

FAQs of “Global Transfers to other HSBC accounts” - for Vietnam sending

1. What is “Global Transfers to other HSBC accounts”?

The “Global Transfers to other HSBC accounts” service allows HSBC Vietnam Premier customers to transfer to third-party overseas HSBC personal accounts **instantly*** via the Global Transfers feature with free of charge. The service can be accessed on HSBC Internet Banking

*Note:

- For the transaction involve Vietnamese nationality or VND currency, transaction will be processed as soon after the Bank receive sufficient and qualified supporting documents from you as our request to comply with the local regulatory requirement.

- For transfer with currency conversion involved some special currencies (such as BMD, BND, EGP, IDR, LKR, MYR, PHP, VND, etc.) it will be proceeded during business hour of the involved countries/regions. After business hours, it will only be proceeded on the next business day.

2. What are the countries that can receive funds using the Global Transfers to other HSBC accounts?

You can use the “Global Transfers to other HSBC accounts” service to make transfer to overseas HSBC personal accounts of the following countries/regions:

- **Asia Pacific:** Hong Kong, India, Indonesia, Philippines, Sri Lanka, Taiwan, Singapore, Malaysia, China, Australia, New Zealand

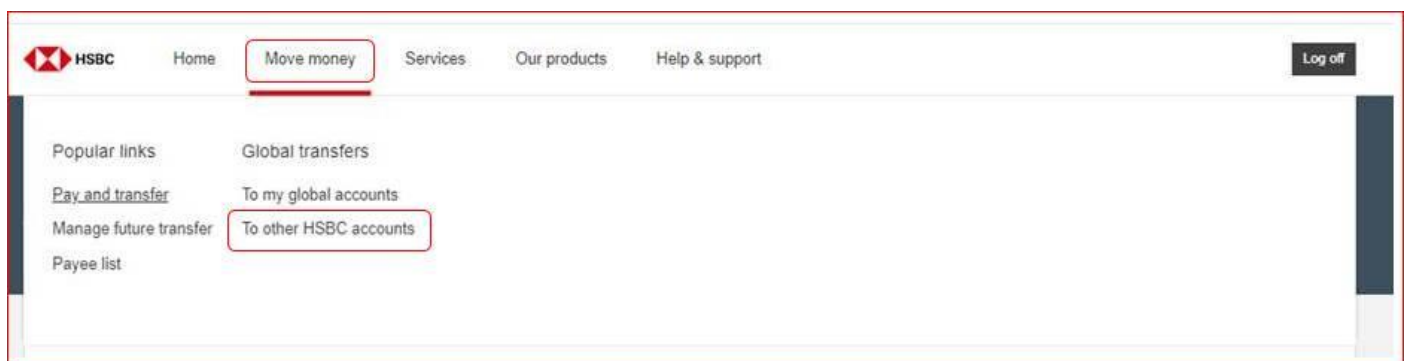
- **MENA:** Bahrain, Egypt, Oman, Qatar, UAE, Malta

- **Others:** UK, US, Bermuda, Greece, CIOM

***More receiving markets to be enabled and updated in near future.*

3. I am a Premier customer and where can I find feature of “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS” to send money to other overseas HSBC accounts?

To access the “Global Transfers to other HSBC accounts” service in Internet Banking, you need to login your Internet Banking using your security device. In the Internet Banking, go to “Move Money” menu and then click on the “To other HSBC accounts” item under the “Global Transfer” section.



4. How do I make a Global Transfer to other HSBC accounts”?

- a. You can request a **Global Transfer to other HSBC accounts** from your HSBC account immediately by using Internet Banking.
- b. To set up a **Global Transfer to other HSBC accounts** payment, you are required to:
 - Add the third-party overseas HSBC personal account into Payee list.
To do this, you are required to provide us:

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- The first name and last name of the person you're sending money (if you are sending to Joint account)
 - Account number with its currency
 - The country/region to which this beneficiary HSBC account belongs (or the country/region of the destination HSBC account)
 - The above information has to be matched with the Bank’s record. Please check with your payee/ beneficiary for the exact information.
 - For the destination accounts in HSBC UK: you are requested to provide additional Sort code information
- c. Initiate the request:
- In order to make a valid instruction of **Global Transfer to other HSBC accounts** payment, these below requirements should be met at the time of adding payee and sending money:
 - Account status of both you and payee (i.e remitter and beneficiary) has to be active
 - Both you and your payee have Online Banking user and these profiles are still in active status.
 - Destination account has to be linked in the beneficiary’s online account list (If the subject account is not linked/ display in the beneficiary’s online account list, please ask the beneficiary to contact their HSBC for further advice on this linkage).
 - If your payee is not a registered Online Banking user or his/ her account is not included in his/ her online account list (can be accessed via Internet Banking), you will see the error message. Please advise your payee to register for online banking if you want to send money to him/ her via “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”, or send funds to them via ‘Pay & Transfers’.
 - Please note that the charges on ‘Pay & Transfers’ may differ from “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”. You can refer to the Premier tariff [link](#) to get more detail on this service charge
- d. When making or arranging a **Global Transfer to other HSBC accounts** payment, you must provide the following information:
- Accounts you want to make the transfer from
 - Select the account from your payee list to which you would like to make the payment.
 - The amount you wish to send and the currency you wish to send the transfer in
 - Purpose of the transfer
 - Other specific requirements for some particular receiving countries/territories following to the regulatory requirement of these receiving countries/territories.

5. What exchange rate will apply if I make a Global Transfer to other HSBC accounts payment between accounts which are denominated in different currencies?

The exchange rate showing on the Payment page is for reference. The actual rate will be applied that the time transactions being proceeded.

6. How long do Global Transfer to other HSBC accounts payment take?

It will depend on the prevailing local regulation requirements. If no supporting documents are required to be submitted, the transactions will go immediately.

7. What terms and conditions apply to Global Transfer to other HSBC accounts payments?

It will follow the Payment Terms & Conditions of HSBC Vietnam and the beneficiary banks

8. Can I use the Global Transfers service to transfer fund to organization account?

The service scope of “Global Transfers to other HSBC accounts” is to allow an HSBC customer to transfer funds to other HSBC personal accounts overseas. Therefore, the receiving account involved must be a personal account.

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9. How can I find out details of all “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”?

You can review the last two years of “Global Transfers to other HSBC accounts” records by selecting “Global Transfers to other HSBC accounts”, then clicking on “My transfers” from the left hand menu. You can then click the transaction to see the details, including payee nickname, account number, amount, exchange rate, etc.

10. How can I print out the transaction details if I forget to print the receipt after I make a payment via “Global Transfers to other HSBC accounts”?

You can retrieve the transaction details by going to “Global Transfers to other HSBC accounts” page, selecting “My transfers” from the left hand menu. You can then click the transaction in the transaction history page to see the detail and print the detail using print screen.

The screenshot shows the 'My transfers' page in the HSBC interface. The left sidebar has 'My transfers' selected. The main content area shows a 'Transfer history' table with columns: Date, From, To, Amount, and Status. A single transaction is listed for 20 Jul 2019, from 'JPY Savings' to 'CA619'. Below the table, the 'Details' section shows the transfer status as 'Completed', the amount sent as JPY 111, and the amount received as CAD 1.34. The exchange rate is also provided.

Date	From	To	Amount	Status
20 Jul 2019	JPY Savings 001 [REDACTED]-888	CA619 024 [REDACTED]-206	JPY 111	Completed

Reference number: GXAXD685J0

Details

Transfer status	Completed
Amount	You sent JPY 111 Payee received CAD 1.34
Rate	JPY 1 = CAD 0.0120499 CAD 1 = JPY 82.9882406
Remarks	ENGJPY

11. How should I interpret transfer status in the Transfer history page?

You can review the transfer status in the Details section. Your transfer will have one of the following statuses:

Processing	The payment instruction is pending in the processing queue when the instruction require manual processing.
Completed	The payment instruction is already processed.
Rejected	The payment instruction is rejected

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12. What’s the daily transfer limit of “Global Transfer to other HSBC accounts”? Can I request to increase/ decrease this limit or change the daily transfer limit for a specific payee?

The daily transfer limit (for successful transactions) which is set to USD 50,000 for all customers. It is separated with your Global Transfer limit (currently USD100,000/day) and cannot be changed for individual accounts or specific payees.

13. When will the utilized limit be reset so that customer can perform another transfer again?

Daily transfer limit will be reset at 00:00:00 (VNT) every day.

14. Can I cancel the payment after confirming the transfer?

Upon your request, HSBC will receive the request and check. In case the payment is still pending at HSBC Vietnam, we will request to cancel it. In case it’s instant transaction and has been gone to beneficiary account, we will follow the prevailing Investigation procedure of the bank and regulation requirements.

15. I tried to make a payment using “Global Transfers to other HSBC accounts”, but there is a message advising me to use ‘Pay & Transfers’ service via online banking instead.

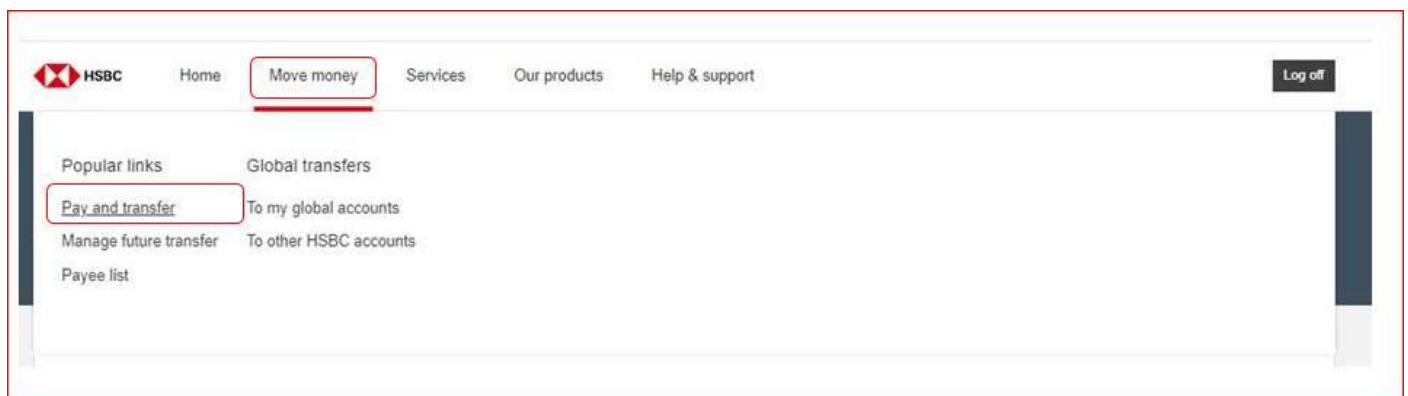
Why do I need to use the ‘Pay & Transfers’ service to make this payment? Also where can I find the ‘Pay & Transfers’ service in Internet banking?

Your transfer instruction cannot be processed via Global Transfers at this time for some reason. Please refer to the error message displayed to have the specific instructions on your request. If you need any assistance, please contact your Premier Relationship Manager or Contact Center

If you need to instruct the transfer urgently, you can consider the alternative options to make your transfers by:

- Using ‘Pay & Transfer’ through your Internet Banking, under the Move Money section
- Using Telegraphic Transfer via paper-based method at Branches/ Transaction Offices
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Please note that the charges/ processing time on ‘Pay & Transfers’/ paper instruction may differ from “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”. You can refer to the Premier tariff [link](#) to get more detail on this service charge



16. Why am I unable to find all of my bank accounts in the “From account” drop down list?

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Only accounts with active account status will be shown in the “From account” drop down list. Accounts with abnormal account status (e.g. dormant and unclaimed) or with Special instruction (e.g. to block Debit or Credit transaction) will be filtered out.

17. I tried to make a payment using “Global Transfers” but failed. Can you find out why and what should I do next to initiate the payment

Your transfer instruction cannot be processed via Global Transfers at this time for some reason. Please refer to the error message displayed to have the specific instructions on your request. If you need any assistance, please contact your Premier Relationship Manager or Contact Center

If you need to instruct the transfer urgently, you can consider the alternative options to make your transfers by:

- Using ‘Pay & Transfer’ through your Internet Banking, under the Move Money section
- Using Telegraphic Transfer via paper-based method at Branches/ Transaction Offices

Please note that the charges/ processing time on ‘Pay & Transfers’/ paper instruction may differ from “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”. You can refer to the Premier tariff [link](#) to get more detail on this service charge

18. Could I select a forward date or recurring payment in “Global Transfers to other HSBC accounts”?

Sorry, this service does not support forward dated payment or recurring payments at the moment.

19. Do I have to pay transfer fee for the “Global Transfers to other HSBC accounts” service and how much is it?

If you are a HSBC Vietnam Premier customer, the HSBC transfer fee is free if you use “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS” function

20. How do I check my created payee information?

You can retrieve your Payee information by selecting “My Payee” from the left hand menu to check your Payee details.

21. Will there be any payment instruction notification will be sent to me after my payment instruction is processed successfully?

Payment notification will be sent out via SMS if you registered for SMS service for CASA linked to Debit Card. only after the payment instruction is processed completely or you can cross check the “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS” history in “My transfer” record.

22. Why am I unable logon to HSBC Personal Internet Banking website to perform “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS”? It kept showing logon page even I have keyed-in username and password.

It requires to enable the cookies in respective browser. Please ensure the cookie is enabled.

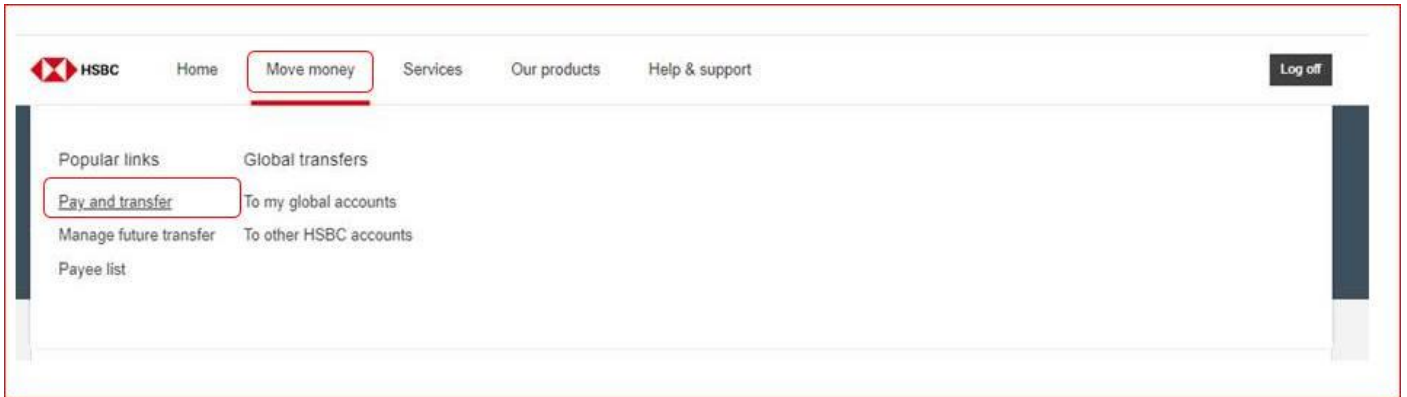
23. I am unable to launch “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS” platform from the Online Banking homepage, what can I do?

If you are using Google Chrome, please go to “Settings” ☰ “Site Settings” ☰ “Cookies and site data” ☰ check to ensure to disable “Block third-party cookies”.

24. I have been unable to add new payee recently in order to make transfer through “GLOBAL TRANSFERS TO OTHER HSBC ACCOUNTS” platform from the Online Banking homepage, what can I do?

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We regretfully inform you that we have temporarily suspended new payee(s) in addition to “Global Transfers to other HSBC accounts” feature, for maintenance and enhancement. This is expected to be completed by the second half of 2022. Please be noted that this suspension does not impact the existing beneficiary(es) in your payee list. During this period, you may use normal Pay and Transfer function as an alternative solution.



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