

## NOTIFICATION OF CHANGES TO THE TERMS AND CONDITIONS OF THE CREDIT CARDHOLDER AGREEMENT

*(Applicable for Premier World Mastercard®, Visa Platinum, Visa Cash Back and Visa Classic Credit Cards)*

All the amended clauses and supplementary clauses listed below shall be effective as **20<sup>th</sup> December 2019**

Current Content	Amended Content
<p><b><u>For VISA HSBC Credit Card</u></b></p> <p><b>11. Handling the dispute</b> Cardholder must inform the bank immediately if there is dispute by:</p> <ul style="list-style-type: none"> <li>(i) Contacting our Bank Customer Service Hotline in particular: <ul style="list-style-type: none"> <li>- (84 28) 37 247 248 for Visa Platinum Credit Card; or</li> <li>- (84 28) 37 247 247 (in the South) or (84 24)62 707 707 (in the North) for Visa Cash Back/Classic Credit Card; or</li> </ul> </li> <li>(ii) Visiting any Viet Nam HSBC Branches/Transaction Offices</li> </ul> <p>For disputed transactions, the cardholder must complete the Bank's Card Purchase Transaction Dispute Form. The Bank must receive this completed form within 07 days of the date of the disputed transaction in order to investigate. The results of the investigation will be advised to the cardholder within 60 days from the date on the completed Card Purchase Transaction Dispute Form. If the cardholder fails to submit the completed form within this time frame, the Bank is not obliged to investigate and the cardholder will be fully liable for the transactions.</p>	<p><b><u>For VISA HSBC Credit Card</u></b></p> <p><b>11. Handling the dispute</b> Cardholder must inform the bank immediately if there is a dispute by:</p> <ul style="list-style-type: none"> <li>(iii) Contacting our Bank Customer Service Hotline in particular: <ul style="list-style-type: none"> <li>- (84 28) 37 247 248 for HSBC Visa Platinum Credit Card; or</li> <li>- (84 28) 37 247 247 (in the South) or (84 24)62 707 707 (in the North) for HSBC Visa Cash Back/HSBC Classic Credit Card; or</li> </ul> </li> <li>(iv) Visiting any Viet Nam HSBC Branches/Transaction Offices</li> </ul> <p>The results of the investigation will be advised to the cardholder within 60 days from the Dispute Transaction Date.</p> <p><b><u>Only applicable for HSBC Visa Platinum Credit Card &amp; HSBC Visa Cash Back Credit Card:</u></b> The Cardholder must file a claim with the Insurance Company from whom the Bank has purchased insurance for fraudulent transactions on the Credit Card as per the Bank's request and the amount of compensation received from the Insurance Company credited to the Cardholder's credit card account at the Bank shall be deducted from the disputed amount. If the cardholder fails to comply with the Bank's requests, the Bank reserves the right to refuse to resolve the dispute.</p>
<p><b><u>For HSBC Premier Mastercard® Credit Card</u></b></p> <p><b>11. Handling the dispute</b> Cardholder must inform the bank immediately if there is dispute by:</p> <ul style="list-style-type: none"> <li>(v) Contacting our Bank Customer Service Hotline for Premier card at (84 28) 37 247 666; or</li> <li>(vi) Visiting any Viet Nam HSBC Branches/Transaction Offices;</li> </ul> <p>For disputed transactions, the cardholder must complete the Bank's Card Purchase Transaction Dispute Form. The Bank must receive this completed form within 07 days of the date of the disputed transaction in order to investigate. If the cardholder fails to submit the completed form within this time frame, the Bank is not obliged to investigate and the cardholder will be fully liable for the transaction. The results of the investigation will be advised to the cardholder within 60 days from the date on the completed Card Purchase Transaction Dispute Form.</p>	<p><b><u>For HSBC Premier Mastercard® Credit Card</u></b></p> <p><b>11. Handling the dispute</b> Cardholder must inform the bank immediately if there is dispute by:</p> <ul style="list-style-type: none"> <li>(i) Contacting our Bank Customer Service Hotline for Premier card at (84 28) 37 247 666; or</li> <li>(ii) Visiting any Viet Nam HSBC Branches/Transaction Offices;</li> </ul> <p>The results of the investigation will be advised to the cardholder within 60 days from the Dispute Transaction Date.</p> <p>The Cardholder must file a claim with the Insurance Company from whom the Bank has purchased insurance for fraudulent transactions on the Credit Card as per the Bank's request and the amount of compensation received from the Insurance Company credited to the Cardholder's credit card account at the Bank shall be deducted from the disputed amount. If the cardholder fails to comply with the Bank's requests, the Bank reserves the right to refuse to resolve the dispute.</p>