

GUIDELINES FOR CLAIMING OVERPAID FUNDS FOR CUSTOMERS WHO HAVE PAID OFF THEIR LOANS

- **To scan and send the following documents to email:** hoantiendu@jaccs.com.vn, including:

Case 1: The receiver overpaid is the customer

Documents: **Request Form of Reimbursement + Copy of customer Citizen ID Card/ID Card + Payment receipt.**

Case 2: The recipient is spouse, parents, son, daughter or an authorized person

Documents: **Request Form of Reimbursement + The documents proving the identity (Birth certificate, certificate of marriage,...) + Power of attorney (if the customer is still able to delegate) or Death Certificate and the documents proving the right of inheritance (if customer died) + Copy of Citizen ID Card/ID Card of spouse/ parents/ son/ daughter/ authorized person and customer + Payment receipt.**

- **Please note the following:**

1. Method of receiving money:

a) By Citizen ID Card/ID Card at bank that customer filled in "Request Form of Reimbursement, or

b) Transfer via customer account number.

Note:

✓ *The receiver must be the contract owner or the lawful heir of the customer.*

✓ *The receiver shall be charged for the transfer fee.*

2. Time to reimburse: within **30 days** since the day JIVF receives full documents.

3. **After 90 days** from the date of receiving the notification message of excess funds, any requests for refund of the excess amount from the Customer will no longer be accepted.

If you require further assistance or additional information, please contact our Customer Service Department at **(028) 7108 6999**.

4. Within 15 days from the date JIVF notifies the customer that the refund has been completed based on the information provided by the Customer in the section "Direct collection at the Bank using ID Card/ Citizen ID Card/ Old ID Card/ Passport" stated in the Refund Request Form, the Customer is kindly requested to come and receive the refunded amount.

In case of expired this time, if the customer does not receive refundable amount and does not notify to JIVF, it will be seen as the customer agrees to (i) allow JIVF performs it into others income and (ii) the refundable amount procedure is fulfilled.

Best Regards,