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| **Timo officially moves to new banking parter**  *After five years of establishment and development, Timo, the digital banking platform which was awarded Best Digital Bank in Vietnam 2019 by AsiaMoney, has decided to join forces with a new banking parter – VCB – in order to deliver more rapid innovation and a better experience to customers.*  The new app is called Timo Plus, which is an improved version of Timo that will continue to be one of the innovative digital banking platforms in Vietnam when it launches in September.  Timo’s mission is to provide a smart financial management platform with a focus on the best user experience.  With the intuitive and user-friendly interface of Timo Plus, users can conveniently send and receive payments, manage savings and investments, borrow money and create financial plans.  To **accomplish** this mission, Timo has **striven** to find a suitable, long-term partner who brings not only the core banking systems but also shares our vision of creating the best digital banking platform for the increasingly **sophisticated** customer base in Vietnam.  Thus, after **rigorous** study and due **diligence**, Timo and VCB decided to form this strategic partnership.  With this partnership, the new digital banking application, Timo Plus, will continue to have all the best features of the current Timo app and will continue to innovate on VCB’s core banking platform and technology.  The user experience and benefits of customers are always Timo’s main focus, and it will continue to put customers first in the new Timo Plus app.  Timo’s existing customers will have the option to **seamlessly** **migrate** to the Timo Plus application with the new banking partner, VCB, in the coming weeks.  The transaction is expected to be completed on Sep 8, 2020. After this date, Timo customers will no longer have use of the current app.  Those who have not already migrated to the new Timo Plus app will have the option of maintaining their account with VPBank or shut down their account.  Putting customers first has always been Timo’s focus **irrespective** of banking partner.  During the transaction, customers can visit the website [www.timo.vn](http://www.timo.vn) for more information, email [care@timo.vn](mailto:care@timo.vn) or call 18006788 during working hours. Timo is already to serve and support customers as usual. | **Accomplish:** finish, to complete, achieve.  **Striven:** try hard, to make strenuous efforts toward any goal.  **Sophisticated:** superficially wise, complex and refined.  **Rigorous:** severely exact or accurate.  **Diligence:** sự siêng năng, cần cù.  **Seamlessly:** smoothly continuous.  **Migrate:** to go from place to another.  **Irrespective:** without taking account of, without taking regarless of, without concern, without thinking. |