

SUMMARY OF CHANGES

Effective from 05 May 2023

A. Credit Card Cardholder Agreement

Old content	Updated content
<p>General term (This Agreement applies to HSBC Visa Platinum, HSBC Visa Cash Back, Visa Classic or other Credit Cards issued by HSBC (“Card”))</p>	<p>General term (This Agreement applies to HSBC Visa Platinum Credit Card, HSBC Visa Cash Back Credit Card, HSBC Visa Classic Credit Card, HSBC TravelOne Credit Card or other Credit Cards issued by HSBC (“Card”))</p>
<p>Article 2: Credit Limit 2.1. Each Card is assigned a credit limit that applies to both purchase and cash advance transactions (“the Card Transaction”). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. For your own credit limit, please refer to the Bank’s approval for your credit card application and your card statement. Cardholder agrees that the Bank may at its discretion allow for any Card Transaction exceeding the credit limit or cash limit, or reduce/increase these limits according to the result of its credit risk assessment of you or the Card Account, only with a prior notice to you if required by law. The amount of oversea cash withdrawal limit is specified at the Bank’s website: www.hsbc.com.vn.</p> <p>2.2. In addition to the above, the Bank may from time to time vary the credit limit as provided below or by notice to the Cardholder. The Cardholder may apply for a review of his/her</p>	<p>Article 2: Credit Limit 2.1. Each Card is assigned a credit limit that applies to both purchase and cash advance transactions (“the Card Transaction”). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. The amount of oversea cash withdrawal limit is specified at the Bank’s website: www.hsbc.com.vn. For your own credit limit, please refer to letter attached to your new issued card and/or your monthly Card statement or limit information of the respective card number displayed on your Online Banking/ HSBC Vietnam application. Cardholder agrees that the Bank may at its discretion allow for any Card Transaction exceeding the credit limit or cash limit. Subject to the result of its credit risk assessment of Cardholder or the Card Account, the Bank may at its sole discretion (but not be obliged to) reduce or increase these credit limits from time to time with the change notice to the Cardholder in any form it deems appropriate. By continuing using the Card, the Cardholder will be considered to have accepted the new assigned credit limit.</p> <p>2.2. The Cardholder can apply for a review of his/her assigned credit limit at any time. Subject to the Cardholder’s application and reasonable assessment of the credit risks associated with the Card Account or the Cardholder based on information available to</p>

<p>assigned credit limit at any time. The Bank may as its sole discretion (but shall not be obliged to) increase the credit limit from time to time. Concurrently, the Bank may at its sole discretion, subject to reasonable assessment of the credit risks associated with the Card Account or the Cardholder based on information available to the Bank, reduce the credit limit to such amount as it thinks fit with a reasonable prior notice to the Cardholder in any form.</p>	<p>the Bank, the Bank reserves the right to accept or reject the application. If application is approved, the Bank reserves the right to assign the new credit limit to such amount as it thinks fit. If application is rejected, the Bank has the absolute discretion to not give the reasons to the Cardholder. The Bank will notify the Cardholder of the credit limit adjustment in any form it deems appropriate from time to time. By continuing using the Card, the Cardholder will be considered to have accepted the new assigned credit limit.</p>
<p>Article 7: Payments 7.3. All Card Transactions effected in currencies other than Vietnam Dong will be debited to the Card Account after conversion into Vietnam Dong at a rate of exchange determined by reference to the exchange rate adopted by Visa International³ on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa International to the Bank, if applicable, which fees may be shared with the Bank.</p>	<p>Article 7: Payments 7.3. All Card Transactions made in foreign currencies other than Vietnam Dong will be debited to the Card Account after being converted into Vietnam Dong. The conversion into Vietnam Dong will be determined at a currency exchange rate adopted by Card Associations (Visa/Mastercard) on the date of transaction, plus an additional overseas administration fee defined by the Bank and any transaction fee(s) charged by Card Associations (Visa/Mastercard) to the Bank, if applicable.</p>

B. HSBC Premier World Mastercard® Credit Card Cardholder Agreement

Old content	Updated content
<p>Article 2: Credit Limit 2.1. Each Card is assigned a credit limit that applies to both purchase and cash advance transactions ('the Card Transaction'). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. For your own credit limit, please refer to the Bank's approval for your credit card application and your card statement. Cardholder agrees that the Bank may at its discretion allow for any Card Transaction exceeding the credit limit or cash limit, or reduce/increase these limits according to the result of its</p>	<p>Article 2: Credit Limit 2.1. Each Card is assigned a credit limit that applies to both purchase and cash advance transactions ('the Card Transaction'). Cash advance may be subject to a further cash limit equal to or smaller than the credit limit. The amount of oversea cash withdrawal limit is specified at the Bank's website: www.hsbc.com.vn. For your own credit limit, please refer to letter attached to your new issued card and/or your monthly Card statement or limit information of the respective card number displayed on your Online Banking/ HSBC Vietnam application. Cardholder agrees that the Bank may at its</p>

<p>credit risk assessment of you or the Card Account, only with a prior notice to you if required by law. The amount of oversea cash withdrawal limit is specified at the Bank's website: www.hsbc.com.vn.</p> <p>2.2. In addition to the above, the Bank may from time to time vary the credit limit as provided below or by notice to the Cardholder. The Cardholder may apply for a review of his/her assigned credit limit at any time. The Bank may as its sole discretion (but shall not be obliged to) increase the credit limit from time to time. Concurrently, the Bank may at its sole discretion, subject to reasonable assessment of the credit risks associated with the Card Account or the Cardholder based on information available to the Bank, reduce the credit limit to such amount as it thinks fit with a reasonable prior notice to the Cardholder in any form.</p>	<p>discretion allow for any Card Transaction exceeding the credit limit or cash limit. Subject to the result of its credit risk assessment of Cardholder or the Card Account, the Bank may at its sole discretion (but not be obliged to) reduce or increase these credit limits from time to time with the change notice to the Cardholder in any form it deems appropriate. By continuing using the Card, the Cardholder will be considered to have accepted the new assigned credit limit.</p> <p>2.2. The Cardholder can apply for a review of his/her assigned credit limit at any time. Subject to the Cardholder's application and reasonable assessment of the credit risks associated with the Card Account or the Cardholder based on information available to the Bank, the Bank reserves the right to accept or reject the application. If application is approved, the Bank reserves the right to assign the new credit limit to such amount as it thinks fit. If application is rejected, the Bank has the absolute discretion to not give the reasons to the Cardholder. The Bank will notify the Cardholder of the credit limit adjustment in any form it deems appropriate from time to time. By continuing using the Card, the Cardholder will be considered to have accepted the new assigned credit limit.</p>
<p>Article 7: Payments</p> <p>7.3. All Card Transactions effected in currencies other than Vietnam Dong will be debited to the Card Account after conversion into Vietnam Dong at a rate of exchange determined by reference to the exchange rate adopted by Visa International³ on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa International to the Bank, if applicable, which fees may be shared with the Bank.</p>	<p>Article 7: Payments</p> <p>7.3. All Card Transactions made in foreign currencies other than Vietnam Dong will be debited to the Card Account after being converted into Vietnam Dong. The conversion into Vietnam Dong will be determined at a currency exchange rate adopted by Card Associations (Visa/Mastercard) on the date of transaction, plus an additional overseas administration fee defined by the Bank and any transaction fee(s) charged by Card Associations (Visa/Mastercard) to the Bank, if applicable.</p>

C. Personal Banking Tariff

Update new Personal Banking Tariff for the HSBC TravelOne Credit Card.

Tariff of the HSBC TravelOne Credit Card																																																									
Annual Fee	First year: - Primary Card: VND 1,500,000 - Supplementary Card: Free Second year onwards: - Primary Card: VND 1,500,000 - Supplementary Card: Free																																																								
Cash advance fee at ATM (per transaction)	4% of cash advance amount (minimum VND50,000)																																																								
Minimum payment due	include the following amounts: (i) 5% of the outstanding balance* (minimum VND 50,000), and (ii) any installment repayment amount, and (iii) the greater of the overdue amount or over limit amount. * The outstanding balance is statement balance amount less any installment repayment amounts																																																								
Interest	34%																																																								
Installment Plan At Merchants Of Your Choice Program (Applies to merchants not participating in 0% Interest Installment Plan program)	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Group 1</th> <th colspan="2">Group 2</th> <th colspan="2">Group 3</th> </tr> <tr> <th>Tenor</th> <th>Conversion fee (*)</th> <th>Monthly Interest rate (**)</th> <th>Conversion fee (*)</th> <th>Monthly interest rate (**)</th> <th>Conversion fee (*)</th> <th>Monthly interest rate (**)</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>2,49%</td> <td>0%</td> <td>2,99%</td> <td>0%</td> <td>3,49%</td> <td>0%</td> </tr> <tr> <td>6 months</td> <td>4,49%</td> <td>0%</td> <td>5,49%</td> <td>0%</td> <td>5,99%</td> <td>0%</td> </tr> <tr> <td>9 months</td> <td>5,99%</td> <td>0%</td> <td>6,49%</td> <td>0%</td> <td>6,99%</td> <td>0%</td> </tr> <tr> <td>12 months</td> <td>6,49%</td> <td>0%</td> <td>7,49%</td> <td>0%</td> <td>7,99%</td> <td>0%</td> </tr> <tr> <td>24 months</td> <td>6,49%</td> <td>0,75%</td> <td>6,99%</td> <td>0,75%</td> <td>7,99%</td> <td>0,75%</td> </tr> <tr> <td>36 months</td> <td>6,49%</td> <td>0,75%</td> <td>6,99%</td> <td>0,75%</td> <td>7,99%</td> <td>0,75%</td> </tr> </tbody> </table>		Group 1		Group 2		Group 3		Tenor	Conversion fee (*)	Monthly Interest rate (**)	Conversion fee (*)	Monthly interest rate (**)	Conversion fee (*)	Monthly interest rate (**)	3 months	2,49%	0%	2,99%	0%	3,49%	0%	6 months	4,49%	0%	5,49%	0%	5,99%	0%	9 months	5,99%	0%	6,49%	0%	6,99%	0%	12 months	6,49%	0%	7,49%	0%	7,99%	0%	24 months	6,49%	0,75%	6,99%	0,75%	7,99%	0,75%	36 months	6,49%	0,75%	6,99%	0,75%	7,99%	0,75%
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	(*) (**) The conversion fee and interest rate are applicable for each customer group as defined below: - Group 1: Customers who have their credit cards opened more than 3 months, register for an installment plan via HSBC Vietnam Mobile App and have settled full monthly payment in the last 6 months. - Group 2: Other customers who register for an installment plan via HSBC Vietnam Mobile App that not classified in Group 1. - Group 3: Customers who register for an installment plan that not via HSBC Vietnam Mobile App.																																																								

	(**) Monthly interest rate is calculated on the original installment amount.
Late charge fee	4% of minimum amount due (minimum VND80,000 – maximum VND630,000)
Request for print statement fee	VND80,000/statement
Over credit limit fee	VND100,000
Card replacement fee	VND200,000
PIN re-issue fee	Free
Sales slip retrieval fee Dispute investigation fee (for dispute transactions found genuine)	VND100,000/copy
Change credit limit fee	Free
Fee to change secured type/card type	VND100,000/request
Credit Balance Transfer fee	VND50,000/request
Dispute investigation fee (for dispute transactions found genuine)	VND100,000
Administration fee for overseas transactions	1.99%