



ADJUSTMENT NOTICE TO HBVN SERVICES TRANSACTION PROCESSING TIME ON FEBRUARY 28, 2025

Dear Valued Customers,

In accordance with recent adjustments mandated by the State Bank of Vietnam, HSBC Bank (Vietnam) Ltd. will be modifying schedule for our transactions on **February 28, 2025**. Please find the details below:

Date	Cut-off time change			
	CORPORATE BANKING SERVICES		PERSONAL BANKING SERVICES	
Friday February 28, 2025	<ul style="list-style-type: none"> ❖ Local transfer services: <ul style="list-style-type: none"> - Through faxes and counters <li style="margin-top: 10px;">- Through Corporate digital channels (HSBCnet/HSBC Connect/ Swiftnet) <p><i>Note: Payment orders are encouraged to submit early for prompt processing. VND transactions that require supporting documents received between 1:00 PM – 2:00 PM will be processed as quickly as possible, depending on the transaction volume during operating hours of the Inter-bank Electronic Payment System.</i></p> <ul style="list-style-type: none"> ❖ ACH (payroll, VND&FCY) ❖ E-customs Payment Service/ Electronic Tax Payment Service ❖ Loan transactions (drawdown and transfer request from loan fund through local transfer services) 	<p>12:00 PM (VND) 2:00 PM (FCY)</p> <p>2:00 PM</p> <p>1:00 PM</p> <p>1:00 PM</p> <p>11:00 AM</p>	<ul style="list-style-type: none"> ❖ Local Transfer services: <ul style="list-style-type: none"> - At counters <li style="margin-top: 10px;">- Transfer through Internet Banking/ HSBC Vietnam Mobile App: normal transfer to local bank ❖ Loan transactions (extension/pre-payment) and drawdown requests ❖ Credit Card Payment: <ul style="list-style-type: none"> - Transfer from other banks - Transfer from HSBC accounts <ul style="list-style-type: none"> • Via Online Banking/HSBC Vietnam App • At counter • Via Contact Center • Via auto debit by setting standing instructions (SI) from HSBC accounts - Merchants in Payoo network/ via Payoo App 	<p>12:00 PM (VND) 2:00 PM (FCY)</p> <p>1:00 PM (VND) 3:00 PM (FCY)</p> <p>12:00 PM</p> <p>11:00 AM(*)</p> <p>6:00 PM</p> <p>2:00 PM 2:00 PM</p> <p>Payment due date. In case payment due date falls on non-working days, SI will run on the next working day</p> <p>4:00 PM</p> <p>(*) This is HSBC's COT of payment received only, whether payments will be posted on the same day will also depend on COT of other banks where</p>

				payments come from.
--	--	--	--	---------------------

NOTES:

- 1) All mentioned transactions submitted or routed to us after above respective cut-off times on February 28, 2025 will be processed on the next working day.
- 2) All other transaction cut off times remain unchanged.
- 3) For any questions on our services, please contact us at <https://www.hsbc.com.vn/en-vn/contact/> or call our Contact Center at:
 - ❖ Personal customers:
 - (84-28) 37 247 247 (the South)
 - (84-24) 62 707 707 (the North)
 - ❖ Premier customers: (84-28) 37 247 666
 - ❖ Corporate Banking Customers: please contact your Respective Relationship Manager or Client Service Manager.

We appreciate your cooperation and understanding.

Best Regards,

HSBC Bank (Vietnam) Ltd.