

## SUMMARY OF CHANGES

### A. TERMS AND CONDITIONS

*\*Note: New contents are marked in red; Contents in ~~strikethrough~~ are removed.*

#### 1. Scopes of Services

- b) Relationship Manager (“**RM**”), who is a Bank’s staff, will assist you in sales execution process for Product purchase, including but not limited to explain product features, benefits, risks, fees and charges, Terms and Conditions and provide relevant documents; or refer you to meet product specialist who is assigned by the Third Party (“**Product Specialist**”), subject to your selected Product. Product Specialist will assist you in sales execution process for Product purchase/subscription.
- c) Product is not available for US Citizen/Resident or US Green Card holder who is ordinarily resident in the US. You have the obligation to notify Bank’s staff and perform data maintenance only if you become US Citizen/Resident or US Green Card holder who is ordinarily resident in the US.
- e) Once you become US Citizen/Resident or US Green Card holder who is ordinarily resident in the US, the following terms will be applied:
  - ~~Regarding mutual funds, you can only perform redemption transaction of mutual funds that You have previously~~
  - Regarding insurance product, you can only perform regular premium payment for your insurance product that you have previously. You can still use your Bank’s current/saving account or Bank’s credit card as your auto-debit insurance regular premium payment.
- ~~l) Relationship Manager is a staff who is assigned by Bank (“RM”), within permitted range, will assist you in sales process for Product, including but not limited to explain product features, benefits, risks, fees and charges, Terms and Conditions and provide relevant documents.~~
- ~~m) Subject to your selected Product, RM will assist you in sales execution process for Product purchase or refer you to meet respective Product Specialist who will assist you in execution of Product purchase/subscription.~~
- ~~n) You can get your Product information through your RM and/or Product specialist and/or the website of Bank at [www.hsbc.com.vn](http://www.hsbc.com.vn).~~

#### 2. Other terms

- e) Transactions relating to foreign indirect investment activities in Vietnam of foreign investors, who are non-residents, must be conducted through 01 (one) indirectly-invested capital account opened at 01 (one) licensed bank.

## Customer Acknowledgement Of Wealth Management Services Agreement

*\*Note: Contents in strikethrough are removed.*

- ~~4. I/We understand that the subscription, top up, switching, and/or redemption transaction of funds of Product subject to fee imposed by Third Party. The fee approach could be either front end load or back end load.~~
- ~~5. I/We understand that there would be potentially a limited number of switching options across funds offered by Third party given a fund would be not available post my/our purchase/subscription.~~