

SUMMARY OF CHANGES

Effective from 31 January 2024

**Note: New/updated content is in red color*

General Terms and Conditions for Personal Banking Customers

Previous content	Updated content
<p>6. ACCOUNT PRODUCTS</p> <p>1.1. Personal Account: Transactional Account is opened by the Bank at customer request</p>	<p>6. ACCOUNT PRODUCTS</p> <p>6.1. Payroll Account: is Transactional Account that meets the following criteria:</p> <p>6.1.1. Has monthly eligible Salary Inward Payments;</p> <p>6.1.2. Regulations on eligible Salary Inward Payments:</p> <p>a. Payment narrative is related to “Salary”;</p> <p>b. Sending account of the salary payment is from a corporate account;</p> <p>c. Salary amount received in Transactional Account is of minimum VND 6,000,000 (six million) per month and recorded on the Bank’s systems;</p> <p>d. Date, time and number of successful transactions will be based on the records as per HSBC systems;</p> <p>e. The SMS instant alert on transaction completion does not mean that the transaction is successfully posted on HSBC systems;</p> <p>6.1.3. Payroll Account is eligible for preferential tariff of HSBC Payroll Offers as stated in the Personal Banking Tariff of the Bank.</p>
<p>6. ACCOUNT PRODUCTS</p> <p>1.2. Monthly payroll Account: Transactional Account is opened for receiving monthly salary credit from VND6million. The account comes with a number of salient preferential terms of Employee Banking Solution (EBS).</p>	<p>6.2. Personal Account: is Transactional Account other than Payroll Account.</p>
<p>6.3.1. According to the monthly salary amount credited to your Personal Account, the Bank will automatically apply preferential fees/ interest rates to all of customer’s products/ services corresponding to the appropriate EBS package (no later than 15th working day of next month). All benefits for Monthly payroll</p>	<p>6.3. Account classification:</p> <p>6.3.1. According to the salary amount credited to your Personal Account monthly, the Bank will apply preferential fees/ interest rates to your products/ services according to what is specified in the HSBC Payroll Offers package (no later than 7th working day of month of</p>

<p>Account are applied on the day when the Bank notifies the customer in advance, via any suitable channels.</p> <p>6.3.2. If monthly salary amount is not credited through Monthly payroll account according to Monthly payroll account requirement for the last two (02) months, the Bank will automatically apply normal fees/ interest rates to all of customer's products/ services as standard personal banking services (no later than 15th working day of next month)</p>	<p>salary credited +2 months). All benefits for Monthly payroll Account are applied on the day when the Bank notifies the customer in advance, via any suitable channels.</p> <p>6.3.2. If satisfactory salary amount is not credited to your Personal account monthly for the last two (02) months, the Bank will reserve the rights to apply standard fees/ interest rates to your products/ services.</p>
<p>4. INSTRUCTIONS RELATING TO THE SERVICES</p> <p>k. Upon any change in your account products, customer segment or tier (Premier, EBS, Personal Banking, or other account products, customer segment(s) or tier(s) which the Bank might apply at any time), the payees that you registered on Internet Banking will be unavailable. You can re-register payees on Internet Banking by following the Bank's instruction at the time of re-registering.</p>	<p>4. INSTRUCTIONS RELATING TO THE SERVICES</p> <p>k. Upon any change in your account products, customer segment or tier (Premier, Payroll, Personal Banking, or other account products, customer segment(s) or tier(s) which the Bank might apply at any time), the payees that you registered on Internet Banking will be unavailable. You can re-register payees on Internet Banking by following the Bank's instruction at the time of re-registering.</p>