

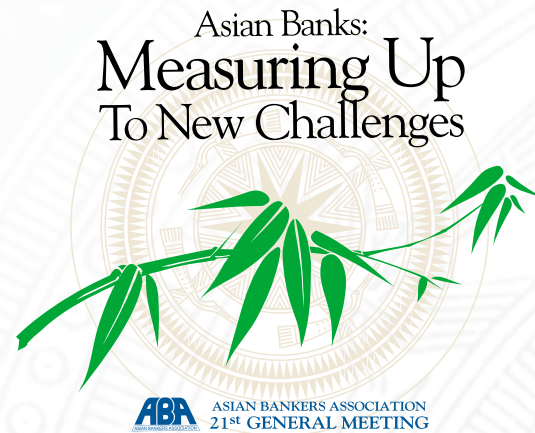


Asian Banks:
Measuring Up
To New Challenges



 **ASIAN BANKERS ASSOCIATION**
21st GENERAL MEETING

4TH - 5TH NOVEMBER 2004 • HANOI VIETNAM



LOGO RATIONALE

The logo was created with local identity and traditional values in mind. It consists of a simplified image of the bamboo and its leaves, which represents gradual changes and transition through steady growth from young leaves to the matured form. The bamboo is generally known as the symbol of oriental identity, also representing Asian countries.

Hence the slogan for this year's event, the bamboo symbol is the best medium to convey the message of measuring up to new challenges. The image and motifs of the bronze drum are proposed as the background of the whole logo, to show a much stronger form and also to represent the globe. This image carries Vietnamese identity in particular. The green used in this logo represents the Vietcombank corporate colour.

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Message from the ABA Chairman

I would like to extend my sincerest invitation to all ABA members to join me and our colleagues from around the region for the 21st ABA General Meeting and Seminar on 4th -5th November 2004 in Hanoi. Our host – the Bank for Foreign Trade of Vietnam (Vietcombank) – and I will be deeply honored to welcome you to this year's annual gathering, which is held for the first time in Vietnam.

Your steadfast support over the past years has allowed the ABA to further strengthen its status as the biggest and most influential bankers' group in the region. With your continued participation in our meetings, I am confident our Association will be able to achieve greater understanding and cooperation among the region's banking communities.

May I, therefore, count on your participation in the forthcoming ABA General Meeting and Seminar, which focuses on the theme "Asian Banks: Measuring Up To New Challenges." Your presence in Hanoi will give you the opportunity to exchange views with invited experts on issues related to the seminar theme. It will also be an opportune occasion for you to welcome our new set of officers who will be installed during the meeting, and to personally convey to them the same strong support you have kindly given me during my two-year term as Chairman of our Association.

Thank you, and I look forward to seeing you in Hanoi.

Ambassador Alfonso T. Yuchengco
ABA Chairman

Message from the **ABA Founder** and **Chairman Emeritus**

On behalf of the Asian Bankers Association, I would like to express my deep appreciation to the Bank for Foreign Trade of Vietnam (Vietcombank) for hosting this year's 21st ABA General Meeting and Seminar on 4th-5th November 2004 in Hanoi.

Vietcombank is one of the most active members of the ABA and we are pleased that it has taken the initiative to host the first-ever annual meeting and seminar to be held in Vietnam by the ABA. I would, therefore, like to call on members to extend its support to our host bank by participating in this year's gathering. It will be an appropriate time for you not only to strengthen links with our Vietnamese colleagues but also to explore the new opportunities that the country's emerging financial market has to offer.

With your active participation in this year's meeting, we hope to re-affirm ABA's role as an effective forum for promoting regional cooperation in the banking sector. I therefore look forward to seeing you in Hanoi for a fruitful and productive meeting.



Ambassador Jeffrey L. S. Koo
ABA Founder & Chairman Emeritus

Message from the **Chief Executive Officer** of the Bank for Foreign Trade of Vietnam (Vietcombank)

The year 2004 marks the first time the Annual General Meeting and Seminar of the Asian Bankers Association ever held in Vietnam. And it is Vietcombank's great pleasure and honor to host one of the most important annual events of the Asian banking community.

With its growth potentials and natural beauty, Vietnam has become one of the most attractive investment and tourist destinations in the region. A vibrant and fast changing country, Vietnam – especially the capital city of Hanoi – is an ideal location for this year's ABA General Meeting and Seminar, whose theme will be "Asian Banks: Measuring Up to New Challenges". We believe that this event will not only provide you with a forum to exchange views, discuss new business opportunities and expand networking with your colleague bankers around the region, but also a chance to explore our beautiful country and its wealth of historical heritage and natural beauty.

As the host for the 21st ABA General Meeting and Seminar, the Bank for Foreign Trade of Vietnam and myself cordially invite all of you to join us in Hanoi on 4th and 5th of November 2004. We look forward to welcoming you to our City of Peace and trust that together we will make this event impressive and memorable.

For and on behalf of
THE BANK FOR FOREIGN TRADE OF VIETNAM



Vu Viet Ngoan
Chief Executive Officer

The Asian Bankers Association

Established in October 1981, the Asian Bankers Association serves as a forum for advancing the cause of the banking industry and promoting regional economic cooperation. With a membership that currently includes 120 leading banks from 25 countries in Asia-Pacific, it provides a venue for an exchange of views and information on banking opportunities in the region; networking among bankers; and encouraging joint activities that encourage regional cooperation.

To achieve its objectives, ABA holds a general meeting annually. It also conducts, in conjunction with the general meeting, seminars to broaden the members' perspective on the situation and opportunities in the region and to enable them to address issues in the banking industry.

Other activities include an information program, which consists of the publication of the monthly ABA Newsletter and the semi-annual Journal on Banking and Finance, and a professional development program, which includes exchange programs and training courses on banking and finance conducted with leading training institutes in the region.

One of the major thrusts of ABA activities is policy advocacy. Members formulate statements on policy issues that relate to banking and finance in the regional and international arena. The principal objective is to come up with occasional papers articulating the position of ABA on these issues and, if deemed appropriate, to submit the papers to the regional or international body tasked with addressing those issues.

ABA also endeavours to strengthen relationship with other bankers' associations as a way of promoting ABA's name and expanding membership. Cooperation is established through the exchange of publications and participation at each other's training programs. The Association has also established linkage with other regional organizations, such as the APEC Forum, APEC Business Advisory Council (ABAC), the Pacific Economic Cooperation Council (PECC), the World Bank, and the Asian Development Bank.

Bank for Foreign Trade of Vietnam VIETCOMBANK

Established on 1st April, 1963 as the sole commercial banking institution serving the country's external economic affairs, the Bank for Foreign Trade of Vietnam (Vietcombank), after 40 years of evolution of the Vietnamese banking sector, remains the country's leading commercial bank. With its achievements, this year the Bank takes pride in being presented with The Banker's "Bank of the Year in Vietnam" Award for the fifth consecutive year.

Vietcombank's mission is "Always for Customers' Success". The Bank has relentlessly endeavoured to improve service and product quality and diversify its product ranges to better serve customers' needs. With substantial investment in technology, the Bank has built up a modern technology platform, capable of supporting the development of and providing technology-intensive products, giving it the first mover's advantage in many business areas. To name just a few, Vietcombank is the only domestic bank with an online network, covering 30% of the country's annual import-export settlements turnover and 45% market share of the credit card market. Vietcombank also plays as the market maker in the monetary market, the clearing center for domestic financial institutions including foreign banks' branches in Vietnam, and the lead manager for project syndication. Apart from traditional banking services, Vietcombank can now provide customers with a much wider spectrum of financial services ranging from commercial and investment banking, insurance, leasing to consulting services.

In the medium term, Vietcombank's target is to become a regional international bank. This year 2004 so far has proved to be another challenging period. However, in line with the country's economic growth momentum, Vietcombank is on course for another successful year. Its investments in banking technology, in organisation and management restructuring have started paying dividends in both monetary terms, in fortifying its leading role in Vietnam and in moving toward international status. The years ahead will be even more challenging given the further opening of Vietnam's banking and financial markets resulted from the implementation of not only US-Vietnam Bilateral Trade Agreement but also other similar commitments that Vietnam will sign in the process of WTO negotiations. With its solid foundation, however, Vietcombank will undoubtedly continue to capitalise on the opportunities and live up to its reputation as the **Best Bank in Vietnam**.

Asian Banks:
Measuring Up
To New Challenges



Asian Bankers Association 21st General Meeting and Seminar

4th – 5th November 2004
Sheraton Hotel, Hanoi, Vietnam

TENTATIVE PROGRAM

Wednesday, 3rd November

**Arrival of Delegates
Registration**

Thursday, 4th November

09:30-12:00	Meeting of the Special Committee on Policy Advocacy
12:00-14:00	Lunch Break
14:00-15:00	Election Committee Meeting
15:00-16:00	Advisory Council Meeting
16:00-16:30	Coffee Break
16:30-18:30	34 th Board of Directors' Meeting
19:00-21:30	Welcome Cocktails and Dinner Reception
09:30-17:30	Registration

Friday, 5th November

09:00-09:45	Opening Ceremony
Welcome Remarks:	Dr. Vu Viet Ngoan , Chief Executive Officer, Bank for Foreign Trade of Vietnam
Opening Statement:	Ambassador Alfonso T. Yuchengco , Chairman, Asian Bankers Association and Honorary Chairman, Rizal Commercial Banking Corp.
Keynote Address:	H.E. Mr. Vu Khoan , Deputy Prime Minister
Brief Response:	Ambassador Jeffrey L. S. Koo , Chairman Emeritus, Asian Bankers Association
Presentation of Plaque of Appreciation to the Keynote Speaker	
09:45-10:15	Coffee Break

ABA SEMINAR

THEME: ASIAN BANKS: MEASURING UP TO NEW CHALLENGES

Topic 1:	Managing Financial Globalization: The Way Forward	
Coordinator:	Mr. Chartsiri Sophonpanich , President, The Bangkok Bank Ltd.	
Chairman/Moderator:	Mr. Tasuku Takagaki , Senior Advisor, the Bank of Tokyo-Mitsubishi Ltd. <i>(To be confirmed)</i>	
10:15-10:45	Speaker:	Mr. Wee Ee Cheong , Deputy Chairman and President, United Overseas Bank <i>(To be confirmed)</i>
10:45-11:00	Commentator:	Mr. Dong-Soo Choi , President and CEO, Chohung Bank <i>(To be confirmed)</i>
11:00-11:15	Commentator:	Mr. Jaime Augusto Zobel de Ayala II , Chairman, Bank of the Philippine Islands <i>(To be confirmed)</i>

Topic 2: Asian Banking: Sizing up Profit Potential in the New Millennium

Chairman/Moderator:	Mr. Amitabh Narain , Chief Executive Officer, State Bank of India, Hong Kong Branch	
11:15-11:45	Speaker:	Dr. Heh-Song Wang , Adviser to the Minister of Finance, Republic of China
11:45-12:00	Commentator:	Mr. Joseph T. W. Pang , Executive Director and Deputy Chief Executive, The Bank of East Asia Ltd.
12:00-12:15	Commentator:	Mr. Stephen Holden , Regional General Manager-Asia, Commonwealth Bank of Australia
12:15-12:30	Open Forum	
12:30-14:00	Lunch Break	
	Luncheon Speaker:	Mr. Stefan Hohl , Senior Economist (Supervision) Bank for International Settlements, Representative Office for Asia and the Pacific
	Topic:	Basel Accord II: Raising Asian Banking Standards

Topic 3: Reform and Development of Insolvency Law in the Region

Coordinator:	Ms. Clare Wee , Senior Counsel and Deputy Head, Private Sector Legal Unit of the Office of the General Counsel, Asian Development Bank	
14:00-14:30	Speaker:	Mr. Richard Fisher , Chairman of Partners, Blake Dawson Waldron (Sydney)
14:30-14:45	Commentator:	Mr. Rabindra Nathan , Shearn Delamore (Malaysia) <i>(To be confirmed)</i>
14:45-15:00	Commentator:	Mr. Michael Sloan , Senior Associate, Blake Dawson Waldron (Sydney)

Topic 4: Corporate Restructuring and Privatisation

Coordinator:	Dr. Vu Viet Ngoan , Chief Executive Officer, The Bank for Foreign Trade of Vietnam
Chairman/Moderator:	Dr. Vu Viet Ngoan , Chief Executive Officer, The Bank for Foreign Trade of Vietnam
15:00-15:30	Speaker: Dr. Vicente B. Valdepenas, Jr. , Member, Monetary Board, Bangko Sentral ng Pilipinas; Former Executive Director of the South East Asian Central Banks (SEACEN)
15:30-15:45	Commentator: To be announced
15:45-16:00	Commentator: To be announced
16:00-16:15	Open Forum
16:15-16:45	21st General Meeting Proper ABA Chairman's Report Report of the Election Committee Election of New Board Members Amendment of Charter
16:45-17:00	Coffee Break
16:45-17:00	35th Board of Directors' Meeting – Part One
17:15-17:45	Installation Ceremony <ul style="list-style-type: none"> • Valedictory Address of Ambassador Alfonso T. Yuchengco, Outgoing ABA Chairman • Handover Ceremony • Acceptance Speech of Incoming ABA Chairman • Presentation of Distinguished Service Plaque to Ambassador Yuchengco
17:45-18:45	35th Board of Directors' Meeting – Part Two
19:00	Farewell Dinner

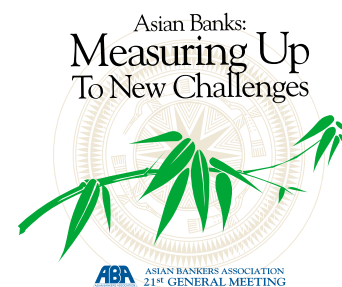
Saturday, 6th November

09:00 - 13:30	City tour, or
07:00 - 19:00	Halong Bay tour
Departure of Delegates	

Sunday, 7th November

Departure of Delegates (for those who join the Halong Bay tour on 6th November)

Note: All meetings and seminar sessions will be conducted in English. Headset for simultaneous Vietnamese translation will be provided for Vietnamese delegates upon request.



Asian Bankers Association 21st General Meeting and Seminar

4th – 5th November 2004
Sheraton Hotel, Hanoi, Vietnam

REGISTRATION FORM

First Name: _____ Last Name: _____ Mr. Ms.

Name of Bank: _____ Position: _____

Address: _____

Tel: _____ Fax: _____ Email: _____

PAYMENT INFORMATION

Registration fee: Please tick as appropriate: **Category** **Fee**
 DelegateUS\$ 500/ person
 Accompanying PersonUS\$ 100/ person

Methods of Payment: Please tick the appropriate box as follows:

Credit Card: Please charge my Mastercard American Express Visa JCB Diners Club

Card Number: _____ Expiry Date: _____

Cardholder's Name: _____

Bank Transfer: Please transfer the participation fee to the following account:

Account Number: 000 303 445

Account name: Bank for Foreign Trade of Vietnam (Vietcombank)

Bank name: HSBC Bank USA N.A. 500 Stanton Chirstiana Road,
Newark, DE 19713-2107, U.S.A.

Note: Any bank charges incurred shall be for the account of the registrant.
Please attach a copy of the receipt of the remitting bank to this registration form.

SOCIAL PROGRAM: I would like to join the following event(s):

Halong Bay tour, on November 6th 2004 City tour, on November 6th 2004

City tour on November 5th 2004 (for accompanying person)

Note: Payment for tour to be made upon registration

SPECIAL DIETARY REQUIREMENTS: Please tick as appropriate:

Vegeterian meals only No dietary restrictions

Others (please specify): _____

Date: _____

Name: _____ Signature: _____

HOW TO REGISTER

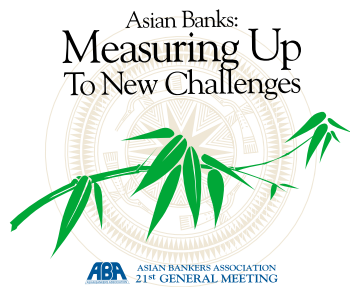
1. Please fax the completed registration form to the Financial Institutions Department, Vietcombank

Fax No.: (84-4) 8265548

Email: hoant.ho@vietcombank.com.vn

kthhanh.ho@vietcombank.com.vn

2. Register via the Internet: www.vietcombank.com.vn



HOTEL RESERVATION REQUEST

Asian Bankers Association
21st General Meeting and Seminar

Sheraton Hotel

K5 Nghi Tam, 11 Xuan Dieu Road, Tay Ho District, Hanoi, Vietnam
Tel: (84-4) 719-9000 Fax: (84-4) 719-9001
Email: reservationshanoi@sheraton.com Website: www.sheraton.com/hanoi

Reservation Cancellation Amendment

Date: _____ SPG/SPP#: _____

Title: Mr Ms First Name: _____ Last Name: _____

Position: _____ Name of Bank: _____

Address: _____

Tel: _____ Fax: _____ Email: _____

Number of Guests: _____

Please tick the appropriate room type you would like to reserve:

Executive Room Single Double/Twin

Preferred Room Single Double/Twin

Club Floor Single Double/Twin

Junior Suite Single Double/Twin

Check-in date: _____ Check-out date: _____

Important: Hotel bills are to be settled by delegates directly with the Hotel.
Travel arrangements are the sole responsibility of the registrant.

Airport pick-up: Please tick the appropriate box below if you would like to have airport pick-up by the hotel

Single trip Round trip
 By limousine (US\$35.00 net per way) By van (US\$ 70.00 net per way)

Flight No. _____ ETA: _____

Flight No. _____ ETD: _____

Remarks/ Special Instructions:

Credit Card Information for reservation: Mastercard American Express
 Visa JCB Diners Club

Card Number: _____

Expiry Date: _____

Cardholder's Name: _____

Note: Cancellation later than 24 hours prior to arrival date or no-show will be charged for one night stay.

Registration Details

For the registration of the 21st ABA General Meeting and Seminar, kindly complete the enclosed Registration Form and forward it with the appropriate fees to the Secretariat no later than **14th October 2004** by fax as indicated below:

Registration fee:	Category	Fee
	<input type="checkbox"/> Delegate	US\$ 500/ person
	<input type="checkbox"/> Accompanying Person	US\$ 100/ person

Payment: Payment of the registration fee is to be made via one of the following methods:

Credit Card

Mastercard, Visa, American Express, JCB and Diners are acceptable. Please indicate clearly your credit card details on the registration form.

Bank Transfer

A direct bank transfer can be made to the following account. For bank transfer, a copy of the receipt of the remitting bank is to be attached to the registration form.

Account Number: 000 303 445
Account name: Bank for Foreign Trade of Vietnam (Vietcombank)
Bank name: HSBC Bank USA N.A.
500 Stanton Chirstiana Road, Newark, DE 19713-2107, U.S.A.

Note: Any bank charges incurred shall be for the account of the registrant.

Registration Confirmation: Registration will be confirmed in writing or electronically only upon receipt of payment.

Contact Details

Financial Institutions Department - Vietcombank
198 Tran Quang Khai Str., Hanoi, Vietnam

Tel: (84-4) 8265503/ 8266150

Fax: (84-4) 8265548

Contact persons: Ms. Nguyen Thi Hoa
Ms. Khong Hong Hanh

Email: hoant.ho@vietcombank.com.vn
kthhanh.ho@vietcombank.com.vn

Cancellation Policy

Full refunds will be granted ONLY on WRITTEN request prior to 22nd October 2004.

NO REFUNDS WILL BE GRANTED AFTER THIS DATE OR FOR NO-SHOW.

A substitute from your bank, however, will be accepted.

Hotel Information

THE SHERATON HANOI

K5 Nghi Tam, 11 Xuan Dieu Road, Tay Ho District, Hanoi, Vietnam
Tel: (84-4) 719-9000 • Fax: (84-4) 719-9001 • Website: www.sheraton.com/hanoi

Overlooking the West Lake in Northern Hanoi, the 5-star Sheraton Hotel is designated as the official hotel for this event.

Please reserve your hotel accommodation by filling out the Hotel Reservation Form enclosed on page 12 of this brochure and fax it to the Sheraton Hotel. To reserve or change your reservations, delegates are requested to contact the hotel directly.

Room rate (per day):	Junior Suite:	US\$ 204.00 ++	Single	US\$ 214.00 ++	Double/Twin
	Club Floor:	US\$ 159.00 ++	Single	US\$ 169.00 ++	Double/Twin
	Preferred Room:	US\$ 119.00 ++	Single	US\$ 129.00 ++	Double/Twin
	Executive Room:	US\$ 99.00 ++	Single	US\$ 109.00 ++	Double/Twin

Exclusion: The above rates are subject to 10% Government Tax and 5% Service Charge

Executive Room:	Preferred Room:
Inclusion: <ul style="list-style-type: none"> • Buffet Breakfast • Daily Vietnam News newspaper • Welcome amenities (fruit basket and chocolates) • Portage • Mineral water • Complimentary use of fitness center, tennis court and sauna, except for massage • Late check out upon availability 	Inclusion: <ul style="list-style-type: none"> • Benefits as Executive room • Higher floor • Specific and daily changing turn down amenity, 9-day schedule • Late check out upon availability • For regular SPG guests: benefits such as bonus points, late check out, etc..
Club Floor:	Suite:
<ul style="list-style-type: none"> • Preferred room benefits • Higher floor and better view • Buffet breakfast in Club Lounge floor • 50% discount for minibar • Complimentary standard drinks in the lounge such as tea, coffee, beer and wine • 15% discount for laundry/ dry cleaning, broad band charges, and Business Center • 1 complimentary meeting room in the Business Center for max 1 hour upon availability and prior reservation 	<ul style="list-style-type: none"> • Club Floor benefits • Large rooms of 67 square meters • VIP treatment

Check-in time is 3.00pm and check-out time 12.00 noon. Late check-out could be arranged with the hotel upon your arrival.

Airport pick-up:	US\$ 35.00 net per way by car & US\$ 70.00 net per way by van
Billing Arrangements:	All hotel bills are to be charged to personal account by delegates directly with the hotel. Airport arrangements are the sole responsibility of the registrant.
No-show policy:	A fee equivalent to one night stay will be assessed accordingly.
Cancellation:	Reservation not cancelled 24 hours before arrival date shall be charged one night stay.

Social Program

Welcome Cocktails & Dinner Reception

Thursday, 4th November 2004, from 19:00 to 21:00
Venue: Sheraton Hotel

Farewell Party

Friday, 5th November 2004, from 19:00 to 21:00
Venue: TBA

For your account: Please choose which activity you wish to join on 6th November 2004:

- Halong Bay tour:** around US\$ 50.00
- Inclusion:* Transportation from Hanoi to Halong Bay and back
5-hour boat ride in the Bay, visit to Thien Cung cave and Dau Go grotto, English-speaking tour guide and lunch on board
- Exclusion:* Drinks
- Time:* 7:00 – 19:00
- Attire:* Casual, comfortable shoes or sandals. An extra light sweater or outer coat may be needed in case temperature goes down.
- Enjoy the magnificent view of Halong Bay with islands scattering on the blue water and a short walk up to Thien Cung cave and Dau Go grotto
- City tour:** around US\$ 20.00
- Inclusion:*
- Option 1: Visit to Tran Quoc Pagoda, Ngoc Son Temple and a pedicap ride in the Hanoi Old Quarter
 - Option 2: Visit to Ethnology museum, Temple of Literature and a pedicap ride in the Hanoi Old Quarter
- Time:* 9:00 – 12:00
- Attire:* Casual, but no shorts and sleeveless shirt (for visit to pagoda and temple)
- Accompanying person's program:** On 5th November 2004
- City tour:** around US\$ 20.00
- Inclusion:*
- Option 1: Visit to Tran Quoc Pagoda, Ngoc Son Temple and a pedicap in the Hanoi Old Quarter
 - Option 2: Visit to Ethnology museum, Temple of Literature and a pedicap ride in the Hanoi Old Quarter
- Time:* 9:00 – 12:00
- Attire:* Casual, but no shorts and sleeveless shirt (for visit to pagoda and temple)
- Shopping:**
- Time:* 14:00 – 17:00

Transportation will be arranged from the hotel to shopping area in the Old Quarter. Shop in Hang Gai and neighbouring streets for silk, handicraft and souvenir of all kinds.

Vietnam

Country Information

The long S-shaped country offers a variety of natural settings with the Red River Delta in the north and the Mekong Delta in the south and a patchwork of brilliant green rice paddies along almost the entire coastal strip. Scattering along the coast are beautiful beaches, while inland there are soaring mountains, some of which are cloaked by dense, misty forests.

Vietnam also offers an opportunity to see a country of traditional charm and rare beauty rapidly opening up to the outside world. Despite its ongoing pressures of rapid economic development, the country has managed to preserve its rich civilisation and highly cultured society.

Geography

Located in the center of the Southeast Asia and on the Indochina peninsula, bordering with China, Laos and Cambodia, overlooking the East Sea and Pacific Ocean, Vietnam covers an area of 329,566 sq km with the coast line of 3,260 km.

History

The 4,000 – year history was first highlighted with the sophisticated Bronze Age Dong Son culture emerging around the 3rd century BC. After that, it was the countinous story of tenacious national resistance and uprisings against the Chinese conquest and rule for over 1,000 years.



Coming to the 20th century, under the leadership of the Communist Party and President Ho Chi Minh, the country declared its independence in 1945 and then marked the end of the French 100-year colony by the Dien Bien Phu victory in 1954. However, Vietnam was then divided into two zones under the Geneva Accords in 1954 which led to the formulation of the US-supported government in the South. The country only gained its final reunification on 30th April 1975 after a long and glorious national liberation war.

The following decades witnessed the nation's effort for socio-economic development with outstanding growth after the introduction of the Communist Party's Doi Moi (Reform) policy in late 1980s. Vietnam's GDP growth in recent years has been among the highest in the region and the country has become an attractive, reliable and stable destination for foreign investment.

Capital: Hanoi

This social, cultural and economic center of Vietnam has become one of the most beguiling cities in Asia. It is slow-paced and pleasant, with a lovely landscape of lakes, shaded boulevards, verdant public parks, colonial French houses and astounding modern skyscrapers.

Hanoi's enchanting Old Quarter is rich with over a thousand years of history. Surface from its thronged labyrinth to explore the city's lakes, pagodas, historical houses and strange preponderance of turtle imagery. The museums will help make sense of it all.

Many traditional handicrafts are also practiced in Hanoi including bronze molding, silver carving, lacquer, and embroidery.

Halong Bay

Magnificent Halong Bay, with its 3000 islands rising from the clear, emerald waters of the Gulf of Tonkin, is one of Vietnam's natural marvels. The tiny islands are dotted with innumerable beaches and grottoes created by the wind and waves. The most impressive of the grottoes is the Hang Dau Go, a huge cave of three chambers, while the Thien Cung Caves are also very impressive. The name Ha Long means "where the dragon descended into the sea", and refers to a legend about a dragon who created the bay and islands with its flailing tail. This unique bay is recognised as a World Natural Heritage by UNESCO.

The people

The 82-million population includes 56 ethnic peoples in Vietnam, with 84% ethnic Vietnamese (Kinh), 2% ethnic Chinese and members of the other 54 ethnolinguistic groups.



Culture

Religion:

The four great philosophies and religions have shaped the spiritual life of the Vietnamese people: Confucianism, Taoism, Buddhism, Christianity.

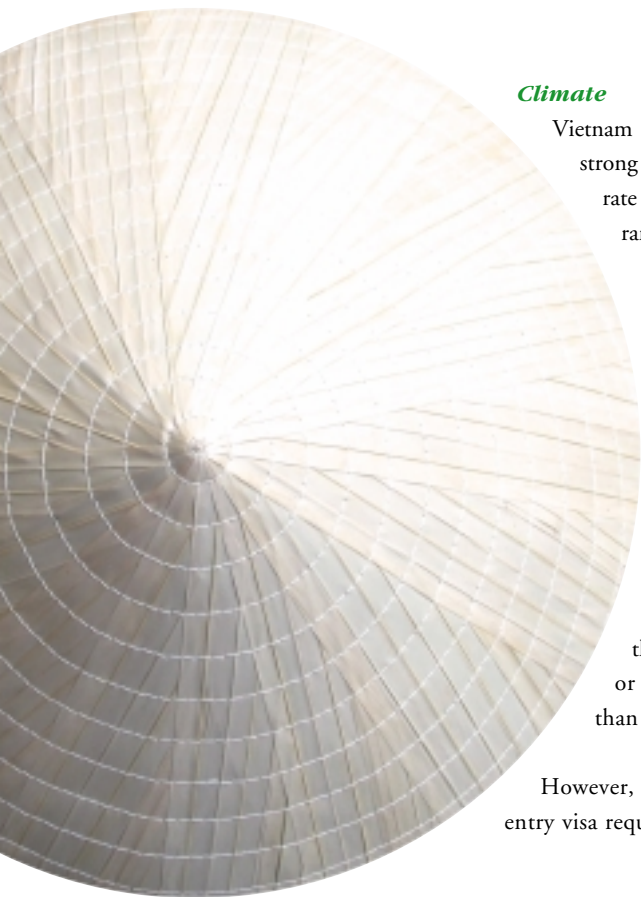
However, over the centuries, Confucianism, Taoism and Buddhism have melted with popular Chinese beliefs and ancient Vietnamese animism.

Languages

Vietnamese (Kinh) is the official language of the country although there are dialectic differences across Vietnam. There are dozens of different languages spoken by various ethnic minorities. The most widely spoken foreign languages in Vietnam is English. In addition, French, Russian and Chinese (Cantonese and Mandarin) can be understood, especially in major cities.

Cuisine

Vietnamese cuisine is especially varied with fantastic vegetarian and meat creations. Spring rolls, noodles (especially *Pho*) and steamed rice dumplings are popular snacks, and the ubiquitous soups include eel and vermicelli, shredded chicken and bitter soups. Fruit is abundant; some of the more unusual seasonal ones include green dragon fruit, jujube, longan, mangosteen, pomelo, three-seed cherry and rose apple.



Climate

Vietnam is located in both a tropical and a temperate zone, characterized by strong monsoon influences, but has a considerable amount of sun, a high rate of rainfall, and high humidity. The annual average temperature ranges from 22°C to 27°C.

During October and early November, the Northern part will be in late autumn and early winter with cool breeze, bright sunlight and clear sky during the day. During the day, the average temperature is 23 – 25 degree Celcius while the evening can be cooled down to 16 – 18 degree Celcius.

Entry Regulation

Nationals of Japan, Thailand, the Philippines, Malaysia, Singapore, Indonesia and Laos are exempt from entry visa, provided they hold valid tickets for their return journey to their port of origin or the next port of destination and their passports are valid for more than six (6) months upon arrival.

However, please check with your travel agent or Vietnamese Embassy on entry visa requirements.

What to wear

For the General meeting and Seminar: Business attires are requested

For the welcome reception and farewell dinner:

Formal attires are requested for gentlemen;

Formal attires or traditional costumes are requested for ladies;

For outdoor activities: T-shirt or light sweater is suitable. A light outer coat might be needed for the evening when the temperature decreases. For those who would like to join the Halong Bay tour, comfortable shoes or sandals will be suitable for a short walk up to the cave.

Currency: Vietnam Dong (VND)

Exchange rate: 1 USD is equivalent to around 15,750 VND

Foreign currency can be exchanged at banks, authorised exchange bureaus and hotel reception desks. The best rates are offered by the banks, but the exchange bureaus are generally more conveniently located and have longer opening hours.

Visa, MasterCard, American Express and JCB credit cards are accepted in the major cities and towns popular with tourists. Cash withdrawals from credit cards can also be conducted at ATMs.

Other information

Dialling Code: 84, Area code for Hanoi: 4

Electricity: 220V, 50Hz

Tipping: Major hotels charge 15% service charge to bills so there's no need to tip. However, leaving a small tip in other restaurants will be greatly appreciated by the staff.

Business hours

Government office hours are from 7.30AM to 4.30PM with lunch break usually from 11.30AM to 1PM, from Monday to Friday.

Banking hours are from 7.30AM or 8.00AM to 15.30PM, from Monday to Saturday morning.

Most shops are open from 8.00AM or 8.30AM to 9PM.

Airport in Hanoi

Noi Bai Airport is about 45 minute drive from the city center. It offers some but limited services such as souvenir shops, restaurants, banking service, postal service.

Airport taxi can be arranged outside the arrival lounge at around 20 USD. However, make sure that you are taking the authorised airport taxi, not private taxis. All hotels offer airport pickup at higher price.

Shopping

Enjoy walking in the Old Quarter of Hanoi and pick up some handicrafts (silk, embroidery, lacquer, etc..) that you might not find anywhere else. Bargaining is commonplace but should be engaged in with a smile and considered a form of social discourse rather than a matter of life and death.





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