

SUMMARY OF CHANGES

A. PERSONAL BANKING CUSTOMER

TERMS AND CONDITIONS - Effective as of 01 January 2023

**Note: New contents are marked in red*

GENERAL TERMS AND CONDITIONS

10. GENERAL PROVISIONS

10.4. Except as agreed between the Bank and the Customer separately from time to time; The Bank's charges, as in effect from time to time, shall apply to all Accounts and a tariff list is available by the Bank upon request. Such tariff / fee is illustrated in HSBC Personal Banking Tariff which is updated from time to time.

B. PREMIER CUSTOMER

PREMIER MASTER ACCOUNT TERMS AND CONDITIONS - Effective as of 01 January 2023

**Note: New contents are marked in red*

11. General Provisions

11.3 Except as agreed between the Bank and the Customer separately from time to time, The Bank's charges, as in effect from time to time, shall apply to all Accounts and a tariff list is available by the Bank upon request. Such tariff / fee is illustrated in HSBC Premier Tariff Schedule which is updated from time to time.

14. Total Relationship Balance (TRB) and Below Balance Fee (BBF)

14.2 Except as agreed between the Bank and the Customer separately from time to time, Customers may be charged a monthly below balance fee (BBF) if their TRB falls below the minimum requirement, as measured in VND. Such fee is illustrated in HSBC Premier Tariff Schedule which is updated from time to time.