



TELEGRAPHIC TRANSFER TERMS AND CONDITIONS

1. In the absence of any specific instructions to the contrary, the Telegraphic Transfer will be affected in the currency of the country in which payment is to be made.
2. The Bank reserves the right to draw this Telegraphic Transfer in a different place from that specified by the Remitter if operational circumstances so requires.
3. Telegraphic Transfer is to be dispatched entirely at the Remitter's own risk, the Bank will not be responsible for mail service failure if is dispatched on behalf of the Remitter.
4. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall affect the remittance on the basis of provisional exchange rate, which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited/credited (as the case may be) to the Remitter's account.
5. Customer hereby undertakes that all required permissions and authorizations have been obtained and that the Bank may debit Customer's account(s) with the amount of any liabilities, cost and losses arising from any breach of this undertaking.
6. In the event that supporting documents are required for certain transactions in accordance with the local regulations and the Bank's policy, Customer undertakes that any copy of such supporting documents certified and presented by Customer to the Bank are the true copy from the original copy of those documents. Customer therefore bear full responsibility for any information contained therein.
7. In the event that the Telegraphic Transfer is submitted to the Bank for processing but the Bank cannot process such request because the account balance under Customer's account is insufficient, payment information in the Telegraphic Transfer is deficient or unclear or the supporting documents are not in place or inadequate, the Bank shall inform Customer of these rationales and the Bank shall be entitled to cancel the Telegraphic Transfer in accordance with the Bank's regulations if Customer does not provide further information or submit additional supporting documents as requested by the Bank.
8. Customer agrees that the Bank, at its sole discretion and in accordance with its policy from time to time, reserves the right to verify information on the Telegraphic Transfer by communication via phone with Customer's authorized signatory(ies).
9. Unless there is a specific agreement between the Bank and the Customer on the exchange rate to be applied, the exchange rate to be applied to payment transactions that the Customer makes involving a currency exchange is the rate announced and applied by the Bank at the time the payment is processed. The Customer can call the Bank to find the Bank's rates.
10. If the Customer makes the payment that involves an exchange into a foreign currency, and that payment is returned to the Bank, the Bank will convert at the Bank's exchange rate applicable when the

Bank receives the returned payment. The Bank is not responsible for any fluctuations in the exchange rate. PUBLIC - Issued by HSBC Bank (Vietnam) Ltd.

11. Besides the terms and conditions provided in this document, Telegraphic Transfer service is also governed by the General Terms and Conditions which is available at www.hsbc.com.vn or at HSBC's branches.

12. The Bank reserves the right to amend these terms and conditions as provided in this document as well as the General Terms And Conditions from time to time as it deems appropriate in its absolute discretion. Such amendments will be binding upon the Customer upon giving notification to the Customer using such means of notification as the Bank shall deem appropriate (including but not limited to display in the premises of the Bank or any of its offices or in the Statements of Account or in the Bank's website or by such other methods as the Bank may decide). The use of service after the date upon which any changes of these terms and conditions is to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by the Customer of such changes.

13. The Bank is at liberty to send the Telegraphic Transfer either literally or in cipher and the Bank accepts no responsibility for any loss, delay, error, omission or mutilation which may occur in the transmission of any message or for its misinterpretation when received.

14. Unless there is an otherwise agreement or notification, the Bank shall process a Telegraphic Transfer within one (01) working day from the time it receives such Telegraphic Transfer. Upon customer's request and where possible, the Bank shall hold and not process a Telegraphic Transfer until it receives a proper written instruction from customer relating to the Telegraphic Transfer provided that such instruction must be sent to the Bank within one (01) working day from the time the Bank receives the Telegraphic Transfer. If the Bank does not receive the said instruction, it shall process the Telegraphic Transfer in accordance with the applicable regulations.

15. Depending on the cut-off time of the beneficiary's bank at different geographical location, the Telegraphic Transfer will be affected on the same debited day or the following days.

16. For any Telegraphic Transfer which is returned by beneficiary bank due to error made by Customer, the Bank is entitled to automatically credit the fund back to the Customer's account without informing the Customer of such credit. It is recommended that Customer should frequently monitor its account balance for the progress of remittance request