

## FIINRATINGS JOINT STOCK COMPANY

# TERMS AND CONDITIONS OF WEBSITE USE (1st Amendment)

Effective Date: 01/01/2026

SUBMISSION, APPROVAL	FULLNAME	SIGNATURE
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## HISTORY OF DOCUMENT EDITING

Issue number	Effective date	Key Content/Edits
1	30/06/2023	First Issue
2	01/01/2026	Second Issue (First Amendment)

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## TERMS AND CONDITIONS OF WEBSITE USE FIINRATINGS JOINT STOCK COMPANY

FiinRatings Joint Stock Company (“**FiinRatings**, “**the Company**”) is a credit rating agency licensed by the Ministry of Finance and a pioneer in promoting transparency and sustainability in Vietnam's capital market. FiinRatings provides independent credit rating services to businesses to support effective fundraising activities. FiinRatings is a member company of FiinRatings – a leading entity in Vietnam in the fields of financial data, market research, and fintech solutions. The backing of data, technology, and expertise from FiinRatings enables FiinRatings to maintain strong analytical capabilities, standardized rating models, and an increasingly high reputation in the market.

Please read these terms and conditions carefully. By accessing any Information or Services, you acknowledge that you have read and understood these terms and conditions, and agree without limitation or qualification, to be legally bound by and comply with them. All use of FiinRatings's websites at the address <https://fiinratings.vn/> is subject to the terms and conditions set forth below (“**Terms**”). Accessing and using this website means that you agree to all of the Terms below. Please read carefully before continuing to use our website. If you do not agree to these terms, please stop using the website immediately. The Company may amend the Terms at any time by posting the amended terms on this website.

### 1. **Acceptance of Terms**

By accessing and using FiinRatings's website, you agree to all the terms and conditions set forth in this document. The Company reserves the right to change, update, or modify these terms at any time without prior notice. The changes will take effect immediately upon being posted on the website. Your continued use of the website after changes are made means that you have accepted the new terms.

### 2. **Purpose of Website Use**

FiinRatings's website is established to provide information about the company's products and services. The services on the website include referring to product information, learning about service packages, requesting additional information, and other customer support services. You agree to use this website only for lawful purposes, not violating Vietnamese law and not affecting the legitimate rights and interests of third parties.

### 3. **Electronic Communications**

When you access <https://fiinratings.vn/> or send emails to us, you are communicating with us electronically. You agree to receive communications from us electronically. The Company will communicate with you via email or by posting notices on this website. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

### 4. **Content Ownership Rights**

All content provided on this website is owned by or licensed to FiinRatings and is protected by Vietnamese law. FiinRatings and its licensors retain all ownership rights to FiinRatings's Content.

FiinRatings's Content may not be copied, transmitted, or distributed without the prior written consent of FiinRatings.

## 5. License and Website Access

FiinRatings grants you a limited license to access and use this website for personal purposes, subject to the Terms. This website and any portion of it may not be reproduced, duplicated, copied, downloaded, sold, resold, accessed, or exploited for any commercial purpose without the express written consent of FiinRatings. You may not use framing techniques or any other techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, and forms) of FiinRatings without the express written consent of FiinRatings. You may not use any meta tags or any other "hidden text" utilizing FiinRatings's name or Trademarks without the express written consent of FiinRatings. Any unauthorized use terminates the license granted by FiinRatings.

## 6. Rights and Obligations of Users

- 6.1. Right to use services: You have the right to access, seek information about products and services, perform purchase and sale transactions through the website, and participate in promotional programs (if any)
- 6.2. Information security obligations: You are responsible for using the website in a lawful manner, complying with the provisions of Vietnamese law, and not using the website to perform acts of fraud, scamming, or violating the interests of others.
- 6.3. Prohibited infringing acts: You are not allowed to infiltrate the website's systems, damage, attack, sabotage, or cause disruption to the website's operations. Any acts of fraud, scamming, or violation of the law will be handled in accordance with the provisions of Vietnamese law.

## 7. Privacy Policy

The Company is committed to protecting your personal information when you use this website. All personal information that you provide to us will be processed and protected in accordance with the principles in our **Personal Data Protection Policy**. You can refer to the Personal Data Protection Policy to better understand how we collect, use, and protect your personal information.

## 8. Disclaimer

FiinRatings shall not be liable in the following cases:

- 8.1. Loss or leakage of personal data: In the event that your personal data is lost or unintentionally disclosed due to the actions of a third party, FiinRatings shall not be held liable provided that it has implemented all reasonable and appropriate security measures in accordance with applicable laws..
- 8.2. Technical incidents beyond reasonable control: FiinRatings shall not be responsible for system failures or technical issues that are unforeseeable or beyond its reasonable control, including but not limited to internet disruptions, software malfunctions, cyberattacks, or other force majeure events.

- 8.3. User violations: FiinRatings shall not be liable for any violations committed by users in the course of using the website, including but not limited to acts of copying, distributing unlawful content, or infringing intellectual property rights.
- 8.4. Risks from links to external websites: FiinRatings is not responsible for third-party websites that the website links to. You access these websites entirely at your own risk.

## 9. **Right to Modify Terms**

The Company reserves the right to modify, supplement, or change these terms and conditions at any time without prior notice. The changes will take effect immediately upon being posted on the website. You are responsible for checking these terms periodically to stay informed of changes.

## 10. **Contact**

If you have any questions regarding these Terms & Conditions, or about the manner of website use, please contact us via:

- ✓ **Online via Email:** [legal.compliance@fiinratings.vn](mailto:legal.compliance@fiinratings.vn) , Hotline: (84) 24 3562 6962
- ✓ **Directly at the Company's Headquarters:** Level 10, Peakview Tower, 36 Hoang Cau St., O Cho Dua Ward, Hanoi City.

