

## Notification on closure of Can Tho Branch

Dear valued Customers,

Thank you for choosing HSBC as your banking partner. As a responsible commercial organisation, we frequently conduct business reviews to ensure growth priority in each market we operate. As a result of our review of the business in Vietnam, we have decided to discontinue our service at HSBC Can Tho Branch starting from 28 February 2018.

We would like to inform you that your accounts will be transferred to our Ho Chi Minh City Branch latest by 28 February 2018 and will be serviced by this full-scale transactional service centre. Your current relationship manager remains in place to meet your banking needs.

We apologize for any inconvenience caused by the closure of our Can Tho Branch. We will endeavor to provide a smooth transition of your accounts to our Ho Chi Minh City Branch and welcome you to use our internet, phone and mobile banking services.

We aim to provide the right solutions and outcomes for our customers based on our capabilities, our network in Vietnam and the unrivalled international connectivity we offer. Vietnam remains an important market for HSBC; we will continue to provide a range of financial services for our corporate, institutional and individual customers.

We look forward to continuing to serve you. If you have any questions or issues, please contact your relationship manager or our Customer Service Centre at (028) 37 247 247.

Thank you for your support.

Yours sincerely,



**Sabbir Ahmed**

Head of Retail Banking and Wealth Management

# Important Information

## 1. ACCOUNT SERVICES: Your account number(s) with HSBC Vietnam remain(s) unchanged.

- **Deposit & remittance:** please find the following methods which suit to your need:

### a. At HSBC Branches or Transaction Offices

- Cash deposit through our counters (from 8am to 5pm) or HSBC Multi-function ATMs (24/7)
- **Fee applied:** Free of charge
- **Instruction:** please visit any HSBC Branch or Transaction Office with your identification document (via counters) or debit/credit card (via Multi-function ATMs)

### b. Bank transfer from/to other banks

- Inward Remittance process is remained unchanged where you can make a transfer from other banks to your account with HSBC. Payment received by HSBC before 3pm of the working day is processed in the same day.
- Fee applied is up to the tariff of the remitting banks
- Outward remittance process is also unchanged with cut of time of 3pm for internet banking instructions and 2pm for paper-based instruction to transfer to beneficiary in other banks

- **Cash Withdrawal:** you can use any ATMs with VISA PLUS network (fee applied) or visit our counters of HSBC Branches/ Transaction Offices or HSBC ATMs (free of charges)

## 2. LOANS REPAYMENT (PERSONAL INSTALLMENT LOAN/ HOME MORTGAGE LOAN/ CAR LOAN)

- Loan repayment by depositing money into your Savings Account: you can choose one of the methods of deposits mentioned in section I - Account Services - Deposit
- Loan repayment by cash deposit via Vietnam Post Transaction Offices (VNPost) in Can Tho Province (starting from 01 March 2018)
  - You can repay loans by cash through any Vietnam Post Transaction Offices in Can Tho. The process requires extra 1 working day, please manage to make payment 1 day prior to your loan payment date.  
(i.e.: Your loan payment date is 09 March 2018, please proceed your payment via VNPost by 08 March 2018)
  - **Fee applied:** Free of charge
  - **Instruction:** please provide VNPost staff:
    - + The payment amount, your name and your account number (12- digit number of your Current/ Savings Account which is registered for monthly loan repayment)
    - + Other required information.
    - + Keep the payment receipt
- If you would like to fully repay the outstanding loan before final due date, you may visit any of our Branches or Transaction Office and submit a request for loan prepayment. Subject to the Bank's approval, you need to prepay in full plus any accrued interest and early repayment fee in VND on the requesting date.

## 3. CREDIT CARD BILL PAYMENT

- If you have registered the **auto-pay service**, please ensure there is sufficient balance in your Current/Savings Account on the payment date.
- If you would like to **make a payment to Credit card**, you may choose one of below methods:
  - a. Transfer via HSBC Internet Banking or HSBC Mobile Banking**
    - You can use HSBC Internet Banking or HSBC Mobile Banking for making payment. Payment made before 5pm is processed in the same day.
    - **Fee applied:** Free of charge
    - **Instruction:** Follow these steps:
      - + Log in your Internet Banking
      - + Select "Transfers" in left-hand tool bar
      - + Select account type for "From account" and "Linked account" for "Transfer to"

- + Select Credit card number in list of “My linked accounts”
- + Provide amount and complete transaction

**b. Bank transfer from other banks**

- You can make payment transfer from other banks. Payment received by HSBC before 3pm of the working day is processed in the same day.
- **Fee applied:** variable, up to remitting banks tariff
- **Instruction:** Simply make transfer funds from any banks with following information:
  - + Beneficiary account name: Credit cardholder’s name
  - + Beneficiary account number: 16 digits of Credit card
  - + Beneficiary Bank details: HSBC Bank (Vietnam) Ltd.,
  - + Payment’s narrative: Input payment details

**c. Cash payment via Vietnam Post Transaction Offices in Can Tho Province (starting from 01 March 2018)**

- You can make cash payment through Vietnam Post Transaction Offices (VNPost) in Can Tho Province. The process requires extra 1 working day, please manage to make payment 1 day prior to your credit card payment due date.  
*(i.e.: Your credit card payment date is 09 March 2018, please proceed your payment via VNPost by 08 March 2018)*
- **Fee applied:** Free of charge
- **Instructions:**
  - + Provide Vietnam Post staff with amount, name on card and your Credit Card number (16 digits on Credit Card) and other required information.
  - + Keep the payment receipt

**d. Cash payment via HSBC Branches or Transaction Offices**

- You can make cash payment through our counters (from 8am to 5pm) or HSBC Multi-function ATM (24/7).
- **Fee applied:** Free of charge
- **Instruction:** please visit any of our HSBC Branches or Transaction Offices with your identification document (via counters) or debit/credit card (via Multi-function ATMs )

**4. INSURANCE PREMIUM PAYMENT (IF APPLICABLE)**

**a. Via HSBC Branches or Transaction Offices**

- You can make cash payment to Bao Viet’s account via our counters, from 8am to 5pm.
- **Fee applied:** Free of charge
- **Instruction:** Please visit any of our HSBC Branches or Transaction Offices with your identification document(s).

**b. Via bank transfer from other banks**

- You can make fund transfers from other banks. Payment received by HSBC before 3pm working day is processed in the same day.
- **Fee applied:** variable, up to remitting banks tariff
- **Instruction:** Simply make fund transfers from any banks with following information:
  - + Beneficiary account name: BH Bao Viet -CT Bao Viet CAN THO
  - + Beneficiary account number: 002-091346-002
  - + Beneficiary Bank details: HSBC Bank (Viet Nam) Ltd
  - + Payment’s narrative: Follow instructions at <https://www.hsbc.com.vn/1/2/personal/insurance/kenh-thanh-toan-phi-bao-hiem-phi-nhan-tho>

Following instruction from Bao Viet Insurance Corporation, with effective from **12 January 2018**, premium payment for all Bao Viet non-life insurance products (BVGI) by customers shall be made to BVGI’s new account at Bao Viet Bank, details follow:

Account name: Bao Viet Insurance Corporation  
 Account number: 0071033444000 (VND)  
 With: Bao Viet Bank - Head Office