

Dear Valued Customer,

Firstly, we would like to thank you for choosing HSBC for your banking needs.

In a continuing effort to reduce our paper and energy output and in line with the HSBC Climate Partnership, we will stop sending bank statements during periods of account inactivity.

This means that if there has been no transaction in your account during the statement month, there will be no statement provided for *that* period. When you perform a transaction, your statement will resume with all activities recorded.

Example: for a customer with a statement date on the 15th of each month.

Action	Result
No transactions between 15 June and 15 July	No statement will be sent for that cycle
Perform a transaction on 20 July	Your statement will resume and will be sent at the end of the cycle

If you would like to **view your banking transactions in real time**, please sign up for HSBC's award winning* Internet Banking by going to www.hsbc.com.vn and clicking the Register button on the right hand side. This is a free service.

You can also check your recent account activities at any of the over 150 HSBC ATMs countrywide (up to date locations available at www.hsbc.com.vn/locations).

Please contact us to update your email address which will enable HSBC to communicate electronically and further save paper. We thank you for your support in this valuable initiative and look forward to being of assistance to you in the future.

If you would like to know more, please contact our 24/7 Customer Service Hotline at **(84 8) 37 247 247**.

Sincerely,



Lyndsay Rajah
Head of Personal Financial Services

* HSBC won the 2009 Global Finance award for Best Consumer Internet Banking in Vietnam.