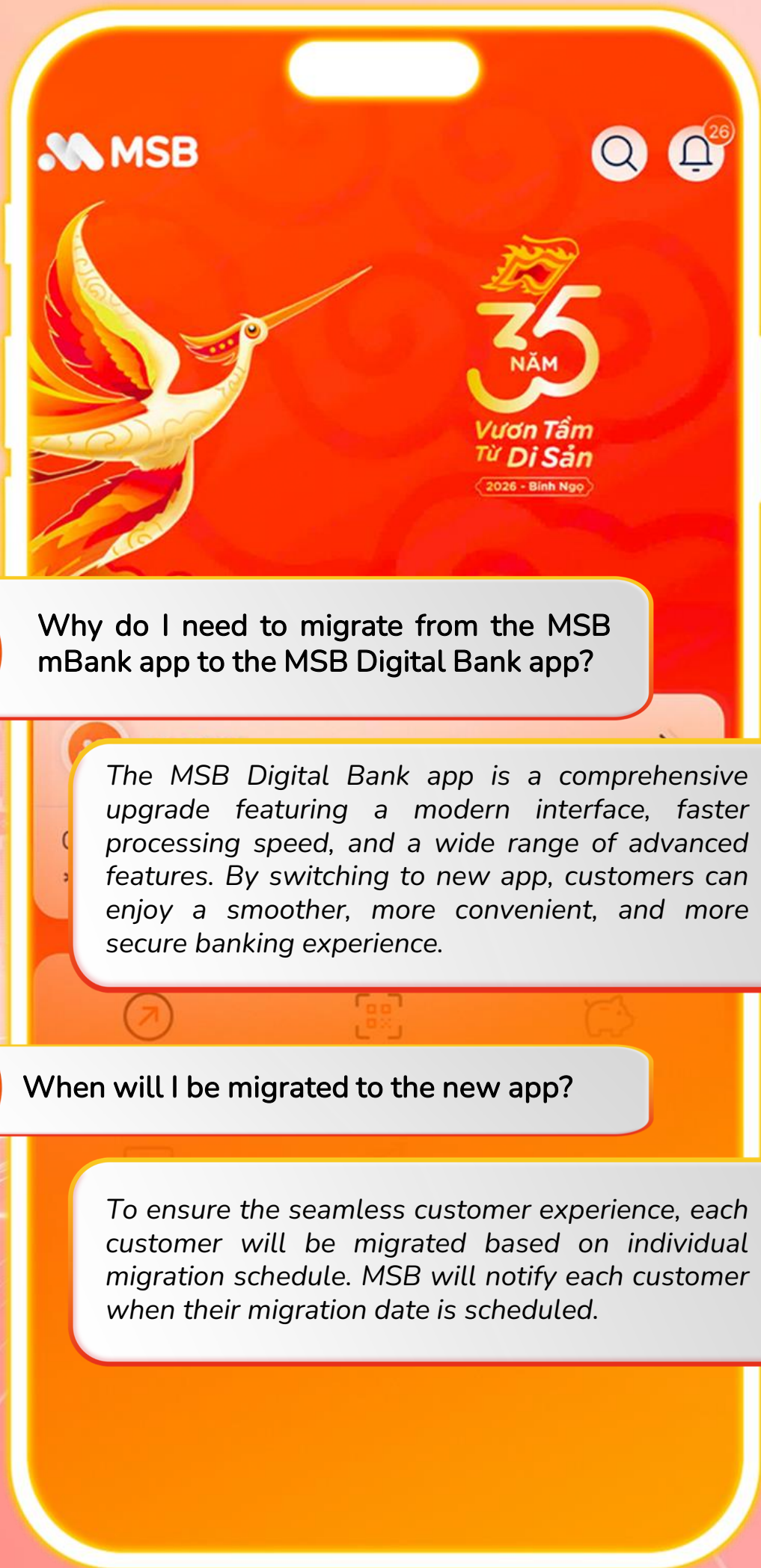


[App-TIPS]

EXPLORE USEFUL TIPS FOR EASY MIGRATION TO MSB DIGITAL BANK





Why do I need to migrate from the MSB mBank app to the MSB Digital Bank app?

The MSB Digital Bank app is a comprehensive upgrade featuring a modern interface, faster processing speed, and a wide range of advanced features. By switching to new app, customers can enjoy a smoother, more convenient, and more secure banking experience.



When will I be migrated to the new app?

To ensure the seamless customer experience, each customer will be migrated based on individual migration schedule. MSB will notify each customer when their migration date is scheduled.





What do I need to prepare before migrating to new app?

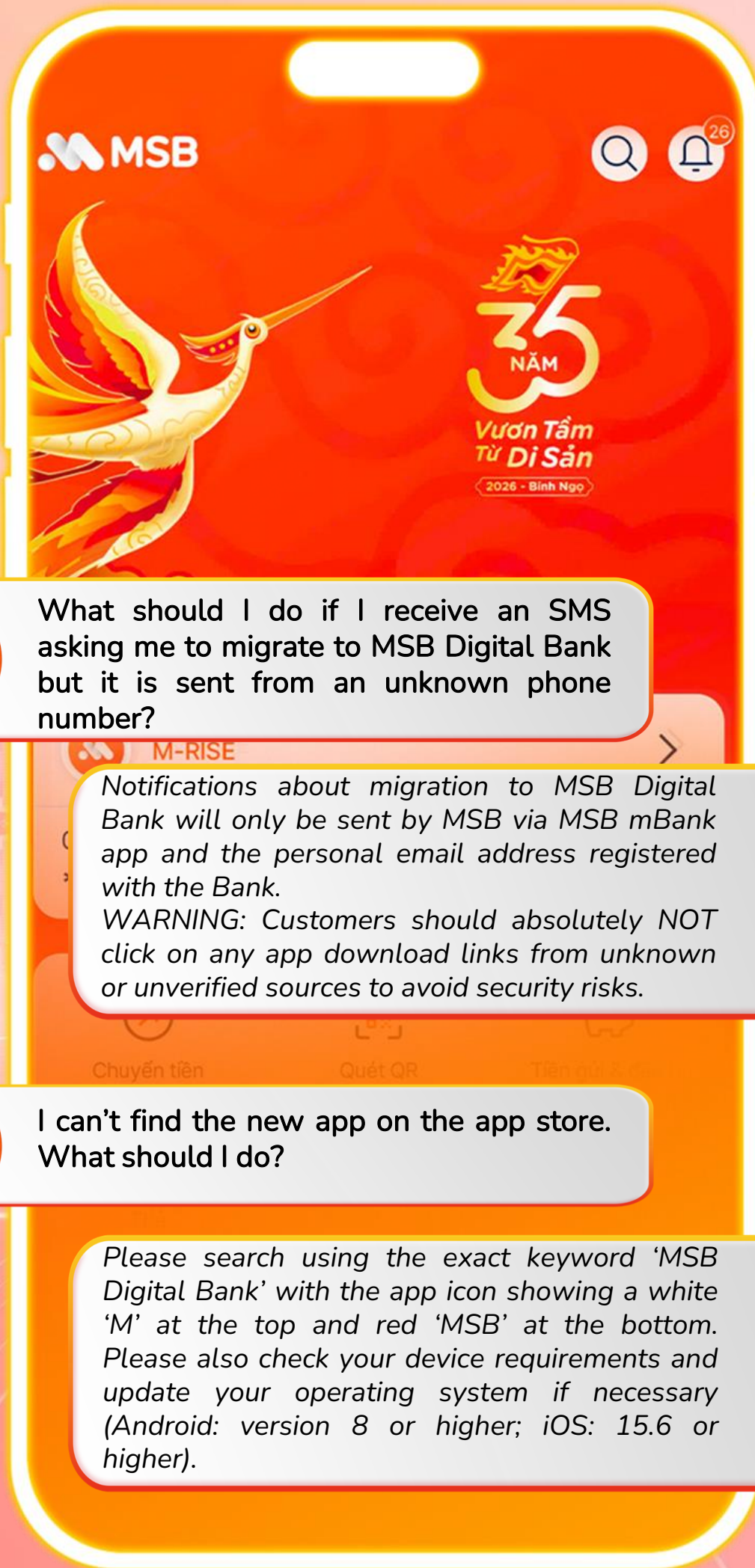
The migration process can be completed entirely on a mobile device and includes detailed step-by-step guidance. Customers only need mobile device with an Internet connection, running Android version 8 or above, or iOS version 15.6 or above, to carry out the migration.



Can I keep using the MSB mBank app without switching to the new app?

Migration to MSB Digital Bank is mandatory. Customers may continue using MSB mBank app during the transition period; however, the old app will be deactivated after the date announced by MSB. To ensure uninterrupted access to banking services, customers should complete the migration within the notified timeframe.





What should I do if I receive an SMS asking me to migrate to MSB Digital Bank but it is sent from an unknown phone number?

Notifications about migration to MSB Digital Bank will only be sent by MSB via MSB mBank app and the personal email address registered with the Bank.

WARNING: Customers should absolutely NOT click on any app download links from unknown or unverified sources to avoid security risks.



I can't find the new app on the app store. What should I do?

Please search using the exact keyword 'MSB Digital Bank' with the app icon showing a white 'M' at the top and red 'MSB' at the bottom. Please also check your device requirements and update your operating system if necessary (Android: version 8 or higher; iOS: 15.6 or higher).





I downloaded the new app but received an error message saying 'The device is not eligible because it has been jailbroken/rooted'. What should I do?

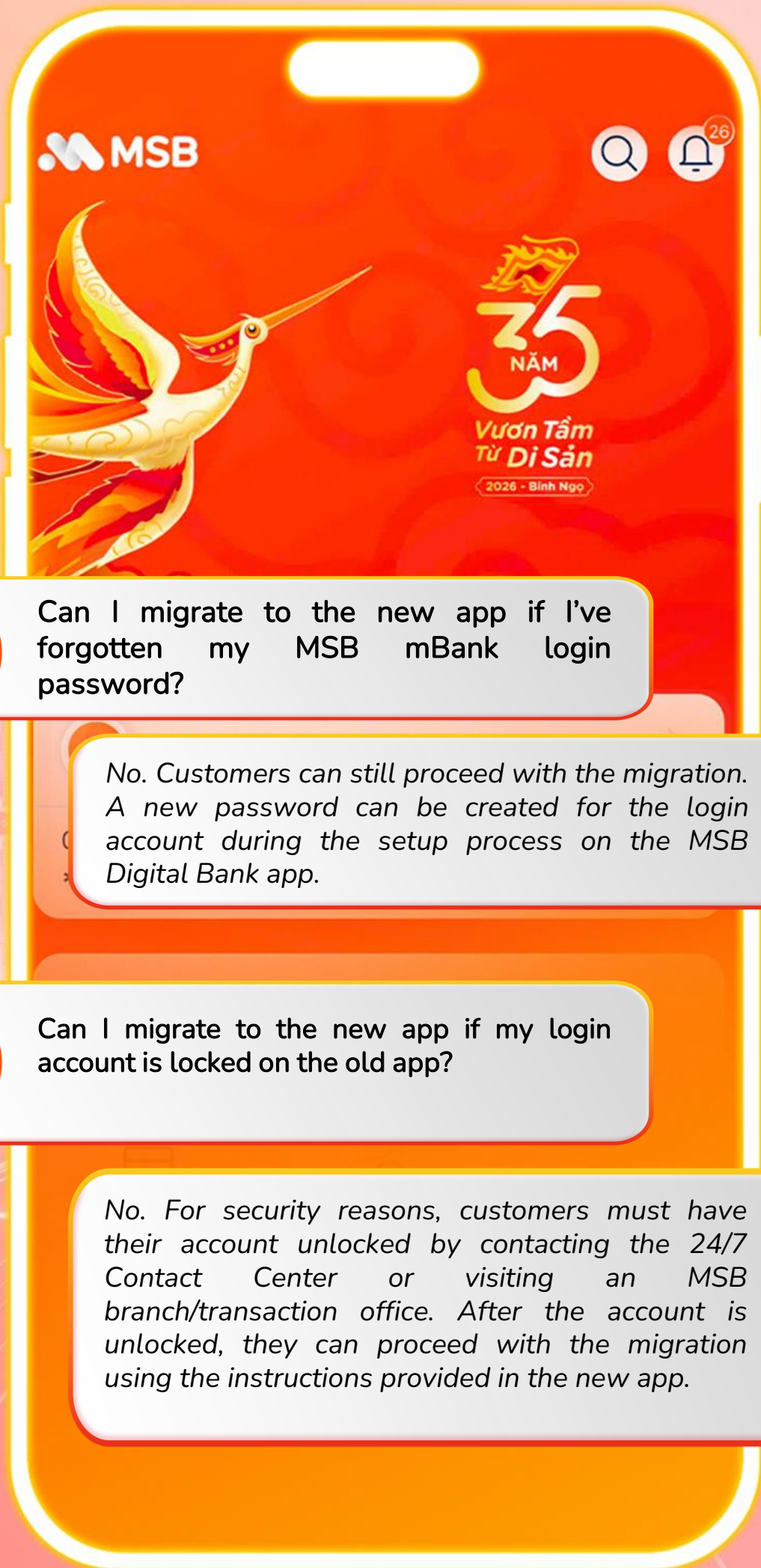
For the highest level of account security, MSB Digital Bank automatically restricts usage on devices that have been modified from their original software state (jailbroken/rooted). Customers are advised to switch to a safer device, or restore their current phone to its original (factory) settings to use the application.



Why can't I log in to the new app even though I'm using the correct MSB mBank username and password?

Important note on the new app migration: This applies only to customers who have received an official notification from MSB. Customers who have not received a notification are kindly requested to wait. Migration instructions: Option 1: Tap "Upgrade now" in the pop-up on mBank app. Option 2: Download MSB Digital Bank app. On the login screen, select "Login support" > "App migration."





Can I migrate to the new app if I've forgotten my MSB mBank login password?

No. Customers can still proceed with the migration. A new password can be created for the login account during the setup process on the MSB Digital Bank app.



Can I migrate to the new app if my login account is locked on the old app?

No. For security reasons, customers must have their account unlocked by contacting the 24/7 Contact Center or visiting an MSB branch/transaction office. After the account is unlocked, they can proceed with the migration using the instructions provided in the new app.





How can I migrate to the new app if I have not yet registered my biometric information?

Option 1: Sign in to the existing app and complete biometric registration. After that, customers may proceed with the migration according to the instructions provided. Option 2: Visit the nearest MSB branch or transaction office to receive support with biometric registration.



Can I migrate to the new app if the phone number used for receiving OTPs on the old app is shared by more than two customers?

For security reasons, one phone number can be registered to only one account. As a result, accounts sharing the same phone number cannot all be migrated to the new app. To ensure uninterrupted service, customers should visit the nearest MSB branch or transaction office to update their account with a separate phone number registered under their own name before initiating the migration.





After switching to the new app, can I still use the MSB mBank app at the same time?

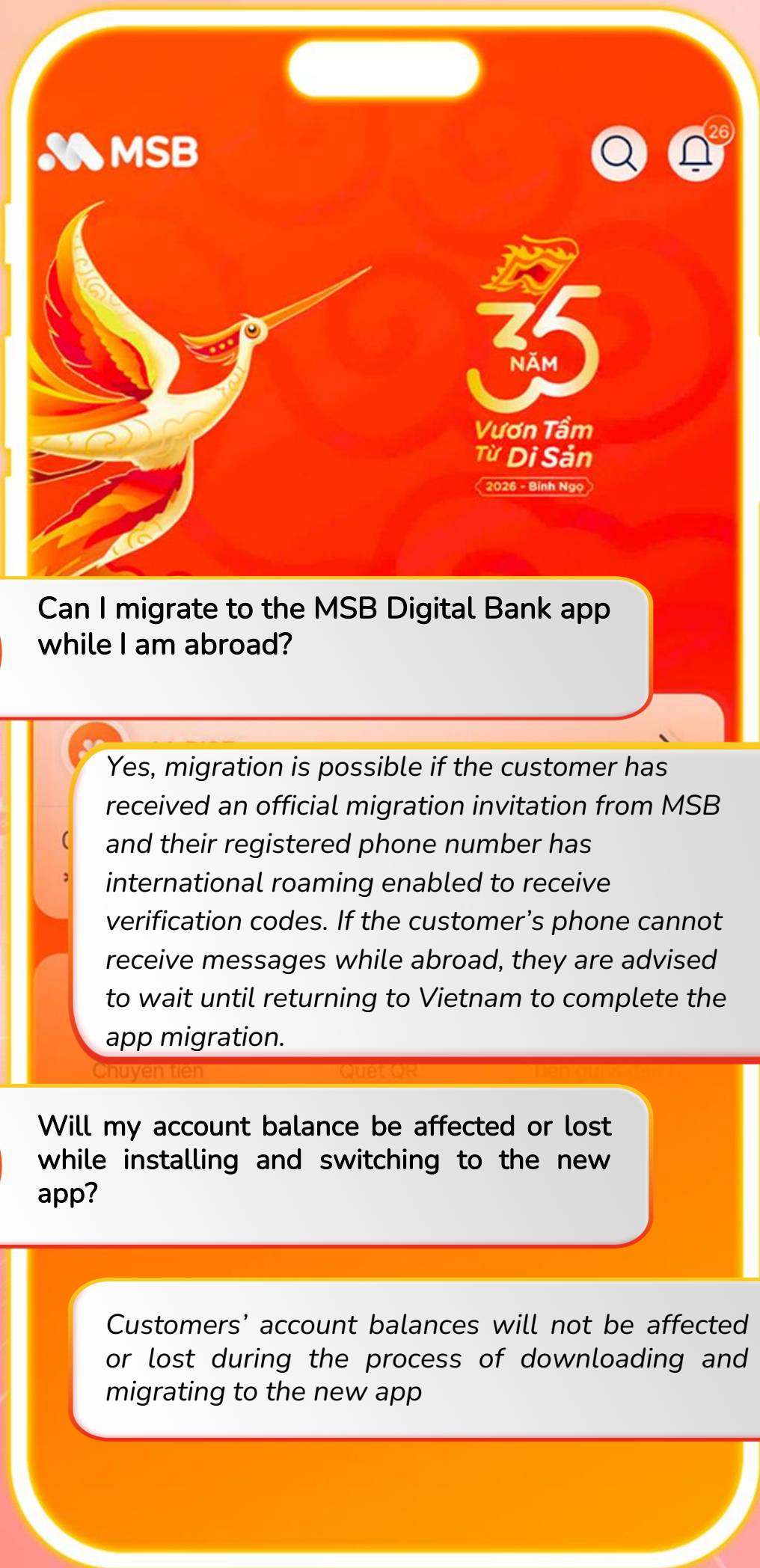
After successfully migrating to the MSB Digital Bank app, customers will no longer be able to use the MSB mBank app.



Can customers migrate to MSB Digital Bank immediately?

To provide the most seamless and complete experience, MSB will roll out the new app upgrade in phases. Customers are kindly requested to continue using the mBank app and wait for MSB's migration invitation notification directly within the app.





Can I migrate to the MSB Digital Bank app while I am abroad?

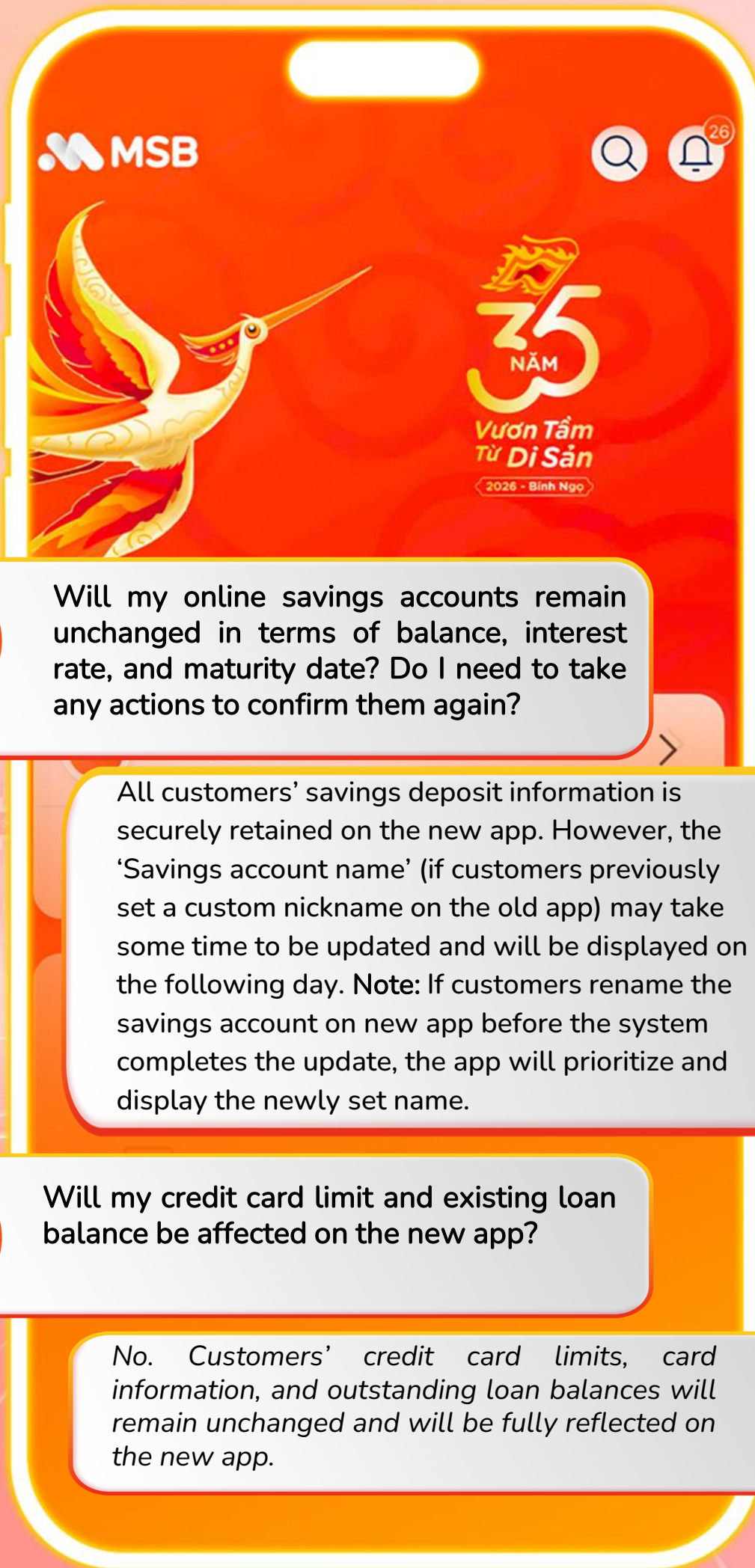
Yes, migration is possible if the customer has received an official migration invitation from MSB and their registered phone number has international roaming enabled to receive verification codes. If the customer's phone cannot receive messages while abroad, they are advised to wait until returning to Vietnam to complete the app migration.



Will my account balance be affected or lost while installing and switching to the new app?

Customers' account balances will not be affected or lost during the process of downloading and migrating to the new app





Will my online savings accounts remain unchanged in terms of balance, interest rate, and maturity date? Do I need to take any actions to confirm them again?

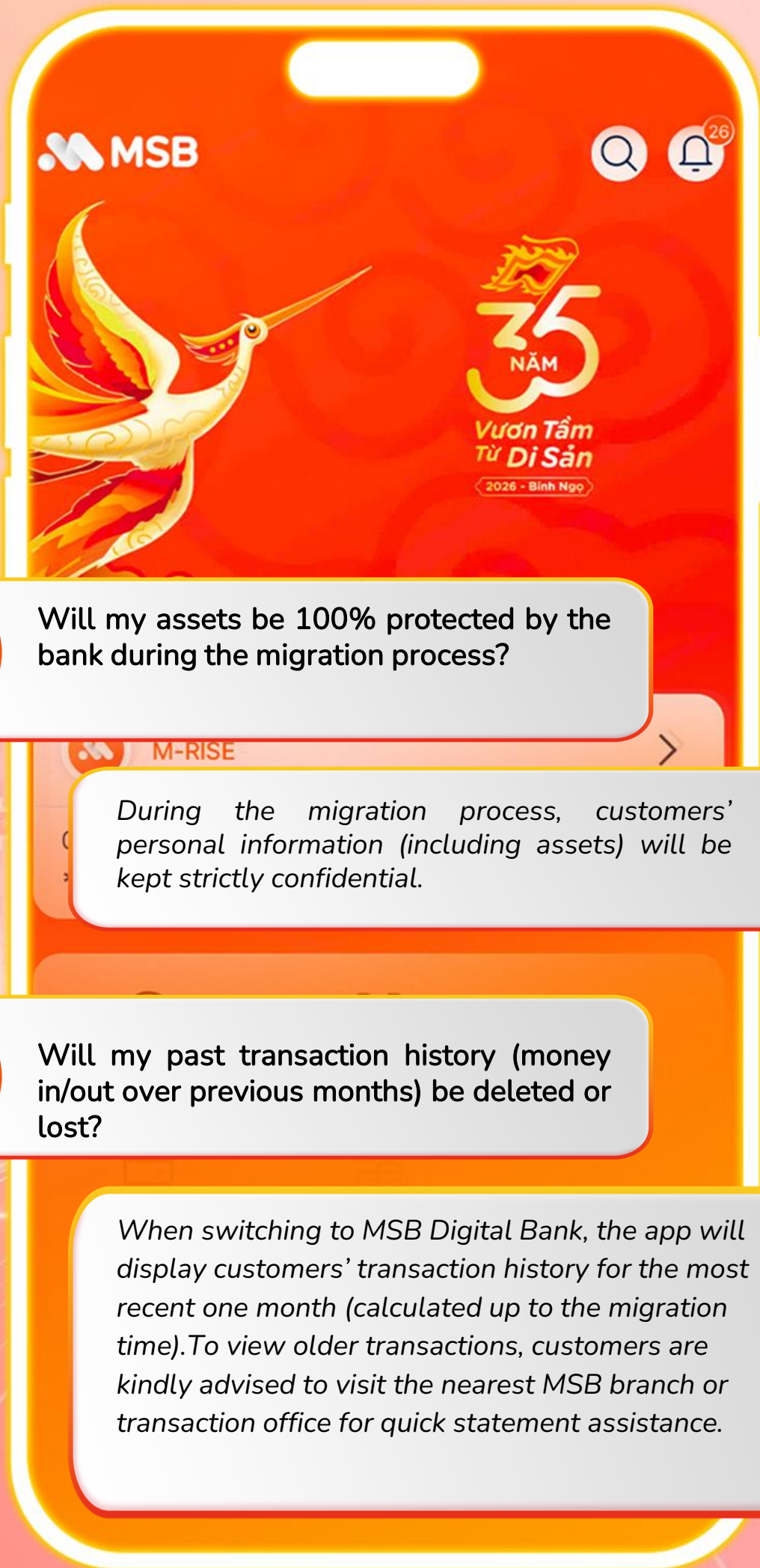
All customers' savings deposit information is securely retained on the new app. However, the 'Savings account name' (if customers previously set a custom nickname on the old app) may take some time to be updated and will be displayed on the following day. **Note:** If customers rename the savings account on new app before the system completes the update, the app will prioritize and display the newly set name.



Will my credit card limit and existing loan balance be affected on the new app?

No. Customers' credit card limits, card information, and outstanding loan balances will remain unchanged and will be fully reflected on the new app.



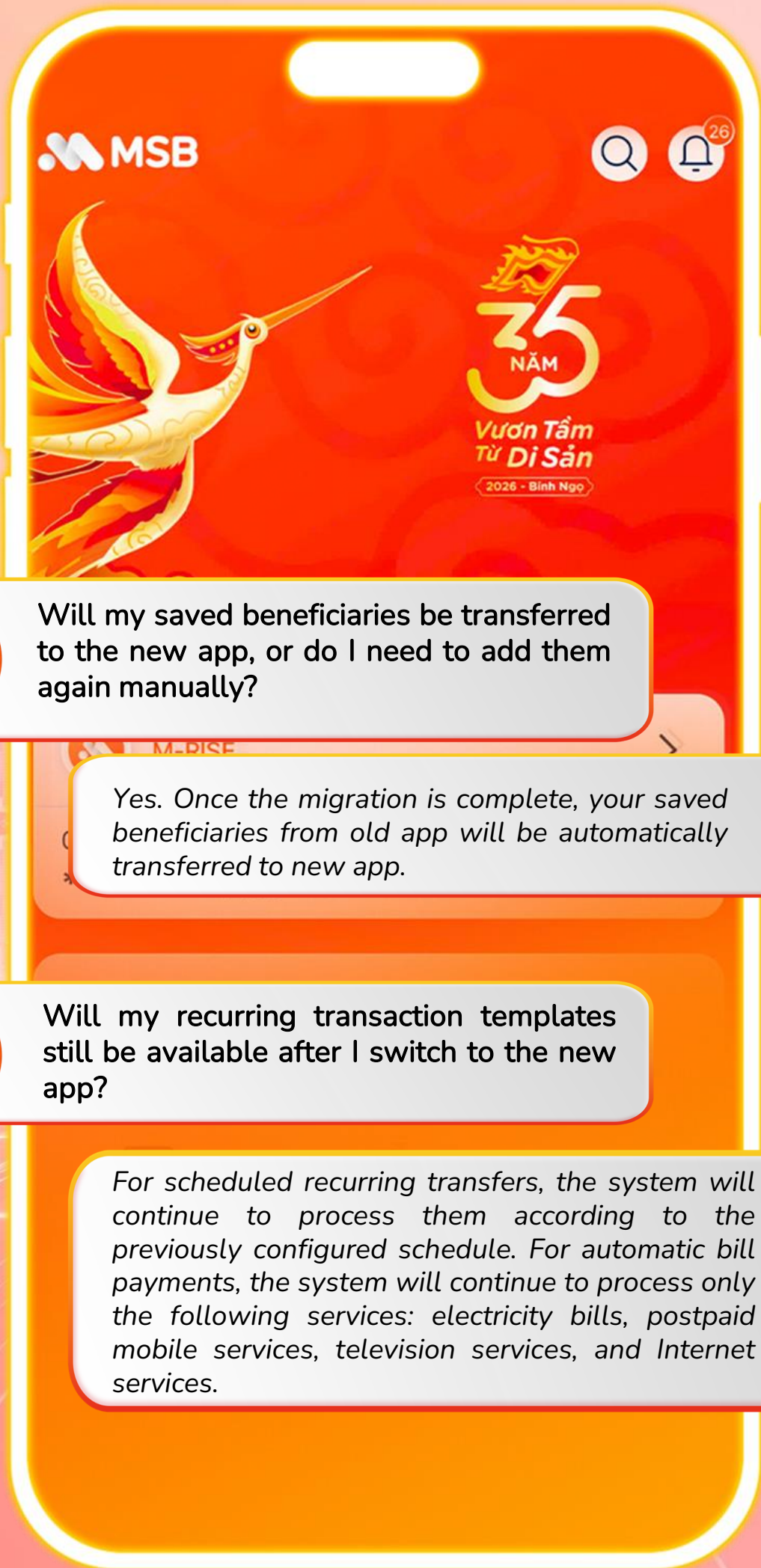


Will my assets be 100% protected by the bank during the migration process?

During the migration process, customers' personal information (including assets) will be kept strictly confidential.

Will my past transaction history (money in/out over previous months) be deleted or lost?

When switching to MSB Digital Bank, the app will display customers' transaction history for the most recent one month (calculated up to the migration time). To view older transactions, customers are kindly advised to visit the nearest MSB branch or transaction office for quick statement assistance.



Will my saved beneficiaries be transferred to the new app, or do I need to add them again manually?

Yes. Once the migration is complete, your saved beneficiaries from old app will be automatically transferred to new app.



Will my recurring transaction templates still be available after I switch to the new app?

For scheduled recurring transfers, the system will continue to process them according to the previously configured schedule. For automatic bill payments, the system will continue to process only the following services: electricity bills, postpaid mobile services, television services, and Internet services.





Do I need to register and activate Smart OTP/Soft OTP again when installing MSB Digital Bank?

No. Customers are not required to reinstall or reactivate Smart OTP/Soft OTP when setting up MSB Digital Bank. Instead, they will set up authentication methods available on the new app, including optional device biometrics (Face ID/Fingerprint) and a 6-digit PIN.



Do I need to set up Face ID/Fingerprint again on the new app?

Customers are not required to set up Face ID/Fingerprint on the new app.





Will my scheduled transfers and automatic bill payments for utilities such as electricity and water be canceled when switching apps?

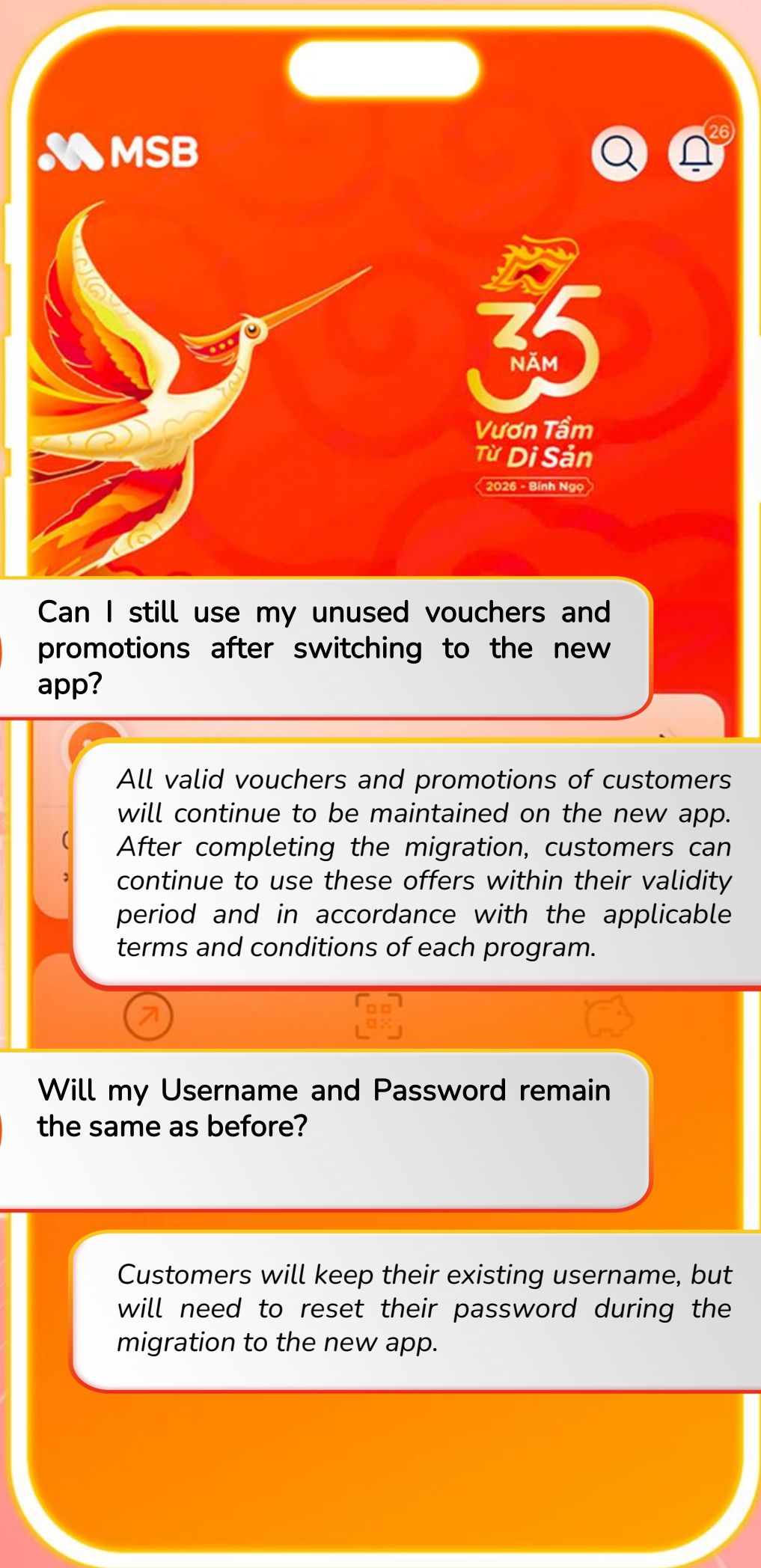
Recurring transfers: These will be fully retained and will continue to be executed automatically according to the schedule previously set by the customer. Automatic bill payments: The system will continue to maintain scheduled payments for the following services: electricity, postpaid mobile services, television, and Internet (if these were previously set up as automatic payments in the old app). For other types of bills, customers are kindly requested to re-register the automatic payment feature on the new app to avoid any disruption in service.



Will my accumulated MSB Rewards points be kept after the migration?

All MSB Rewards points accumulated by customers prior to the migration will be fully retained after switching to the new app. Customers can continue using their points to redeem gifts, enjoy offers, and benefit from the program as usual.





Can I still use my unused vouchers and promotions after switching to the new app?

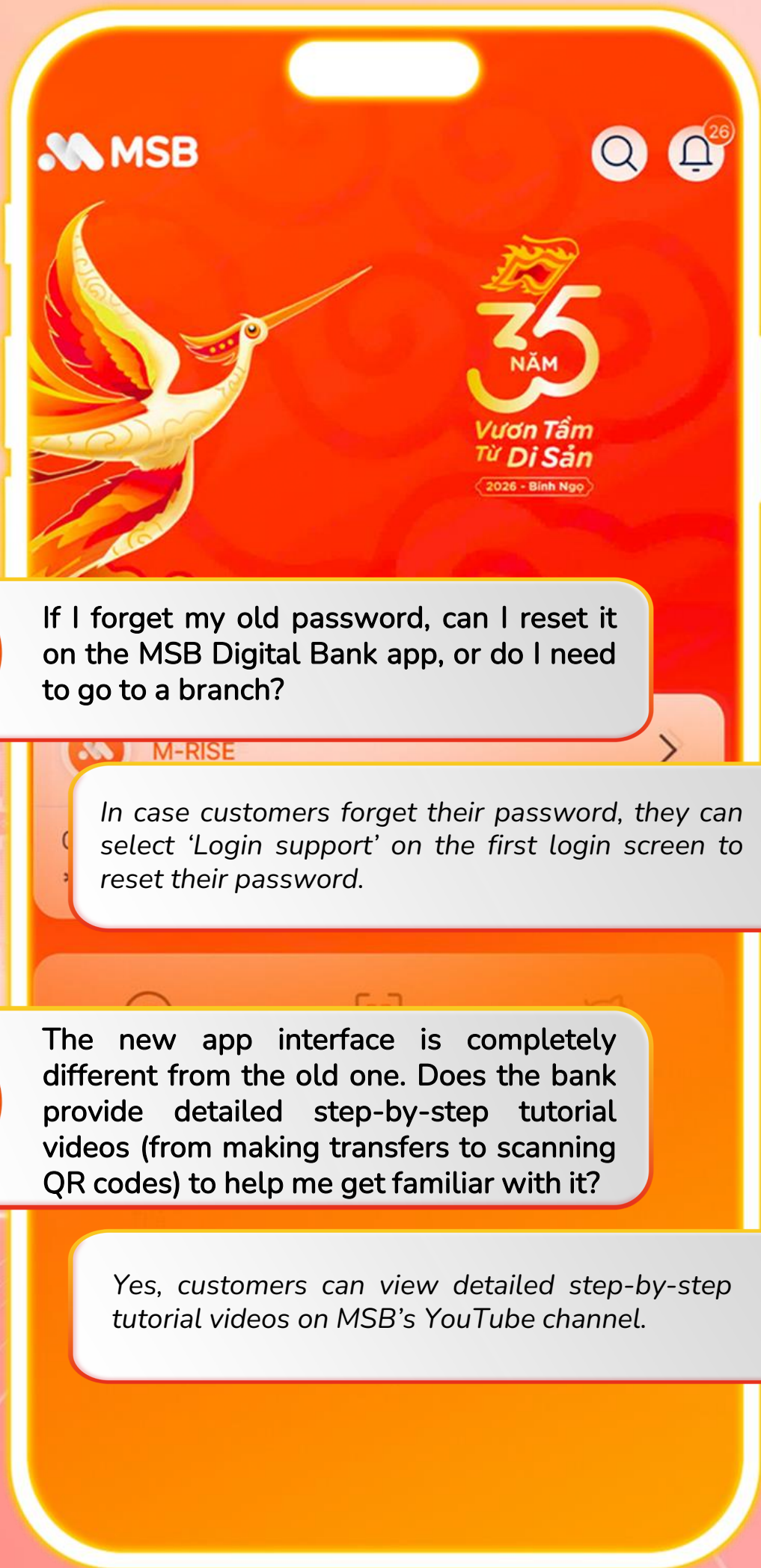
All valid vouchers and promotions of customers will continue to be maintained on the new app. After completing the migration, customers can continue to use these offers within their validity period and in accordance with the applicable terms and conditions of each program.



Will my Username and Password remain the same as before?

Customers will keep their existing username, but will need to reset their password during the migration to the new app.



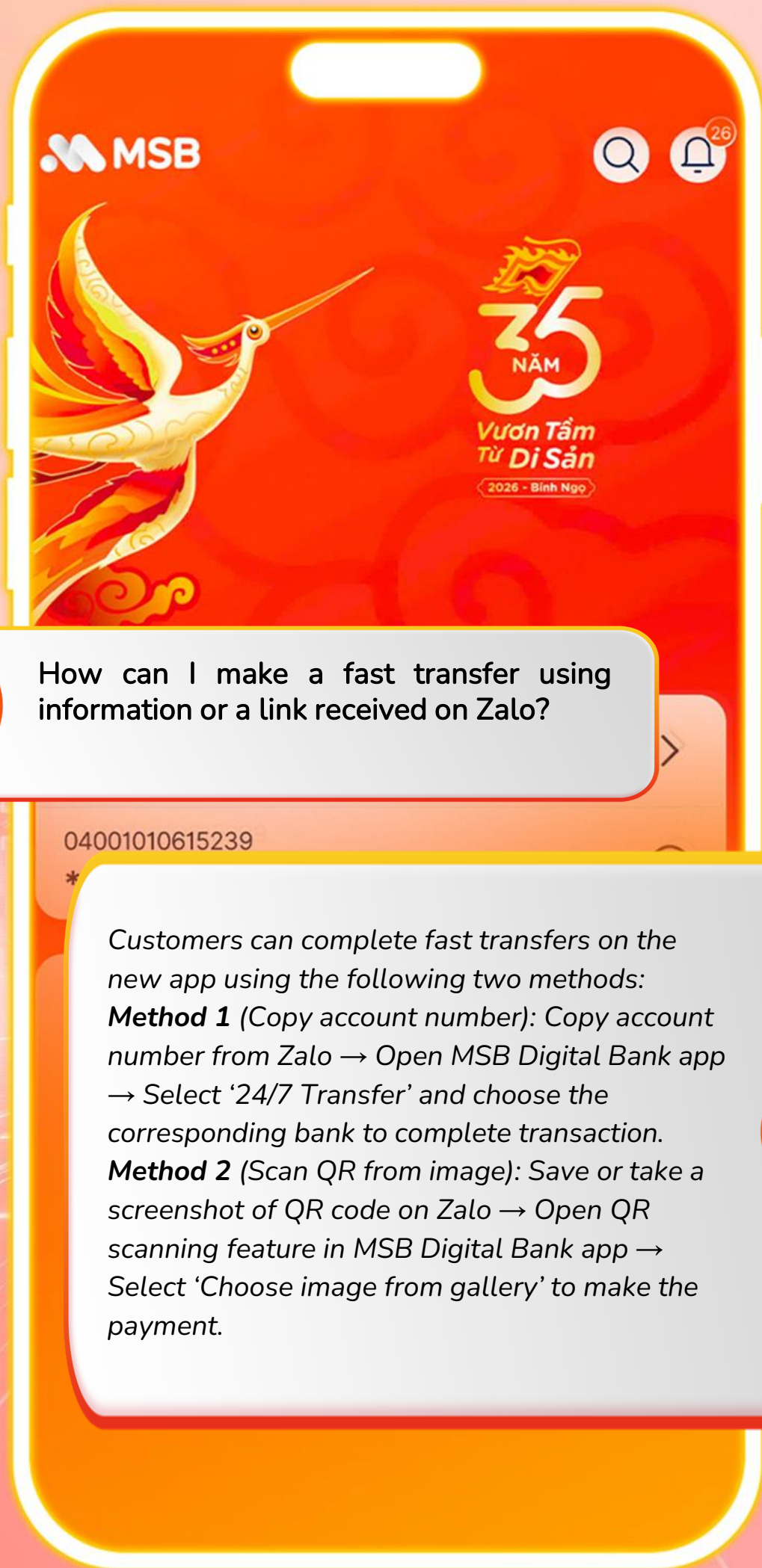


If I forget my old password, can I reset it on the MSB Digital Bank app, or do I need to go to a branch?

In case customers forget their password, they can select 'Login support' on the first login screen to reset their password.

The new app interface is completely different from the old one. Does the bank provide detailed step-by-step tutorial videos (from making transfers to scanning QR codes) to help me get familiar with it?

Yes, customers can view detailed step-by-step tutorial videos on MSB's YouTube channel.



How can I make a fast transfer using information or a link received on Zalo?

04001010615239

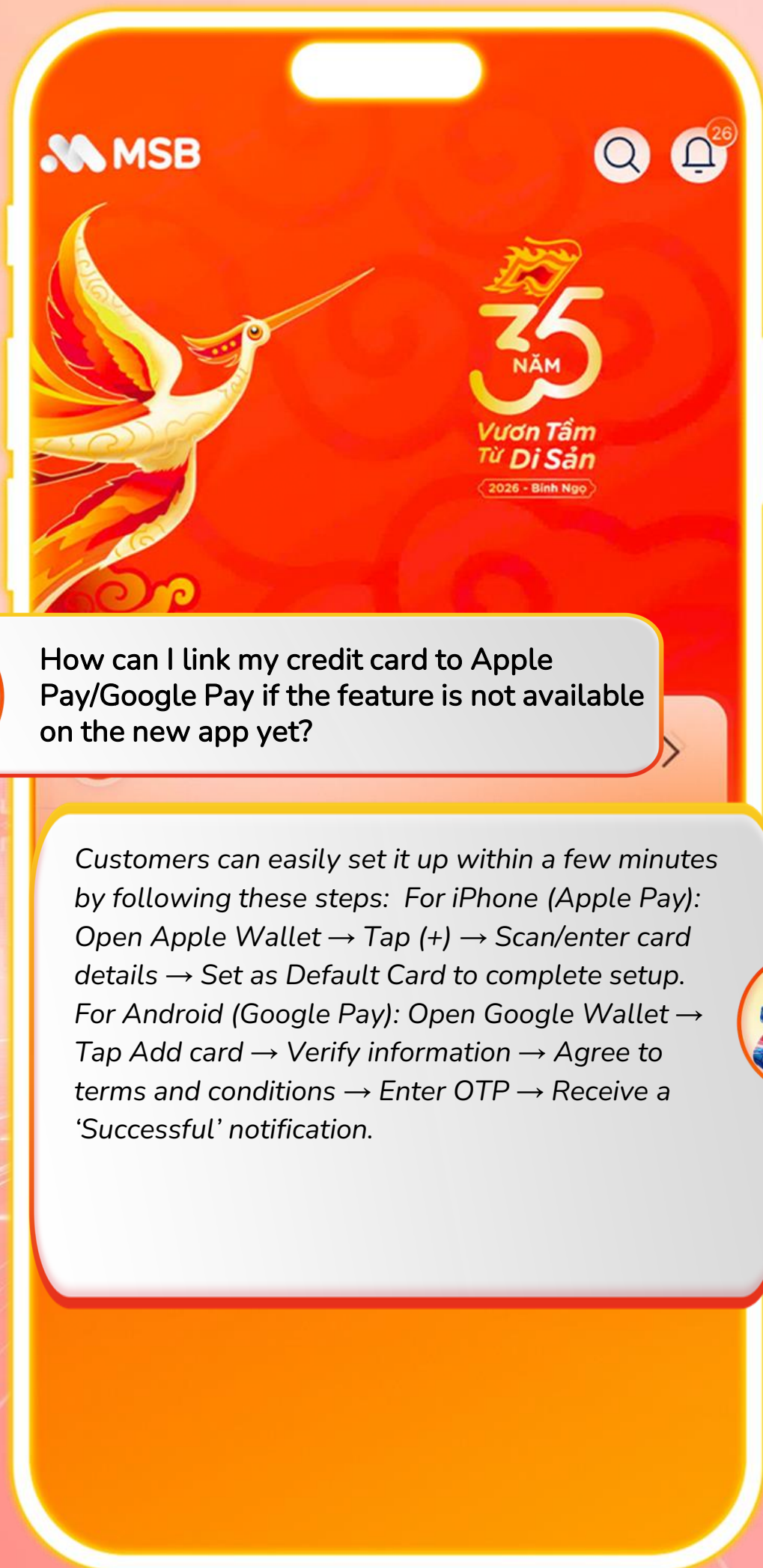
*

Customers can complete fast transfers on the new app using the following two methods:

Method 1 (Copy account number): Copy account number from Zalo → Open MSB Digital Bank app → Select '24/7 Transfer' and choose the corresponding bank to complete transaction.

Method 2 (Scan QR from image): Save or take a screenshot of QR code on Zalo → Open QR scanning feature in MSB Digital Bank app → Select 'Choose image from gallery' to make the payment.





How can I link my credit card to Apple Pay/Google Pay if the feature is not available on the new app yet?

Customers can easily set it up within a few minutes by following these steps: For iPhone (Apple Pay): Open Apple Wallet → Tap (+) → Scan/enter card details → Set as Default Card to complete setup. For Android (Google Pay): Open Google Wallet → Tap Add card → Verify information → Agree to terms and conditions → Enter OTP → Receive a 'Successful' notification.

