



## **SUMMARY OF CHANGES ON CREDIT CARD CARDHOLDER AGREEMENT**

*(The amendment listed below shall be effective as of 30/03/2020)*

**This amendment is applied for:**

- Credit Card Cardholder Agreement applied for HSBC Visa Platinum, Visa Cash Back, Visa Classic Credit Card
- HSBC Premier World Mastercard® Credit Card Cardholder Agreement

<b>The previous Credit Card Cardholder Agreement</b>	<b>The Credit Card Cardholder Agreement effective on 30/03/2020</b>
None	1.4 Cardholder agree that the Bank, to the best of its knowledge, has the right to seize or cancel the Credit Card in the following situations: <ul style="list-style-type: none"><li>▪ it is a fake card;</li><li>▪ the Credit Card is illegally used;</li><li>▪ to facilitate investigation of and dealing with crime in accordance with law;</li><li>▪ as provided in clause 10 of the Cardholder Agreement.</li></ul>
2.1 Each Card is assigned a credit limit that applies to both purchase and cash advance transactions ('the Card Transaction'). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. For your own credit limit, please refer to the Bank's approval for your credit card application and your card statement. Cardholder agrees that the Bank may at its discretion allow for any Card Transaction exceeding the credit limit or cash limit, or reduce/increase these limits according to the result of its credit risk assessment of you or the Card Account, only with a prior notice to you as required by law.	2.1 Each Card is assigned a credit limit that applies to both purchase and cash advance transactions ('the Card Transaction'). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. For your own credit limit, please refer to the Bank's approval for your credit card application and your card statement. Cardholder agrees that the Bank may at its discretion allow for any Card Transaction exceeding the credit limit or cash limit, or reduce/increase these limits according to the result of its credit risk assessment of you or the Card Account, only with a prior notice to you if required by law. <b>The amount of oversea cash withdrawal limit is specified at the Bank's website: <a href="http://www.hsbc.com.vn">www.hsbc.com.vn</a>.</b>
None	3.4 The Bank rejects any Card Transaction if the Bank, to the best of its knowledge, considers such Card Transaction is not in compliance with the Vietnamese laws.

11. The results of the investigation will be advised to the cardholder within 60 days from the Dispute Transaction Date.

11.1 The results of the investigation will be advised to the cardholder within 60 days from the Dispute Transaction Date. **In the event the 60 days period is expired and the causes or default of any parties remain unidentified, the Bank and Cardholder shall, within the next 15 working days (or any other time limits provided by laws from time to time), discuss to agree for a solution. If the parties fail to reach an agreement or any party does not agree with the process for handling of requests for query or complain, the dispute shall be settled in accordance with applicable regulations.**

11.2 If there are signs of crime as per under Vietnam Criminal Law (as reasonably assessed by the Bank): The Bank shall report the case to competent authorities as per under Vietnam Criminal Procedure Law and, concurrently, inform Cardholder the status of handling of requests for query or complain. The handling of such request shall be performed by the competent authorities. In case the competent authorities determine that there is no criminal factors and notify the Bank of the same, the Bank and Cardholder shall, within the next 15 Working Days (or any other time limits provided by laws from time to time) from the notification date by the competent authorities, discuss to agree for a solution as similarly as stated in Point 11.1 above.