FRAUD PROTECTION INSURANCE
(Valid from 06 January 2020)

1) **Types of card to be insured**

The programme is applied for both Primary Credit Cardholder & Supplementary Credit Cardholder issued by HSBC (Vietnam)

- **HSBC Premier World Mastercard® Credit Card**
- **HSBC Visa Platinum Credit Card**

(herein referred to as the "**Card**" or "**Credit Card**")

2) **Policyholder:** HSBC Bank (Vietnam) Ltd **("HSBC")**

3) **Insured Persons**

All HSBC Primary Credit Cardholders from 18 to 80 years old & Supplementary Credit Cardholders from 15 to 80 years old, which are bundled Fraud Protection Insurance Program, are in insurance policy's effectiveness (herein referred to as the "**Cardholder**")

4) **Scope of cover**

The charge (unauthorized transactions & card replacement fee) will be covered the following, up to the limit as below Insurance Benefits and Sum Insured in period of Insurance. The covered amount from Insurance Company will be deducted from the dispute amount. For the lost/stolen case, Cardholder will be responsible for the rest amount which is not covered for the insurance according to the Credit Card Cardholder Agreement.

a) **If the Insured Person's Card is lost or is the object of a theft**, The Insurer will reimburse the unauthorized charges and Card Replacement fee to the Insured Person on Credit Card account up to **24 hours** prior to your first reporting of the event to Policyholder.

b) **If Card is still in your possession,** and unauthorized transactions are made on your Card account, through

(i) buying goods/service at merchant (including contactless and Samsung Pay transactions),

(ii) Card Not present

(iii) ATM withdrawals, and/or

(iv) on-line purchase(s), using your Card information

The Insurer will reimburse the Insured Person for the unauthorized charges and Card replacement fee which are incurred up to **2 months** prior to your first reporting of the event to Policyholder

Notice: The insurance is not applicable for exclusions. The exclusions details are in **(*)**

5) **Insured period:** 12 months (from **06/01/2020** to **05/01/2021**)

6) **Insurance Benefits and Insured Sum**

Card Type	Limit Per Occurrence (VND)	Annual Aggregate /Card (VND)
HSBC Visa Platinum Credit Card	20,000,000	230,000,000
HSBC Premier Mastercard® Credit Card	20,000,000	230,000,000

7) **Loss notification procedure:**

a) **The Insured Person's Card is lost, or is an object of theft**

- Step 1: Cardholder calls HSBC Contact Center immediately, maximum up to 24 hours after discovering lost/stolen card of the object of a theft

- Step 2: HSBC blocks / temporary blocks the Card immediately after receiving the call from the Cardholder

- Step 3: HSBC advises the Cardholder about PVI's Hotline; Cardholder must notify insurer the event within 24 hours after discovery of the event via phone **(+84) 1900 633986** or email **hsbc.claims@pvi.com.vn**

- Step 4: in case of Card's lost / theft / robbery, Cardholder must report to the police station within 03 working days after discovery or occurrence of the event.

- Step 5: HSBC checks and provide the bank confirmation about the reporting lost date, time unauthorized charges on the Card within **7 working days**.

- Step 6: Cardholder sends the full required documents to the Insurer within **30 days** since the date of first reporting to the Bank

- Step 7: The insurance company will check all claim documents as required. If such unauthorized charge is covered under this policy, the insurance company will settle payment to the cardholder within **15 days** after receiving full and valid claim documents into the Cardholder's Credit Card account at HSBC.

b) The Insured Person's Card is still in possession but unauthorized transactions are made on Card account

- Step 1: Cardholder calls HSBC Contact Center immediately when identifying the unauthorized transactions & make dispute following the Credit Card Cardholder Agreement, maximum up to 60 days from the transaction date.
- Step 2: HSBC blocks / temporarily blocks the Card immediately after receiving the dispute from the Cardholder
- Step 3: HSBC investigates the dispute transaction and inform the result to Cardholder within 60 days of the dispute date and Cardholder must file a claim with the Insurance for fraudulent transactions on the Card as per HSBC's request.
- Step 5: HSBC checks and provide the bank confirmation via Cardholder's email about the unauthorized charges on Card within **7 working days**.
- Step 6: Cardholder sends the full required documents to the Insurer within **75 days** since the date of first reporting to the Bank
- Step 7: The insurance company will check all claim documents as required. If such unauthorized charge is covered under this policy, the insurance company will settle payment to the cardholder within **15 days** after receiving full and valid claim documents into the Cardholder's Credit Card account at HSBC.

8) Required Claim Documents

a) PVI Claim form
b) Copy of ID Card or Passport
c) Copy of billing bank statement which show unauthorized charges
d) Bank confirmation of the unauthorized transaction

For lost/stolen Card:

e) HSBC's confirmation of cardholder's report time for lost / stolen card and unauthorized charges on Credit Card.
f) Police acknowledgement report confirming the report of the incident, in regard of stolen, theft, robbery of the card within 03 days of those events.

9) Information of claim center

a) The claim form and accompanied documents must be sent to the Insurer within thirty (30) days for the lost card case or seventy-five (75) days since date of first reporting to the bank.

b) Please send claim documents as below information:

Fraud Protection Insurance
Customer Services Department - PVI Insurance South Company
Level 1, PV Gas Tower Building, 673 Nguyen Huu Tho, Phuoc Kien, Nha Be, Ho Chi Minh City

10) Program Consultations: (+84) 1900 633986

(*) Exclusions:

a) The costs other than those listed in Section 3 "Coverage" and in Section 4 "Period of Insurance".

b) Failure in the fulfillment of the requirements in Section 6 "Loss notification procedure", section 7 "Required claim documents" and section 8 "Information of claim center"

c) Unauthorized charges incurred more than 24 hours prior to the first reporting of the loss or theft of Card to HSBC

d) The unauthorized transactions incurred more than two (02) months prior to the first reporting of the transactions to HSBC if Card has not been lost or stolen

e) Charges incurred by a resident of the household, or by a person entrusted with Card.

f) Losses that Cardholder has intentionally caused or losses caused by Cardholder or Cardholder's relative's illegal acts.

g) Losses that do not occur during the Insured Period

h) Losses that result from, or are related to, business pursuits including Cardholder' work or profession.

i) Losses due to war, invasion, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind.