

INCENTIVE SCHEME - TELESALLES - 2015 (Revised)

Effective date since 1-Oct-2015

Apply for Telesales HCMC, Telesales Digital
Telesales HN, Telesales Mobility

No.: C&B - S&D -TS/201510

I. For TMR - PL

A. Fixed-Pay:

Actual Fixed-Pay = Fixed-Pay Slab/WDs of the month*Actual WDs of the month
(Attendance deduction should only be done on Fixed-Pay not on Incentive)

TMR Salary		
Criteria	Salary	Minimum volume (Mil VND)
		All Channels
Vintage < 2 months	2,000,000	As per the salary payment condition
	2,500,000	100
	3,000,000	160
	3,500,000	280
	4,000,000	390
	4,500,000	490
	5,250,000	590
Vintage >= 2 months	6,300,000	680
	1,500,000	50
	2,000,000	85
	2,600,000	130
	3,000,000	170
	3,500,000	280
	4,000,000	390
4,500,000	490	
5,250,000	590	
6,300,000	680	
BASIC VOLUME - since Oct 2015		100

Attendance Allowa Apply for TMRs who do not take ANY LEAVE DAY within the month:

Vintage	Allowance - VND
< 24 months	180,000
< 48 months	280,000
< 72 months	400,000
>=72 months	500,000

B. Incentive:

TMR Incentive Scheme - Volume Performance		
Volume (M VND)	Allowance % (over Total Vol minus Basic Vol)	
	TS HCMC, HN, Mobility	TS Digital
> 100 & <= 160	0.75	0.53
> 160 & <= 210	0.90	0.63
> 210 & <= 280	1.26	0.88
> 280 & <= 350	1.42	0.99
> 350 & <= 480	1.72	1.20
> 480	2.10	1.47
Applicable for those who are not qualified for salary, or job type change to TL, but have loan disbursed.	2.00	1.40
Agents with vintage < 2 months and have volume < 100mil VND (Not apply Basic Vol)	0.35	0.25

TMR Incentive Scheme - Loan Performance			
# Loans	Allowance % (over Total Vol minus Basic Vol)		
	TS HCMC, HN	TS Mobility	TS - Digital
2	0.10	0.13	0.07
3	0.20	0.26	0.14
4	0.30	0.39	0.21
5	0.40	0.52	0.28
6	0.50	0.65	0.35
7	0.60	0.78	0.42
8 - 10	0.70	0.91	0.49
> 10	0.80	1.04	0.56

* TS Mobility do not apply SWAT function

* TS Digital to generate data from digital marketing activities by BCM

C. Quarterly Bonus:

Quarter	Total Volume Quarterly (mil VND)	Bonus (VND)
Q1	550	1,800,000
Q2	690	1,800,000
Q3	840	1,800,000
Q4	960	2,300,000

II. For SWAT

A. Fixed-Pay & Allowance

	Fixed-Pay	Allowance
SWAT agent	2,500,000	500,000

* Allowance shall be pro-rated by him/her actual attendance.

B. Incentive

- Paid on team level
- Pro-rate payment to each agent base on his/her #loans of the month

Total Vol of Channel	% over Total Channel Vol Sum (TS HCMC + Digital)
<30	0.09%
>=30 & < 35	0.11%
>=35 & < 40	0.12%
>=40 & <45	0.13%
>=45	0.14%

Total Vol of Channel (bil VND)	% over Total TS HN
<10	0.09%
>=10 & < 15	0.11%
>=15	0.12%

C. Extra Sales

Each of SWAT can log in case under their name and booking case will be calculated as scheme below:

Volume (M VND)	Allowance % (over Total Vol)
<= 50	0.38
> 50 & <= 120	0.53
> 120 & <= 250	0.74
> 250 & <= 360	1.04
> 360 & <= 480	1.46
> 480	2.06

III. For Team Leader

A. Team Leader without Labor Contract

Team Leaders (Volume)		
Salary	Volume (M VND)	Allowance (% of volume)
6,000,000	<=1100	-
7,000,000	> 1100 & <=1400	0.10%
7,000,000	> 1400 & <= 1800	0.17%
7,000,000	> 1800 & <= 2500	0.23%
7,000,000	> 2500 & <= 3000	0.28%
7,000,000	> 3000 & <= 3600	0.32%
7,000,000	> 3600	0.35%

Quarterly Bonus		
Quarter	Minimum Quarterly total Volume (Mil VND)	Quarterly Bonus
Q1	4560	4,000,000
Q2	6000	4,000,000
Q3	6000	4,000,000
Q4	8100	5,000,000

Additional Allowance		
# AIS Agents	# AIS Agents have loans	Allowance
>=(Capacity - 1)	>=(Capacity - 2)	1,100,000

Deduction for below Benchmark		
# Active Agents	# Active Agents have loans	Deduction
>=(Capacity - 3)	>=(Capacity - 4)	(800,000)

B. Team Leader with Labor Contract

Team Leaders (Volume)		
Salary	Volume (M VND)	Allowance (% of volume)
8,000,000	<=1400	-
8,000,000	> 1400 & <=1800	0.10%
8,000,000	> 1800 & <= 2200	0.17%
8,000,000	> 2200 & <= 3100	0.23%
8,000,000	> 3100 & <= 3400	0.28%
8,000,000	> 3400 & <= 4000	0.32%
8,000,000	> 4000	0.35%

Quarterly Bonus		
Quarter	Minimum Quarterly total Volume (Mil VND)	Quarterly Bonus
Q1	5700	4,500,000
Q2	7500	4,500,000
Q3	7500	4,500,000
Q4	9000	5,500,000

Additional Allowance		
# AIS Agents	# AIS Agents have loans	Allowance
>=(Capacity -0)	>=(Capacity - 1)	1,100,000

Deduction for below Benchmark		
# Active Agents	# Active Agents have loans	Deduction
>=(Capacity - 2)	>=(Capacity - 3)	(800,000)

C. Senior Team Leader - Non FTE

Team Leaders (Volume)		
Salary	Volume (M VND)	Allowance (% of volume)
9,000,000	<=2700	Nil
9,000,000	> 2700 & <=3400	0.08%
9,000,000	> 3400 & <= 4600	0.12%
9,000,000	> 4600 & <= 5600	0.16%
9,000,000	> 5600 & <= 6400	0.19%
9,000,000	> 6400 & <= 7600	0.22%
9,000,000	> 7600	0.26%

Quarterly Bonus		
Quarter	Minimum Quarterly total Volume (Mil VND)	Quarterly Bonus
Q1	9120	5,000,000
Q2	12000	5,000,000
Q3	12000	5,000,000
Q4	14400	6,000,000

Additional Allowance		
# AIS Agents	# AIS Agents have loans	Allowance
>=(Capacity - 2)	>=(Capacity - 3)	1,400,000

Deduction for below Benchmark		
# Active Agents	# Active Agents have loans	Deduction
>=(Capacity - 5)	>=(Capacity - 7)	(1,100,000)

* Applied since 3rd month after assignment

Approved by



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