



# Understanding Your Credit Card



You are about to discover the exclusive privileges brought to you by HSBC Credit Cards. You'll have the freedom to live your life the way you want it. Whether it be shopping, dining, travelling or entertainment, get worldwide recognition from over 30 million establishments and receive special benefits and offers from merchants participating in the HSBC's *Home & Away* Privilege Programme. Moreover, you can enjoy a favorable interest-free payment period of up to 45 days.

## Understanding Your Credit Card

You are about to discover the exclusive privileges brought to you by HSBC Credit Cards. You'll have the freedom to live your life the way you want it, whether it be shopping, dining, traveling or entertainment.

**Your Credit Card number**  
This number is required for each transaction.

**Contact**  
Use this phone number to contact our 24/7 Customer Service.



**Worldwide acceptance**  
Your card is accepted at over 30 million locations around the world displaying the VISA logo.

**CVV2 Number**  
This number may be required when you make purchases over the phone and internet.

**Cash Advances**  
Withdraw cash from over 800,000 ATMs displaying VISA/PLUS logo.

# Using Your Credit Card

---



## Purchasing Goods and Services

### • At Outlets

Your Credit Card is currently accepted at over 30 million merchants worldwide wherever a Visa logo is displayed. Simply present your HSBC Visa Credit Card when making a purchase or receiving service(s) provided by a Visa merchant. The merchant will request you to sign a sales slip which contains details of your Credit Card and the amount to be billed to your Credit Card. Please check that the correct amount is printed on the sales slip before signing it.

After you sign the sales slip, the merchant will verify your signature against your Credit Card and return a copy of the slip along with your card. Please ensure the card returned to you is yours and not a card belonging to another person.

### • Online

HSBC Credit Card can be used for online purchases at merchants which accept Visa Credit Cards. To minimize the risk of your card information getting misused during the online purchase process, we recommend you for our SecurePay Service through HSBC Internet Banking.

## Accessing Cash

You can access cash with your Credit Card and your Personal Identification Number (PIN). Cash advances of up to VND16 million per day are subject to your available cash advance limit. Cash advances can be made:

- At any HSBC ATMs or Techcombank ATMs in Vietnam
- At any HSBC ATMs located worldwide
- At any ATM or any bank displaying the VISA logo

# Getting Rewards

---



## Rewards Points

This is a programme under which you earn reward points simply by using your Credit Card. For every VND 1,000 you spend, you will receive one reward point. Your accumulated points will be shown on your monthly Credit Card statement and can be redeemed for gifts or gift vouchers through our Internet Banking at [www.hsbc.com.vn/1/2/rewards](http://www.hsbc.com.vn/1/2/rewards).

You can donate your reward points to local charities which help to support disadvantaged children in Vietnam. This can make a difference to the lives of children cared for by two organisations: Thien An Orphanage in Can Tho, home to 50 orphans; and Thuan An Centre in Binh Duong, which takes care of 280 hearing- and verbally-impaired children. For every 10,000 points donated, a VND30,000 cash donation will be given to the charity of your choice. Visit "Charity" section of the Online Rewards Catalogue to view details of the charities and select the charity and donation option.

## *home & Away* Privilege Programme

HSBC's *home & Away* Privilege Programme brings you an exclusive range of special offers at 320 outlets in Vietnam and over 19,000 outlets in 40 countries worldwide. When using your HSBC Credit Card, you will receive instant discounts at selected outlets right at the spot, including shopping, entertainment, accommodation, travel, and more. To discover special offers and discounts, simply visit [www.hsbc.com.vn/home\\_away](http://www.hsbc.com.vn/home_away)

## Mileage Programme

Simply redeem your HSBC Rewards points for airline miles on our partner travel award programme Asia Miles™. With over 900 destinations to choose from, your accumulated miles can be redeemed for award tickets from 20 of our airline partners (including Vietnam Airlines, Cathay Pacific Airways and American Airlines) with many other lifestyle rewards. Let your HSBC Credit Card take you around the world for free by clicking [www.hsbc.com.vn/mileage](http://www.hsbc.com.vn/mileage)

# Managing Your Account

---



## Internet Banking

Through HSBC Internet Banking, you can access and manage your HSBC Credit Card accounts anytime anywhere. After registering online, you can

- View balance and monitor transactions of your HSBC Credit Card and bank accounts at your convenience
- Make payments from your HSBC accounts easily and securely, 24/7
- Download and print out your monthly statement
- Manage your reward points and redemption
- Register for HSBC's secure online payment service (SecurePay)

Our Internet Banking is free, safe, simple and convenient. Simply register by following the 3 steps below:

1. Go to [www.hsbc.com.vn](http://www.hsbc.com.vn) and click on the "registration" button.
2. Create your HSBC Internet Banking account
3. Select your accounts to be linked to HSBC Internet Banking

Security Device for accessing Internet Banking will be delivered to you shortly after registration.

## PhoneBanking

HSBC PhoneBanking Service is convenient, reliable and one of the easiest ways to know your account information 24 hours a day, 7 days a week

**Through PhoneBanking, you will be able to:**

- Check your card account balance and recent transactions
- Transfer funds from your current or saving account at HSBC to your Credit Card account
- Request ATM PIN of your Credit Card
- Change Phone PIN
- Manage reward points and redemption
- Activate your new Credit Card
- Our PhoneBanking Service at (84 8) 37 247 247 is free and no registration is required

## ATM

You can check the status and balance of your Credit Card account and other HSBC accounts at HSBC ATMs using your card and PIN

# Payments

---



## Payment Amount

You may (i) settle your Credit Card account in full each month, (ii) pay the minimum amount due, or (iii) pay any amount ranging from the minimum amount due to the total amount due any time on or before the payment due date. Should you opt for paying less than the total amount due, the remaining amount due is carried forward to the next billing period and a finance charge will be applied.

## Payment options

A Credit Card statement clearly listing the transactions you made during the previous month and the amount you should pay will be mailed to you every month. To ensure that you spend as little time as possible on paying bills, we offer you a variety of payment options. Simply choose the one that suits you best.

### • Auto Debit

Make your card payment (for either the minimum amount due or the total amount due) directly by debiting your HSBC bank account every month. Simply fill out the Direct Debit Authorization form and mail it back to us. A confirmation letter will be sent to you when the service is successfully set up.

### • Transfer Funds

You may transfer funds from your HSBC account(s) to your Credit Card account through one of the following services:

- HSBC Internet Banking at [www.hsbc.com.vn](http://www.hsbc.com.vn)
- HSBC PhoneBanking at (84 8) 37 247 247
- HSBC ATMs or techcombank ATMs in Vietnam.

### • Cash Payment Techcombank

You can make a cash payment to settle your Credit Card account at any HSBC branch during our service hours on weekdays.

# Monthly statement

## 1 Statement Date

This is the date your monthly statement was generated.

## 2 Payment Due Date

The date by which your payment (at least the minimum amount due) must be made to avoid charges.

## 3 Statement Balance

The amount in which all transactions of the month are recorded together with the unpaid balance from the previous month. All foreign currency transactions will be converted to Vietnam Dong.

## 4 Minimum Payment

Minimum amount you are required to pay.

## 5 Transaction Date

The date when the transaction was made.

## 6 Post Date

The date the transaction was posted to your card account.

## 7 Description of Transaction


This section provides details of all payments, purchases, cash advances, and credits made during the statement period.

## 8 Amount

This lists the transaction amount against each payment, purchase, cash advance or credit. All foreign currency transactions will be converted to Vietnam Dong.

## 9 Reward Points Programme

This section provides the total amount of reward points earned in the month, total reward points balance by the end of the month and rewards points to be expired by the expiry dates.



**HSBC**

HSBC Bank (Vietnam) Ltd.  
235 Dong Khoi Street, District 1  
Ho Chi Minh City, Vietnam

Ngân hàng TNHH một thành viên HSBC (Việt Nam)  
235 Đường Đồng Khởi, Q.1  
Tp. Hồ Chí Minh, Việt Nam

**Bảng sao kê giao dịch thẻ tín dụng / Credit Card Statement**

D3-20071130-0009-00031-S010/02-07 Page 2

<b>Tên chủ thẻ</b> <i>Cardholder name</i>  NGUYEN DUY HUNG	<b>Số thẻ / Loại thẻ</b> <i>Card number / Card type</i>  4450 9300 xxxx 1234 VISA CLASSIC
---	---

<b>Ngày lập bảng</b> <i>Statement date</i>	20/03/2008	<b>Dư nợ tháng trước</b> <i>Last month balance</i>	VND 3,500,000
<b>Vui lòng thanh toán trước</b> <i>Payment due date</i>	05/04/2008	<b>Dư nợ cuối kỳ</b> <i>Statement balance</i>	VND 60,000,000
		<b>Thanh toán tối thiểu</b> <i>Minimum payment</i>	VND 3,000,000

**Chương Trình Điểm Thưởng / Reward Points Programme**

<b>Số điểm tích lũy được tháng này</b> <i>Additional points for this month</i>	16,000	<b>Số điểm sẽ hết hạn ngày 30/09/2011</b> <i>Points expiring in 30/09/2011</i>	110,000 CR
<b>Số điểm còn lại</b> <i>Points closing balance</i>	21,500	<b>Số điểm sẽ hết hạn ngày 30/09/2012</b> <i>Points expiring in 30/09/2012</i>	60,000 CR

Ngày giao dịch <i>Transaction date</i>	Ngày hệ thống <i>Post date</i>	Chi tiết <i>Description of transaction</i>	Số tiền (VND) <i>Amount (VND)</i>
		<b>4450 9300 xxxx 1234</b> NGUYEN DUY HUNG Your Credit Limit: VND90,000,000	
		<b>ACCOUNT BALANCE AS IN LAST STATEMENT</b>	30,000,000
		PAYMENT RECEIVED – THANK YOU	20,500,000 CR
03/02	05/09	Sea World – Orland, FI USD 185.00	3,000,000
12/02	01/09	Disney World Magic Kingdom - Orlando, FI USD 25.00	405,000
22/02	02/09	La Bonne Maman – Orland, FI USD 370.00	6,000,000
03/03	01/09	Planet Ocean - Orlando, FI USD 25.00	405,000
		Premium Coffee Dong khoi, Q.1	50,000
		<b>YOUR SPEND FOR THIS MONTH</b>	19,360,000
		<b>STATEMENT BALANCE</b>	19,360,000

**PHIẾU THANH TOÁN THẺ TÍN DỤNG HSBC / HSBC CREDIT CARD PAYMENT SLIP**

NGUYEN DUY HUNG  
1179D DUONG XUAN THUY,  
QUAN 2, TP. HO CHI MINH

Ngày Date: / /

Tiền mặt Cash   
  Chuyển khoản Transfer   
 Số tài khoản Account no.

Số tiền bằng số (VND) Currency and amount (VND)

Số tiền bằng chữ Amount in words

Số thẻ / Loại thẻ <i>Card number / Card type</i>	Ngày lập bảng <i>Statement date</i>	Vui lòng thanh toán trước <i>Payment due date</i>	Dư nợ cuối kỳ <i>Statement balance</i>	Thanh toán tối thiểu <i>Minimum payment</i>
4450 9300 xxxx 1234	20/03/2008	05/04/2008	60,000,000	3,000,000

Chữ ký và Họ tên khách hàng / Customer Signature and Full Name

Phần dành riêng cho Ngân hàng / For Bank Use Only

SUP/MGR'S signature    VCAR signature

WSID    Deal no.

Vui lòng cắt và gửi lại phiếu thông tin trên đây khi thanh toán thẻ tại quầy. Thẻ sẽ bị ngưng hoạt động nếu Quý khách không thanh toán trước ngày đáo hạn.  
Please detach and enclose this portion of your statement if you settle your payment over the counter. To avoid suspension of your card facility, please ensure that payment is made promptly before due date.

# Change of address



## ĐƠN ĐĂNG KÝ THAY ĐỔI ĐỊA CHỈ HOẶC THÔNG TIN CÁ NHÂN CHANGE OF ADDRESS AND/OR PERSONAL INFORMATION INSTRUCTIONS FORM

LƯU Ý: 1. Xin đánh dấu (  ) vào ô thích hợp  
NOTE: Please tick (  ) where applicable

- Thông tin cá nhân/ thay đổi địa chỉ mới của quý khách sẽ được Ngân Hàng cập nhật trong vòng 5 ngày làm việc.  
Please allow 5 working days from the date of receipt of this instruction for the department(s) concerned to update their records.
- Ngân hàng sẽ gửi hoá đơn, thông báo hoặc thư tư về địa chỉ mới của quý khách đã được Ngân Hàng cập nhật.  
All correspondence, statements, demands, notices or other documentation will be sent to you at your new address when the records have been updated.
- Trong trường hợp thay đổi thông tin của tài khoản chung, xin quý khách có liên quan đến tài khoản chung vui lòng ký vào khung chữ ký.  
If the change(s) involve any joint account(s) which require joint signature, all concerned parties must sign.

### Thông Tin Cá Nhân / Customer Information

Họ và Tên (Ghi bằng Chữ In Hoa. Đối với tài khoản chung, xin quý khách vui lòng điền đầy đủ họ tên của người thay đổi địa chỉ hoặc thông tin cá nhân)  
Full Name (In Block Letters. For joint accounts, please state the full name of the person to whom the following information is related)

\_\_\_\_\_

Chi Tiết Giấy Tờ Tuyền Thân / Identity Documents Details

Xin Quý Khách điền đầy đủ thông tin Giấy Tờ Tuyền Thân đã đăng ký với Ngân Hàng / Please write down all Identity Document Numbers recorded with the Bank

Số CMND Identity Card No. \_\_\_\_\_  Số hộ chiếu Passport No. \_\_\_\_\_  Khác Others. \_\_\_\_\_

### Chi Tiết Thông Tin Được Thay Đổi / Details Of Changes

(Xin quý khách chỉ điền những thông tin cần thay đổi / Please complete only those details to be changed)

#### Địa Chỉ Gửi Thư Mới / New Correspondence Address

Nhà / Residence \_\_\_\_\_

Công ty / Company \_\_\_\_\_

Khác / Others \_\_\_\_\_

#### Thông Tin Cá Nhân / Customer information

Số Điện Thoại Mới / New Telephone Number

Nhà / Residence \_\_\_\_\_  Công ty / Company \_\_\_\_\_

Di động / Mobile phone \_\_\_\_\_  Khác / Others \_\_\_\_\_

Chi Tiết Mới về Giấy Tờ Tuyền Thân / New Identity Documents Details

Hộ Chiếu / Passport \_\_\_\_\_ Nơi Cấp / Issuing Country \_\_\_\_\_

Số CMND / Identity No. \_\_\_\_\_ Khác / Others \_\_\_\_\_

Tên Công Ty Mới/ Chức Danh / Name of New Employer and Occupation

Tên Công Ty / Name of Employer \_\_\_\_\_ Chức Danh / Occupation \_\_\_\_\_

Khác / Other \_\_\_\_\_

#### Ngày Hiệu Lực của Yêu Cầu / Effective Date of Change

Ngay lập tức / With Immediate Effect  Từ / From \_\_\_\_\_

#### Chi Tiết Số Tài Khoản/ Thẻ / Account/ Credit Card Details

Ngân hàng sẽ cập nhật những thông tin thay đổi đối với (những) tài khoản/tiền ích sau đây của quý khách.  
Please update the change(s) to the records of the following account(s)/facility(ies) at Bank.

Tất cả tài khoản (  cá nhân/  tài khoản chung) sẽ được cập nhật theo Chứng Từ Cá Nhân được ghi ở trên  
All personal (  sole/  joint accounts) maintained in your bank under the Identity Documents Number(s) detailed over.

Chỉ thay đổi tài khoản sau / The following specified only account(s):

Tài khoản thẻ tín dụng / Credit Card Account \_\_\_\_\_

Tài khoản An lợi / Flexible Deposit Account \_\_\_\_\_

Tài khoản Vãng lai / Current Account \_\_\_\_\_

\_\_\_\_\_

Chữ Ký Có Thẩm Quyền / Authorized Signature(s)

S.V.

Ngày / Date

#### Dành Riêng Cho Ngân Hàng / For Bank Use Only

Staff name and position \_\_\_\_\_

Data capture staff \_\_\_\_\_ Approver \_\_\_\_\_

Approved date \_\_\_\_\_ Branch chop \_\_\_\_\_

# Protect your card

---



## Steps To Keep Your Card Safe

- Sign your card on the signature panel as soon as you receive it
- Keep a note of your card number and file it in a safe place, separately from your card
- Keep your card in a secure place, and treat it as if it were cash
- Don't forget to take your card from the ATM after use
- Always complete the "total amount" on the sales slip with a currency sign before the number and don't leave space for extra figures
- Make sure your card is returned to you promptly after transactions
- Keep the copy of your sales slips and check them against your monthly statements

## Security of your PIN

- Never keep a record of your Personal Identification Number (PIN). Instead, memorize it
- Do not let anyone use your card and do not disclose your PIN to anyone
- Don't choose obvious numbers for your PIN, such as ID card number or date of birth
- For extra security, change your PIN regularly at any HSBC ATM
- Make sure your PIN is protected from view when you use an ATM or any other electronic payment terminals. If you think someone has seen or knows your PIN, change it immediately

# Lost card handling

---

If your card has been lost or stolen, or if your PIN is disclosed to a third party, please report the incident immediately by calling our 24/7 Customer Service Hotline at (84 8) 37 247 247. If you are traveling overseas, please inform the nearest Visa centre as soon as possible. Please note that you are liable for all amounts debited to your Credit Card as a result of the unauthorized use of your card/PIN until you report loss, theft or disclosure of your card or PIN. If your card/PIN which has been reported lost or stolen is recovered, it must not be used again. Cut it up and return it to us.

# SecurePay (Verified by VISA) for Online Purchases via Online Purchases

---

HSBC's Verified by Visa provides extra security and peace of mind when shopping online with HSBC Credit Card

## How it works?

- Create your password and personal message for SecurePay
- Shop online at participating merchants and pay with your HSBC Credit Card
- Verify that the authentication screen is genuine by checking that the personal message is the one you created at the time of registration.
- Enter your password to authenticate the transaction, and complete your online purchase
- This service is available at no additional cost. To register, all you need is your username, password from HSBC Internet Banking at [www.hsbc.com.vn](http://www.hsbc.com.vn)

# Supplementary Card

---



Your loved ones are an important part of your life. Now you can bring them the privileges you're enjoying by issuing them an HSBC Supplementary card. The credit limit will be shared between the Primary and Supplementary cardholder(s). However, the monthly statement will list individual card expenditures. A Supplementary application form is enclosed in this welcome package if you wish to apply for one. For further application details, please call our 24/7 Customer Service Hotline at (84 8) 37 247 247.

24/7 Customer Service Hotline  
**(84 8) 37 247 247**  
[www.hsbc.com.vn](http://www.hsbc.com.vn)