Part 1 – Ceremony opening and Phase 1 review

Welcome all of you to the virtual award ceremony for Round 1 of the HSBC Premier & IDP Scholarship Contest.

With an aspiration to nurture talented resources by supporting them to conquer their academic ambitions and experience advanced education, HSBC Premier has cooperated with IDP to create the programme "HSBC Premier & IDP Scholarship – Giving wings to overseas study ambitions" with a total reward value of up to VND 530,000,000 for high school students, college and university students who plan to study abroad in 2022 in Australia, New Zealand, USA, Canada, UK, and Ireland.

On behalf of the organisers, I'm Vo Ha Mai Anh and I would like to open the program "Celebrating champions – Cultivate academic dreams" and briefly introduce the contents to be presented in today's ceremony. Firstly, we will have the "Opening ceremony and the review of the Phase 1 of scholarship programme"; in part 2 we will announce the winners and award prizes; during part 3 we will have an opportunity to interact with the most talented candidates; in part 4 a representative of HSBC will give us an overview of the comprehensive support from HSBC Premier offers international students and their families; and part 5 we will introduce the second phase of the programme and share some top tips for winning a scholarship; and finally we will conclude by closing the ceremony.

Today is an important milestone for us as we close the first stage of the competition. Before announcing the names and rankings of the contestants who have bravely convinced the judges and won the programme's scholarships with their plans to study abroad, we will hear from some representatives from the contest's creator to share their thoughts on how they accompanied contestants through challenging rounds!

First up is Mr. Pramoth Rajendran - Country Head of Wealth & Personal Banking - HSBC Bank Viet Nam Ltd. Now I would like to invite Mr. Pramoth to share some thoughts with us.

Welcome everyone to the first phase of HSBC Premier & IDP scholarship award ceremony. I am aware that there are a lot of participants from Vietnam, and also from outside of Vietnam so good evening, good afternoon and good morning to all of you! Thank you once again and congratulations to all of the participants and achievers. First of all, I would like to spend just

a moment outlining the purpose of the programme. The purpose of this program to ensure that we enable you to realize your dream to studying overseas and hope you reach great academic ambition, which will help you contribute to global society of the future and make the world better every day. As an international bank that has been present in Vietnam for more than 150 years, we are extremely proud to supporting young Vietnamese access overseas education which is in line with our commitment and our promise to open up a world of opportunities, especially for the next generation. This programme is one of those commitments to promise and enable the next generation to realise your dreams. Apart from offering support through our global network that covers 35 regions all over the world, we actively support customers and their children with international banking services and a variety of programmes that provide information on studying abroad. I'm very, very pleased with the fantastic results from the First Phase. Overall we had a great response with a high number of participants in terms of applications. Within the first month of the Scholarship programme, we received over 220 applications. From a shortlist of 25 candidates that were selected for the final round, today we have selected 13 outstanding candidates. Indeed, my congratulations to all the contestants for completing the 1st race, especially the three contestants who will receive the highest honours today.

We would like to thank our partner IDP Education Vietnam for their support, and we sincerely thank all of you who participated in the programme. We will also continue to open up many more great opportunities – indeed, the registration for the next round of the programme will close on June 9, 2022, so please do encourage all your friends and anyone else who would be interested to join so that they also can be given wings and achieve their dreams of studying overseas. Thank you all and once again congratulations to our talents. Since I have another appointment today, I must leave early, but I will leave you in the capable hands of my colleagues and I wish the ceremony goes well. Thank you very much.

Thank you for your inspirational words, Mr. Pramoth. Next, I would like to introduce Mrs. Hoang Thi Thai Ha - Sales Director from the Overseas Study Department at IDP Education. Mrs. Ha will kindly summarise the first round of the contest.

Thank you Mai Anh, and good afternoon to all of the parents and students, guests from HSBC, my fellow organisers, students studying in the UK, Australia and some other countries. On behalf of IDP's Study Abroad Department, I would like to thank the dedicated members of the IDP education team and HSBC Premier for giving Vietnamese students this

opportunity. More than 20 years ago I was also an international student in Australia, I found that learning and immersing myself in the culture of some developed countries, is a precious opportunity. Looking back on those days, I can see how the experience transformed my outlook and helped me to contribute to Vietnamese society as well as be an asset for all the companies I have worked for since graduating. As IDP's partner, HSBC Premier shares our desire to fulfil the academic dreams of international students and young talents of Vietnam. IDP is very excited to be involved, and we are very enthusiastic about this project.

From the moment IDP aligned with HSBC Premier to bring opportunities to young Vietnamese, we can see their enthusiasm for this project, with a total of VND 530 million being made available. Each sholarship provides the young talents with cash from HSBC Premier and other valuable prizes from partners such as ACET and IELTS (are two divisions of IDP in Vietnam). Students from high schools, universities, and colleges can all participate. The contestants only need to participate in a total of 3 rounds. In the first round they simply register to participate, stating that they are seeking a scholarship and applying to study overseas, and to show that they are preparing for an overseas academic journey. In the second round, the contestants share their plans, stating how they will achieve their dream of studying abroad — this explanation can come in many forms, such as articles, videos, or infographics. For the last round, the contestants share with the judges what their specific plan is, including their financial plan, in a presentation.

In terms of destinations, the programme has two Phases — the First Phase is for candidates who have applied to study in Australia or New Zealand for the first semester of 2022, and for the Canada, US, UK, and Ireland in the spring of 2022. For the First Phase, we offer a first prize of VND 50 million in cash and VND 3,000,000 Skillset learning discount voucher at ACET English Center and an exclusive test preparation kit of IELTS IDP worth VND 1,500,000. There are two Second Prizes with a value of VND 25 million of cash; VND 2,000,000 Skillset learning discount voucher at ACET English Center and an exclusive test preparation kit of IELTS IDP worth VND 1,500,000. We also offer four Third Prizes with a value of 10 million of cash; VND 1,000,000 Skillset learning discount voucher at ACET English Center and ann exclusive test preparation kit of IELTS IDP worth VND 1,500,000.

We have six Consolation Prizes with a cash value of VND 5 million and VND 500,000 Skillset learning discount voucher at ACET English Center. So in total, we have 13 prizes for the First Phase. I am pleased to announce that for the Second Phase, we have doubled the

number of prizes so there will be 26 prizes in total. As Mr. Pramoth shared, you can still apply for the Second Phase if you have a plan to study in Australia and New Zealand for the S2 and S3 semesters in 2022, or the 2022 autumn semester in Canada, the USA, UK, and Ireland. All these awards are very valuable and I hope you feel this is a great opportunity created by HSBC Premier as well as IDP that will help you realise your own dream of studying abroad. Looking back at the very impressive numbers from the First Phase, in just over a month, we received 220 applications from candidates intending to study abroad in Australia, New Zealand, the USA, Canada, UK, and Ireland. Based on the set criteria of the First Phase, we selected 57 sets of qualified dossiers, and out of those 57 applications, 34 met the criteria for the preliminary round. After further assessments, we selected 25 people to participate in the final round. For the final round, the contestants conducted an interview with the Examiners, and we then selected 13 winners, who received consolation prizes as well as prizes for Third, Second, and First places. And today we are honoured to reveal to you the names of those 13 winners and which award they have won. That concludes the summary of the First Phase, thank you for your time.