

Principles of Consumer Information Protection

In these Principles, HSBC Bank (Vietnam) Ltd. shall be referred to as “we”, “the bank”, “HSBC Vietnam”; Customers of the bank, as Consumer, shall be referred to as “you”.

I. Definition:

“Consumer” means a person who purchases or uses products, goods and services to meet consumption or domestic needs of individuals, families or organizations and for non-commercial purposes.

The information of Consumer that we collect includes consumers' personal information, information about their process of purchasing and using products, goods and services and other information related to transactions between consumers and traders.

II. Principles of Consumer Information Protection:

Principles of Consumer Information Protection shall be formulated to include the following elements:

a. Purpose of information collection;

We will collect Consumer Information for specific purposes stated as below, and will not use it for other incompatible purposes unless we have followed any steps required by laws of protecting Consumer Information to enable us to do so lawfully.

Consumer Information that we collect about you is information necessary for the provision of our products or services (“Products”, “Services”), and the following purposes set out in the list below (“Purposes”), including but not limited to:

1. Verify the accuracy and correctness of information provided; identify or authenticate your identity and perform customer verification processes;
2. Processing your application for any Products, Services offered or distributed by us (including but not limited to third party products, services such as investment products, insurance policies,...);
3. Evaluate your credit and eligibility profile in relation of using our Products, Services;
4. Provide Products, Services of HSBC Vietnam and HSBC Group companies;
5. Interact with you to provide communication, deliver bills, statements, reports, and/or other relevant documents;
6. Manage and evaluate our business including design and improve our Products, Services, or perform marketing communication;
7. Generate financial, management or other related reports under the applicable laws;
8. Conduct checks with the Do Not Call or equivalent Registry (if any); conduct market research, surveys and data analysis relating to any Products, Services provided by us (whether conducted by HSBC Vietnam or jointly with another party) which may be relevant to you;
9. Protect our legitimate interest and comply with laws, regulations including prevention of fraud, financial crimes and/or other crimes; meet compliance obligations imposed on HSBC Vietnam and HSBC Group companies;
10. Prevent or suppress danger to a person's life, health and public interests;
11. Purposes which are reasonably related to the aforesaid.

If we process your Consumer Information for the purposes other than the Purposes, we shall inform you how we process the Consumer Information and obtain your consent before processing your Consumer Information for such additional purposes as per applicable laws and regulations.

b. Scope of information use:

We will use Consumer Information accurately and in accordance with the purposes and scope notified in these Principles and with the Consumer's consent, except for the following scenarios:

1. There are separate agreements with Consumers on the purposes and scope of use other than the notified purposes and scope;
2. For providing products, services at the request of Consumers and within the scope of information to which Consumers give their consent;
3. For fulfilling obligations as prescribed by law.

In addition, we may share Consumer Information to the following third parties:

1. HSBC Group companies;
2. Any sub-contractors, agents, business partners, advertising companies, volunteer and non-profit organizations of HSBC Group (including their employees, directors and officers);
3. Local and overseas law enforcement agencies, competent authorities;
4. Anyone acting on customers' behalf, payment recipients, beneficiaries, account agents, correspondent and agent banks, clearing houses, clearing or settlement systems, or anyone making any payment to customers;
5. Other third parties who you consent us to or there are other legal grounds to share your data with.

We may transfer Consumer Information to our third parties, whether in Vietnam or overseas.

When we transfer Consumer Information, HSBC Vietnam will require the recipient to ensure that the information disclosed to them is kept confidential and secure. We comply with our legal and regulatory obligations in relation to transferring Consumer Information.

c. Information storage period:

We retain Consumer Information for the period necessary to fulfill the Purposes outlined in these principles unless a longer retention period is required or allowed by the applicable laws.

d. Measures to protect information and ensure consumer information safety:

Security is our top priority. We will implement appropriate physical, electronic and managerial measures to safeguard and secure Consumer Information. To the extent permitted by law, we may store Consumer Information in Vietnam or overseas, including on the Cloud. We maintain HSBC Group data protection standards in accordance with the applicable laws.

III. Information Subject Rights:

On the basis of which the Bank processes Consumer's information, you can exercise your rights under relevant laws by contacting the Bank via the information provided in the Contact Us section in this document.

You should be also mindful that exercising on your rights above, may render our Products and Services limited, restricted, suspended, canceled, prevented, or prohibited. As a result, exercising on your rights above may also be considered as a termination by you of any contractual relationship which you may have with us, and our legal rights and remedies in such event are expressly reserved.

IV. Contact Us:

HSBC Bank (Viet Nam) Ltd.

Address: Floor 1, 2, 6 Metropolitan, 235 Dong Khoi Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam.

1. Contact Center:

- Personal Banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)
- Visa Platinum/ Master TravelOne Credit Card holder (24/7): (84 28) 37 247 248
- Premier customers (24/7): (84 28) 37 247 666

2. Email:

- Personal Banking customers: direct@hsbc.com.vn
- Premier customers: hsbcpremiervn@hsbc.com.vn

V. Amendments and Updates:

HSBC Vietnam may modify, update or amend the content of this Principles of Consumer Information Protection at any time we deem necessary. These modifications, updates of these principles will be published in our official websites or noticed to customers via appropriate communications channels.