

I (the "Borrower") would like to apply for Personal Instalment Loan under HSBC Consumer Credit Program (the "Loan") in Vietnamese Dong ("VND") with the details as follows:

Referrer's Full Name _____

Reference Number _____

Notes:

- Please fill in ALL required information. Mark in suitable field(s) and mark "N/A" for not applicable fields.

For Bank Use Only	
Customer Number	Authorised signature
Account Number	
RM Name / Code	

Personal information

Full Name Male Female

Former or Other Name (if any) _____ Date of Birth / / (dd/mm/yyyy)

Identity Card _____ Place issued _____ Date issued / / (dd/mm/yyyy)

Nationality _____ Residence status: Resident Non-resident

Education Grade 1-5 Grade 6-9 Grade 10-12 Vocational Degree College/University Post Graduate

Marital Status: Single Married Divorced Others _____ (Please specify)

No. Of Dependants No. Of Children

Type of Current Residence: Owned Partially Owned Mortgage Parents' house Rented Others _____ (Please specify)

Registered Address _____ District _____ City/Province _____ Current Home Phone No. _____

Residential Address _____ District _____ City/Province _____ Current Home Phone No. _____

Permanent Address (if different from above Residential Address) _____ District _____ City/Province _____ Current Home Phone No. _____

Years and Months at Residential Address

years months Mobile Phone/Pager No. _____ E-mail Address _____

Spouse's full name _____ Spouse's occupation _____ Spouse's contact number _____

Account details

Type of account: Savings

Account Currency of Account: VND

Details of the loan

Loan amount: (Minimum VND50 million Maximum VND250 million or any other lower amount as approved by the Bank) _____

Loan purpose House renovation House construction Medical/ Education Means of Transportation
 Personal expenditure Travel Other purpose _____

Tenor: 12 months 18 months 24 months 30 months 36 months 42 months 48 months

Occupation

Employment Status: Full-time Employed Part-time Employed Self Employed Student Retired Homemaker
 Others _____ (Please specify)

Name of Current Company _____ Tax code _____

Address of Current Company _____ District _____ City-Province _____

Office Tel No. _____ Ext. _____ Years and Months of Service years months

Company type: State-owned Wholly foreign owned/Joint Venture Joint-stock Limited Partnership/Sole
 Others _____ (Please specify)

Industry of current company: Agribusiness Construction Food & Beverage Transportation Real Estate Telecommunication
 Textile/Garment Finance/Banking Tourism/Restaurant/Hotel Others _____ (Please specify)

Current Position: Clerk Officer Supervisor/Manager Business Owner Managing Director/Senior Management

Occupation code: HR/Administrator Marketing/PR IT Accountant Sales
 Engineer Teacher Other/Please specify _____

Type of contract: Definite _____ (months) Indefinite

Source of Income: Salary only Base salary and commission Commission only

Monthly basic salary (VND) _____

Monthly bonus/Allowances/Others (VND) _____

Total (VND) _____

Name of Previous Company _____

Years and Months of Previous Company

____ years ____ months

Previous Position: Clerk Officer Supervisor/Manager Business Owner Managing Director/Senior Management

Customer's Other Businesses

Name of Business _____

Industry _____

Country of incorporation/ major operation _____

Position _____

My Financial References

Loan (personal, car, home, etc.) at other Banks:

Bank/Finance Company	Loan amount	Loan term	Type of Facility	Outstanding amount	Monthly Repayment (VND)
1. _____	_____	_____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____	_____
2. _____	_____	_____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____	_____

Credit Card(s) at other Bank(s)

Bank	Type of Credit Card	Credit Limit (VND)
1. _____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____
2. _____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____

Overdraft at other Banks:

Bank	Type of Overdraft	Overdraft amount (VND)
1. _____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____
2. _____	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	_____

Contact details of a relative not living in the same residence with the Borrower

(Please fill in full name, address, contact number)

Full name _____

Relationship: Father Mother Brother/Sister Other _____

Home address _____

Mobile phone _____ Home phone _____ Office Tel _____

Mailing Instruction

Please send the monthly bank statement and other relevant correspondences issued by the Bank from account opening date to one of following addresses:

Residential Address

Company Address as set forth in Occupation Section above (Please provide proof showing the address of the current company such as: Labor contract, Business License etc...)

Debit Card

Name as desired on the card (must be in accordance to ID/Passport, maximum 19 letters including spaces)

Primary account

Secondary account #1

Secondary account #2

Note: One debit card could be linked to one primary account and maximum 2 secondary accounts. The primary account must be VND account. The secondary accounts would be linked only for ATM usage.

Other Services

PhoneBanking

All accounts

Following account(s) - -

InternetBanking

- -

Applicant's signature

Please register yourself after receiving your Debit Card / PhoneBanking number

I / We would like to receive information or advertising of any HSBC product / service via email, text messages or other channels. Yes No

Supporting documents attached to Application Form (01 copy)

- Employment confirmation letter by the current company *(for employees having working duration of more than one year)*
- Identity card *(Notarised copy or original presented to the Bank for verification, of which the period does not exceed 15 years from the date of issue, information and images can still be seen)*
- Family record book: *(Notarised copy or original presented to the Bank for verification)*
- Where the current address is not as same as the address in family record book: Family Record Book and KT3 *(Notarised copy or original presented to the Bank for verification purpose)* or certificate of temporary residence at current address *(original, certified by local authority for a period of 01 month)*
- Signed labour contract with a term of more than 1 year *(copy)* or a written confirmation of title, working period and salary *(original)*
- Bank statement reflecting the most recent 03 month salary if your source of income is from salary only and bank statement showing the last 6 months salary if your source of income is from base salary + commission or from commission only *(original)*
- Telephone invoice of the CURRENT residential address of the latest month *(or electricity / water bill, etc.)*

Confirmation

I hereby confirm that all information provided in this application form is true, accurate and declared by myself and that no information is intentionally concealed upon filling in this form. I, by signing this application form, acknowledge that I have received, read and understood the relevant terms and conditions, including without limitation to the General Terms And Conditions for account operation; Debit Card Terms and Conditions; PhoneBanking Terms and Conditions; Internet Banking Terms and Conditions and the Terms and Conditions of this Loan (provided in the next page); and the tariff issued by HSBC Bank (Vietnam) Ltd. ("the Bank"). I further agree that this application form (upon the Bank's approval) together with Terms and Conditions of the Loan shall constitute a binding contract. I fully understand my rights, obligations and responsibilities under these terms and conditions and agree that such terms and conditions as well as the tariff issued by the Bank may be amended from time to time.

I understand and agree that my total loan amount will be computed based on my monthly income as indicated in the income documents and will be subject to my aggregate maximum credit limit with the Bank for all unsecured facilities. Notwithstanding the above, the total loan amount will be determined by the Bank at its absolute discretion. I also agree that I will be deemed to have acknowledged receipt of the loan and its tenor when the approved loan amount is credited to my savings/ current account opened at the Bank.

In confirming this Application, please inform the Bank if you have any relationship in any form with any member of the Board of Directors, officer or staff (including that of The Hong Kong and Shanghai Banking Corporation Limited and its branches). If the Bank receives no confirmation from you in this regards, we shall assume that you do not have such relationship. We also require that if such relationship arises after having confirmed this Application Form, you shall immediately serve us a written notice in a form satisfactory to the Bank which shall be provided to you upon your request.

I confirm that my signature below is also the specimen signature that the Bank shall use to verify my instruction(s) to the Bank.



Full name and signature of the Borrower

Date of application

- Notes:**
- The Bank shall NOT approve the loan application file if all required information is NOT fully filled in and required documents are not provided.
 - The Bank shall NOT return any loan application file which is rejected.
 - You shall NOT be required to pay any service charge to any individual or organisation when participating in the Consumer Credit Program of the Bank.

For the Bank use only

Account No

Terms & conditions

Subject to the Application Form, these Terms and Conditions (as may be amended from time to time and binding the borrower upon notice) shall be applied to the Loan. The Bank shall reserve the right to refuse this Application Form without giving any reason.

This Loan is also subject to the Bank's review at any time and is subject to the Bank's overriding right (regardless of whether it may breach these Terms and Conditions or other Terms and Conditions) to, subject to one (01) day prior written notice to the Borrower, require full repayment on demand, reduce or cancel this Loan without any obligation to provide any reason or demonstrate such measures.

1. Disbursement:

1.1 The Loan shall be available for a one-off withdrawal from the date on which this Application is approved by the Bank.

1.2 The Bank's reports in respect of amount(s) of the Loan disbursed shall be conclusive evidence binding upon the Borrower against the amount(s) of the Loan has been disbursed from time to time.

2. Repayment:

2.1 The Borrower hereby undertakes to repay the Bank upon its first demand all the amounts due and payable and interest calculated thereon as well as any other fees which may be applied to the Loan at any time in accordance with regulations of the Bank and current regulations.

2.2 The repayment shall be made in Vietnamese Dong or in a foreign currency, subject to the applicable laws of Vietnam, at the exchange rate announced by the Bank on repayment date.

2.3 Principal and interest of the Loan shall be paid on a monthly basis commencing from one (01) month after the disbursement date by way of debiting the deposit account of the Borrower opened at the Bank until the Loan (both principal and interest) is repaid in full.

2.4 The Borrower shall open and maintain an account with the Bank (the "Account") for the purpose of repaying the Loan until the Loan is repaid in full. The Borrower hereby authorises the Bank to automatically debit the Account maintained at the Bank for payment of principal and interest of the Loan a monthly basis commencing one month from the disbursement date with an amount as agreed between the Bank and the Borrower until the Loan is repaid in full.

2.5 All payments to be made by the Borrower to the Bank shall be made free and clear of and without deduction, claim, withholding or condition of any forms, unless the Borrower is required by applicable laws to make such deduction, claim, withholding or condition, in which case the sum payable by the Borrower shall be increased to the extent necessary to ensure that the Bank receives a sum net of any deduction, claim, withholding or condition equal to the sum which it would have received had no such deduction, claim, withholding or condition been made.

2.6 Any prepayment shall only be made where the entire outstanding Loan (both the principal and interest) shall be prepaid once in full and subject to the approval of the Bank on the prepayment date.

3. Interest and fees:

3.1 The rate of interest on the Loan shall be _____% per annum (the "Interest") or any other interest rate determined by the Bank at its sole discretion from time to time, and the interest shall be debited against the Account of the Borrower opened with the Bank together with any tax calculated thereon. Interest rate shall be calculated on the basis of a year of 360 days.

3.2 Interest shall be accrued on a daily basis, calculated based on the reducing balance basis and the Bank shall be entitled to monthly debit against the Account of the Borrower on a date which is one (01) month from the disbursement date, or other dates as determined by the Bank at its discretion. In case the periodic date of Repayment Installment or Repayment Installment of Principal and Interest falls on weekend or public holiday according to Vietnamese law and the Bank's regulation, the repayment date will be the next working day.

3.3 Default interest which is equal to 150% of the applicable interest rate shall be calculated on the installment amount from the due date up to the date of actual payment.

3.4 In the event that PIL applicant prepays the Loan, an early repayment fee of 3% of the outstanding balance shall be charged to the applicant.

4. Notice:

Any complaint, claim, notification or notice relating to the Loan that the Bank may wish to send to the Borrower shall be deemed to have been duly delivered to the Borrower if it is sent in writing or via registered letter to the latest address of the Borrower provided to the Bank. Notice for changes in interest rates may also be given by posting on boards at any of the Bank's office. The Borrower undertakes that he/she shall immediately inform the Bank of any changes in his/her status and/or information provided in this Application Form.

5. Bank Statements:

5.1 The Borrower acknowledges that in case he/she does not receive any bank statement at any certain time, he/she shall take full and sole responsibility for requesting the Bank to send such bank statement.

5.2 The Borrower undertakes to carefully check all the bank statements received from the Bank. Within 30 days from the date of sending a bank statement to the Borrower's address as registered with the Bank, if the Borrower has no objection, the balance recorded at such bank statement shall be deemed accurate and the Borrower's failure to make any response shall be deemed as the Borrower has confirmed the accuracy of the account and he/she shall not make any claim in respect of any such bank statement.

6. Security:

6.1 The Bank agrees to make available the Loan to the Borrower on an unsecured basis. However, where there is any material adverse change on the financial conditions of the Borrower (which shall be determined by the Bank at its discretion), or where the Loan is required by applicable law to be secured or where the Bank so requires, the Bank may apply a higher interest rate to the outstanding amount of the Loan.

6.2 The Borrower also undertakes to provide assets as security for the Loan in the event that his/her income is insufficient for repayment of the Loan in line with the amount and monthly schedule as agreed in this Application Form.

6.3 The Bank reserves the right to require the Borrower to repay the Loan prior to its maturity if the Borrower is unable to provide assets to secure such Loan.

7. Deduction and indemnity :

7.1 The Borrower also agrees that the Bank shall be entitled to enforce (or exercise a similar rights) any of the the asset of the Borrower, which are kept and controlled by the Bank, and the Bank may, at any time, exercise such rights and, without giving any prior notice, is entitled to combine and consolidate all or any accounts held in the name of the Borrower regardless of his position, and/or deduct any over-withdrawn assets to all or any amounts of money, whether in the deposit account, savings account or escrow account and in any currency that the Bank may, at any time, hold in the Borrower's account at any office of the Bank.

7.2 The Borrower undertakes to indemnify the Bank against all fees incurred due to the Borrower's failure to comply with these Terms and Conditions, including legal fees and contingent fees relating to this Loan.

8. Deceased Borrower:

The Borrower undertakes that if he/she dies before the Loan has been paid in full, or he/she is totally unable to work due to an accident, or no longer resides in Vietnam, the repayment obligation shall be assumed by his legally inheritors or receivers or authorised persons. Any payment made by any of such persons shall be deducted from the outstanding amount of the Loan.

9. No waiver

No delay or failure by the Bank to exercise or enforce (in whole or in part) any right or remedy under these Terms and Conditions shall reduce such right or remedy of the Bank and operate as a waiver thereof.

10. Governing law and dispute resolution:

These Terms and Conditions shall be governed by and construed in accordance with the laws of Vietnam and any dispute arising out of or in connection with such Terms and Conditions shall be submitted to a Vietnam court of competent jurisdiction for resolution, provided always that the Bank shall, if necessary, be entitled to take legal proceedings at courts or any tribunals of any other jurisdictions as the Bank may deem fit, and in such case, laws applicable to such courts shall prevail and the Borrower agrees to be subject to the jurisdiction of such courts and governed by such other laws.

11. Disclosure:

To the maximum extent permitted by applicable laws, the Customer hereby requests the Bank to, and agrees that the Bank may, collect, use, disclose, transfer and/or exchange various information and personal data relating to the Customer (the *Data*) to or with such persons or organisations as the Bank may consider necessary for whatever purposes including relevant authorities in Vietnam or abroad and any service provider, any third party, any business which the Bank engages during its course of business.

Notice of any changes in respect of the Terms and Conditions shall be performed in any manner until such Terms and Conditions are amended and updated: (1) Notice boards at the Bank's offices including Transaction Center, branches and transaction offices; (2) Bank statements; (3) Mailing; (4) Fees Quotation.

For Bank Use Only

Prepared by		Approved and accepted For and on behalf of the Bank	
Signature		Approved amount _____	
Date _____		Loan tenor _____	
		Signature	
		Date _____	
Name _____		Name _____	
Job Title	Branch/Department	Jop Title	Branch/Department

Documents enclosed to the account opening form

ID Card _____ Documents specifying the address for mailing