



MEMORANDUM OF AGREEMENT

Between

Faculty of Economics Universitas Graha Nusantara Padangsidempuan, Indonesia

(Hereinafter referred to as "FE UGN Padangsidempuan")

And

HCMC University of Economics and Finance, Vietnam

(Hereinafter referred to as "UEF")

(Each party hereinafter referred to as a "Party" and collectively the "Parties")

This Memorandum of Agreement (MoA) is made between Faculty of Economics Universitas Graha Nusantara Padangsidempuan, domiciled at Jl. H.T. Rizal Nurdin Km. 5 Kel. Sihitang Kec. Padangsidempuan Tenggara, Kota Padangsidempuan, Sumatera Utara Postal Code 22733, Indonesia represented by Agusthalinda Nora, S.E., S.Pd., M.M. (dean) and HCMC University of Economics and Finance, domiciled at 141-145, Dien Bien Phu Street, Gia Din Ward, Ho Chi Minh City, Vietnam, represented by Dr. Do Huu Nguyen Loc (vice president).

1. Purpose of Agreement

The purpose of this MoA is to establish a framework for academic collaboration and exchange between FE UGN Padangsidempuan and UEF. This partnership aims to enhance international education, support joint research and publication, and create opportunities for academic and cultural exchange that benefit faculty, students, and staff of both Parties.

2. Areas of Collaboration

Both Parties agree to collaborate in the following areas:

- a) Development of joint academic programs and curriculum innovation.
- b) Exchange of students, faculty members, and researchers.

- c) Joint research projects and scholarly publications.
- d) Organization of academic events such as conferences, seminars, and workshops.
- e) Exploration of dual or joint-degree programs.
- f) Short-term study visits and internship opportunities.
- g) Community services
- h) The other areas of mutual interest

3. Exchange Provisions

The number of participants and nature of each activity will be determined through mutual agreement. Each party shall be responsible for the travel and living expenses of its own participants unless otherwise agreed. The host institution shall provide support in terms of logistics and access to academic resources where feasible.

4. Equal Treatment and Insurance

All participants shall be granted equal rights and responsibilities according to the host institution's policies. Participants are responsible for their own health insurance coverage during their stay.

5. Implementation and Review

Designated coordinators from both Parties shall jointly plan and evaluate the implementation of this MoA. Progress will be reviewed annually to assess outcomes and explore new opportunities.

6. Duration and Termination

This MoA shall be effective upon signing and remain in force for five (5) years. It will automatically renew for another five (5) years unless either party provides written notice of termination at least six (6) months before the expiration date. Termination can be initiated by either party with a six (6)-month prior written notice.

This MoA is made in two (2) original copies in English, with each party retaining one copy of equal legal validity.

Signed by



Agustinda Nora S.Pd., M.M.

Dean

Faculty of Economics Universitas Graha
Nusantara Padangsidimpuan, Indonesia

Date: 8 September 2025

Signed by

A handwritten signature in blue ink, consisting of a stylized 'D' followed by a series of loops and a final upward stroke.

Dr. Do Huu Nguyen Loc

Vice President

HCMC University of Economics and Finance,
Vietnam

Date: 8 September 2025