

Opening a Current Account Process

Customers may choose one of the following methods to register for a current account:

1. Register via Electronic Application Form

Step 1: The customer completes the Electronic Application Form provided by the Bank and submits the filled form to the Bank.

Step 2: The Bank verifies the information provided by the customer through the Electronic Application Form.

- If the information is valid: The Bank will reserve an account in preparation for opening the current account.
- If the information is invalid: The Bank will reject the account opening request and notify the customer accordingly.

Step 3: Customer downloads the UOB TMRW Vietnam app and creates a username and password to complete the current account opening and to activate and use the account.

2. Register via other available channels

- **Step 1**: The customer provides all required information, documents, and/or complete the Account Opening Form as guided by UOB staff.
- **Step 2**: UOB staff will verify the legality, validity, and accuracy of the documents provided by the customer following UOB policy and local regulations.

Step 3: Upon completion of document review and customer identification verification, UOB staff will proceed:

- If the documents are complete, accurate, and legally valid: Provide the customer with the agreement for opening and using a current account.
- If the documents are incomplete, inaccurate, or inconsistent: Notify the customer to review and complete the required documents or reject the account opening request with a clear explanation for the rejection.

Step 4: Once the customer agrees to the terms and conditions outlined in the Agreement for opening and using a current account, the Bank will proceed to open the account and provide the customer with the account number, account name, and the effective date of the current account.