	VND 1,738,800	VND 3,477,600	VND 1,134,000	VND 2,268,000	VND 812,700	VND 1,625,400
66 - 72 days	VND 1,908,900	VND 3,817,800	VND 1,247,400	VND 2,494,800	VND 888,300	VND 1,776,600
73 - 79 days	VND 2,079,000	VND 4,158,000	VND 1,360,800	VND 2,721,600	VND 963,900	VND 1,927,800
80 - 86 days	VND 2,249,100	VND 4,498,200	VND 1,474,200	VND 2,948,400	VND 1,039,500	VND 2,079,000
87 - 93 days	VND 2,419,200	VND 4,838,400	VND 1,587,600	VND 3,175,200	VND 1,115,100	VND 2,230,200
94 - 100 days	VND 2,589,300	VND 5,178,600	VND 1,701,000	VND 3,402,000	VND 1,190,700	VND 2,381,400
101 - 107 days	VND 2,759,400	VND 5,518,800	VND 1,814,400	VND 3,628,800	VND 1,266,300	VND 2,532,600
108 - 114 days	VND 2,929,500	VND 5,859,000	VND 1,927,800	VND 3,855,600	VND 1,341,900	VND 2,683,800
115 - 121 days	VND 3,099,600	VND 6,199,200	VND 2,041,200	VND 4,082,400	VND 1,417,500	VND 2,835,000
122 - 128 days	VND 3,269,700	VND 6,539,400	VND 2,154,600	VND 4,309,200	VND 1,493,100	VND 2,986,200
129 - 135 days	VND 3,439,800	VND 6,879,600	VND 2,268,000	VND 4,536,000	VND 1,568,700	VND 3,137,400
136 - 142 days	VND 3,609,900	VND 7,219,800	VND 2,381,400	VND 4,762,800	VND 1,644,300	VND 3,288,600
143 - 149 days	VND 3,780,000	VND 7,560,000	VND 2,494,800	VND 4,989,600	VND 1,719,900	VND 3,439,800
150 - 156 days	VND 3,950,100	VND 7,900,200	VND 2,608,200	VND 5,216,400	VND 1,795,500	VND 3,591,000
157 - 163 days	VND 4,120,200	VND 8,240,400	VND 2,721,600	VND 5,443,200	VND 1,871,100	VND 3,742,200
164 - 170 days	VND 4,290,300	VND 8,580,600	VND 2,835,000	VND 5,670,000	VND 1,946,700	VND 3,893,400
171 - 177 days	VND 4,460,400	VND 8,920,800	VND 2,948,400	VND 5,896,800	VND 2,022,300	VND 4,044,600
178 - 182 days	VND 4,630,500	VND 9,261,000	VND 3,061,800	VND 6,123,600	VND 2,097,900	VND 4,195,800
Annual plan	N/A	N/A	N/A	N/A	N/A	N/A

APPENDIX III – WORDING
