

## OPENING THE WEBINAR

Dear guests, the program will start in a few minutes, please check the connection, sound, and picture quality so that we can follow the Webinar in the best way, thank you.

Welcome to today's Webinar on Achieving Academic Heights With A World Class Education, we are delighted with your presence this morning and thank you for your support for taking time and being interested in the program. My name is Nguyen Thanh Trang, I am very honored to be the host of today's Webinar. There were also guests from HSBC's educational partners. Ladies and gentlemen, with a global network and professional international financial services in more than 30 countries and over 150 years of experience in the Vietnamese market, HSBC takes great pride in helping customers build a prosperous life for their families wherever they are through HSBC Premier's premium customer service. Today's Webinar will be one of HSBC Premier's international communication support series, specifically on the issue of overseas study, to give you an overview of the education system of international universities of the UK, Australia, and the USA. As well as providing valuable information for your child's foreign journey. To start today's program, I would like to introduce the speakers:

On behalf of HSBC Bank Vietnam Ltd., there are me - Nguyen Thanh Trang, Premier Marketing Team Leader of HSBC Vietnam, Ms. Ly Thi Thanh Xuan, Senior Head of Personal Banking and Wealth Management at HSBC Vietnam. We would like to invite Ms. Xuan to say hello to our viewers.

**Ms. Xuan:** Good morning, energetic weekend, thank you for taking your precious time to participate in our beginning year's Webinar today. I am very excited to welcome you, first of all, I wish you and your family good health and well-being.

**Ms. Trang:** Yes, thank you, Ms. Xuan, and for today's successful Webinar, I am honored to invite 2 representatives of HSBC's educational partners, North American International School SNA and IDP Education Vietnam Ltd., including Mr. Mike Miller, former principal of SNA International School, Mr. Mike Miller's presentation will also be translated by Mr. Tran Duy Linh of North American International School. Please, Mr. Mike Miller.

**Mr. Mike Miller:** Hello our guests, as well as future parents of the school who took time this morning to participate in our Webinar. Welcome once again and hopefully that in this morning we'll get to see what SNA stands for our children. Thank you.

**Ms. Trang:** Thank you Mr. Mike Miller and Mr. Tran Duy Linh, and next, I would like to introduce Ms. Hoang Thi Thai Ha, Sales Director of IDP Education Vietnam Co., Ltd. Good morning HSBC Premier customers and parents of SNA and IDP. I am very excited

to participate in today's Webinar and I hope I can provide a lot of useful information for parents and students, if you would like to build study abroad plans for your children, you will have to decide suitably for your children. Thank you

**Ms. Ha:** Yes, thank you, Ms. Ha, I believe that our speakers will give us some useful and practical information for your child's study journey today. To start the program, I would like to have a note for you, before we come to the sharing of HSBC's partners, if you have any questions to share, please enter the questions in the QnA section so that we can ask questions directly to the guests of the program. Before going into the program, I would like to briefly introduce the content of today's Webinar.

In the first 20 minutes of the program, we will listen to information about the benefits of an IPDP degree for the study abroad journey from our partner SNA.

In the next 20 minutes, we will find out core information about plans to study in the UK, Australia, and the US from IDP Vietnam.

After that, to support your child's study abroad journey, we would like to share information about planning a solid financial foundation to launch your dream of studying abroad from HSBC Premier.

And at the last 30 minutes of the program, we will answer the questions that customers sent to us today.

During the webinar, if you have any questions or concerns related to the study abroad program as well as interested in financial support for studying abroad, you can also enter your question in the QnA section so we can ask questions directly to the speakers.

---

## **PART 1**

### **IBDP degree and SNA School**

Won't let you wait too long, first of all, we would like to introduce Mr. Mike Miller - acting principal of SNA - who will share a little more so that we can grasp the core information about the benefits of an IBDP degree for study abroad program. Please, Mr. Mike Miller.

**Mr. Mike Miller:** Hello everyone, please allow me to share some preliminary information about our school - SNA school (International School of North America). SNA school has been established for 17 years, and in the last 4 years, it officially joined Nguyen Hoang Education Group. Since then we have made significant improvements in imparting knowledge. And at our school, we always keep in mind that we have to prepare middle

and high school students with the best luggage so that they can step into the future in the next level of education.

Although today's purpose of our sharing should focus on the IBDP high school program. But it would be incomplete if we did not mention the conditions and other preparations that schools have arranged for IBDP students such as teaching and learning approaches and plans. And one of the things that our school has prepared for students is the process of accreditation, now we have completed the testing part and achieved the results of the full audit of WASC - Western Association of Schools and Colleges United States, is also a member of the CIS Council of International Schools. And what is this represented for? It represents that students who graduate from SNA will have the WASC stamp on their certificate. And with this certificate, there will be many famous universities recognizing their academic achievements. I will mention more specifics in the next presentations below.

This is a very prestigious and longstanding independent organization and very famous in the world. They go to private schools to check, to evaluate all aspects of the school, such as in terms of management, school operation, future development plans, current facilities, personnel, personnel planning, teaching methods, and indispensable is the school's curriculum. And if have passed their test, it means that the school has implemented all of the above aspects to a very high and rigorous standard. So that is the basis for universities to accept SNA degrees because they trust WASC, which means they also trust SNA's teaching degrees.

And as mentioned before, to be successful at the DP program is the result of a whole process. that will be time, is a composite result of many preparations in advance. As on the screen, you can see that our school offers programs from all levels: elementary, middle, and up to the DP program. Then at the elementary level, we have the PYP program, and at the middle school level from 6-10 we have the MYP program, these 2 programs are 2 complementary programs and foundation preparation, the best way to ensure that students graduate from the DP program - the high school program - with the best results.

We will briefly go through the programs, in the PYP program - the elementary program - we will have 6 major transfer topics, which are: who am I? Where am I? Share habitat,

and so on. And these specialized topics are taught in a method called query-based, which means we will present problems to students, and from there, students will give their thoughts and feedback to the instructor on what the problem is. And it is the children who will be the ones to provoke and create their questions, and the parents and the school will be the ones to guide them in answering them. Through that way of learning, the student will feel more confident and they will have a space to unleash their potential more.

And switch to the MYP program - the middle school program, we will have more specific subjects. And it will be divided into 8 subject groups, and you will study specific subjects. And again, these are all very important preparatory steps for a successful future outcome in your DP program.

And moving on to the DP program is the program we want to explore today, which is the program for the last 2 years of high school in grades 11-12. Because this program requires a certain investment from students and it only lasts for 2 years, we hope that parents can consider getting children into school earlier, from smaller levels such as PYP or MYP, so that your children can reacquaint themselves with the teaching style of the program as well as the special skills and characteristics that the program gives them, and from there, they have the best preparation for the DP program with a prestigious degree later.

And in the DP program, the subjects are also divided into 6 main subject groups as you can see on the screen. Examples are Language, Culture, Society, Math, Arts, and Science. We'll spend another minute focusing on the chart on the right-hand side of our slide, which is the overview of the DP program and which parents can see is in the most central area available. Theory of knowledge - extended essays, creativity – activity, and service. These are very important elements that accompany our left-hand subjects and are known as core elements built and designed to prepare students for the smoothest transition when they enter university.

The Theory of knowledge element can be roughly translated as epistemology or the theory of knowledge. That's where you can talk about how the students understand the meaning of learning, how learning is important, how important it is to learn in everyone's life. This is the opportunity and activity for you to understand about that.

Next are extended essays. This is one of the indispensable skills in college later. Because this is the first step for your children to get acquainted and practice skills in scientific research that will be greatly applied at higher education levels. And to balance study and

play, between relaxation and academics, we have the CAS element. These are like community activities, helping students' lives to be more beautiful and meaningful.

With the extended essay, we will be more specific about the length of each one is 4000 words and this is one of the mandatory requirements for every student, no one will graduate from DP without making the essay. According to data researched online, it shows that applying the above element at the high school stage of the DP program is very helpful for students when entering the university gate. Because then they have the skills to research, write essays, and present their views at a relative length and this is a way to help them catch up quickly with the learning motif at the university level.

And as mentioned, one of the core elements of the IBDP program is CAS or community activity, according to the feedback from many universities, they show that they like this element, they like this form of CAS. Because in terms of high-quality academic programs, it is clear that in the world, it is not only IBDP that provides students with high-quality academic programs, but very few such high-quality programs are available provides students with elements other than academics so they can balance study and relaxation as well as foster care, sharing, and compassion in the community. For that reason, IBDP students will have an advantage if they attend prestigious universities and that is also one of the important reasons that our school decided to choose the IBDP program to teach at our school.

We have researched together about the curriculum, subjects, and core elements, in addition to the unique features, the highlight of IBDP is the IB learner profile and international thinking. The IB learner profile is a collection of learner characteristics designed and applied uniformly in the IB program, across all countries, and not only for students but also teachers, staff, parents, and schools that have children enrolled in this program.

One of the concepts that the school wants to send to students is international thinking and through this concept, the school integrates many elements, information, and knowledge about many different cultures throughout the elementary school levels. YP. MYP to DP, because we expect that SNA graduates will not be confined to the national region, but will reach further internationally, in other countries to study, live and work. This is another baggage that we prepare for the student so our student can integrate when coming to the international environment.

We've talked a lot about preparing our students, but it's hard if we don't have the facilities to do so and our school has its science labs to do it.

And next, we will discuss the rigor of the IBDP program because the program is really serious and requires a certain investment of the learner. Universities around the world always use the first year to re-evaluate and that should not be an obstacle for students who have studied in the IBDP program because they have a wide variety of subjects and

core activities such as epistemology, theory of knowledge, extended essay, CAS, ... that will support them to face and solve problems as well as increase their chances of success at university compared to in common. In addition, if your child graduates from IBDP, depending on the situation, your child will pass the first year depending on the specific university they apply to. Many universities around the world have integrated with IBDP to update the program more closely and more closely than the current one so that you can have a better transition.

Thank you for listening to my presentation, and next, I would like to hand it over to Ms. Ha, thank you again.

---

## **PART 2**

### **Ms. Nguyen Thanh Trang:**

Many thanks to Mr. Mike and Mr. Linh gave us an hour of very insightful information about the IBDP degree. I believe you have a lot of questions for the SNA section. And we'll come back to Mr. Mike soon in the Q&A at the end of the show.

Ladies and gentlemen, in addition, to help you get a better overview of the core information for studying abroad to plan in the UK, Australia, and the US. I would like to invite Ms. Hoang Thi Thai Ha, Sales Director of IDP Education Vietnam Co., Ltd to share more about this issue.

### ***Main information for study plan in the UK, Australia, and the US***

#### ***Ms. Hoang Thị Thai Ha:***

Thank you, Ms. Trang. Please move on to the next slide. Many thanks to HSBC Premier for allowing IDP to share information about studying abroad. If it was about 5 or 10 years ago, studying abroad is just a dream that many people are very difficult to achieve. In other words, a dream only for well-to-do families. However, in recent years, with the information about studying abroad expanding as well as the opportunities to gain many scholarships, studying abroad has become a plan for the students. Currently, IDP has also consulted many students in 6 countries: Australia, Canada, the UK, Belgium, New Zealand, and Ireland. We notice that the age of students studying abroad is getting younger and younger. And I hope that my sharing session today will help the parents, as well as the children attending today, have a detailed plan for their study abroad. And make that plan a reality and soon let your children have access to the cultures of developed countries.

And now we come to the next slide where we share more details about IDP. Sharing a little bit about IDP, IDP was established 30 years ago by 38 Australian universities. At that time, a lot of international students in Asian countries in general and Southeast Asia, in particular, went to Australia. And Australian universities have set up IDPs to provide services for students to apply as well as to prepare student documents and visas to come to Australia. After more than 50 years, IDP has now become a listed company on the Australian stock exchange with offices in over 33 countries. An IDP is now positioning itself as a company providing comprehensive solutions. For the first panel on the left-hand side, you can see the traditional segment of IDP providing study abroad consulting services to 6 English-speaking countries, which are developed countries. If we look in the Southern Hemisphere we see Australia and New Zealand. In Europe, we have England and Ireland. In North America, there are the US and Canada. In addition, to study abroad counseling, we also provide support and welfare services for students to ensure that international students have a very enjoyable experience as well as peace of mind when studying abroad. And we think that investing in studying abroad is an investment in education and that investment will help you have good career opportunities for the future. So along with studying abroad counseling as well as providing support services for international students, we also provide career support services for students after graduation.

And to be able to study abroad, the students need to prepare themselves for the language, must have IELTS as well as be able to use academic English. Because another IDP business will support good standards for its language, that is ACET. ACET is a teacher of quality academic English as well as IELTS test preparation with a team of experienced foreign teachers and works with Australia's UTS Insearch to tailor the program for international students. . If you often watch Way to Olympia Peak, ACET is often the center of choice for “Olympic climbers” to best prepare the language before you doing study abroad.

At the same time for you to have an IELTS certificate, another IDP of the business is IELTS. Currently, IDP is the co-owner of the IELTS exam and the number 1 IELTS test organizer in Vietnam. Now with technology, the IELTS exam will be done both on paper and computers. And IDP IELTS test locations are nationwide. Therefore, parents and

students can register for the IELTS exam anytime, anywhere in Vietnam. And with the orientation of becoming an Edu-tech company, IDP has developed many applications and websites to help prospective international students learn a lot of courses from different schools around the world as well as information about study abroad countries and future career orientation. IDP also owns ... famous website, which is the largest study abroad portal in Vietnam today, with 350,000 programs available in 78 countries. I know parents can search on google for a lot of information about the school program, but that is not necessarily updated. So instead of searching from different websites, we can go to Vietnam hot code portal to find information. And in today's presentation, we will focus on IDP's study abroad services. And we will move on to the next section to know what services we provide as "study abroad consultants" of IDP.

As I said, we have study abroad consultants for 6 countries. However, today I only mention 3 main countries: Australia, the UK, and the USA. Talking about IDP's study abroad consulting service in general, we provide a free consulting service. When students apply to IDP's admissions partners - more than 1000 institutions in 6 countries: Australia, New Zealand, USA, Canada, UK, and Ireland. Study abroad consulting services include what. Firstly, we, I will choose scholarships that are suitable for students' abilities. Second, there are a lot of expecting parents looking for a college that ranks above.... With over 50 years of experience studying abroad globally, we have a wealth of information that can be provided to parents and children at schools with a high level of compliance with expectations. And at the same time, we offer affordable tuition fees. And at present, we realize that choosing a school and major is equally important. So we will support you in choosing a major to suit your child's future development. When we choose a major and choose a school, the next important thing is how we get a visa.

There are many cases do not have experience in making documents. We have an offer letter from school but we cannot come to the school to study because we do not have a visa. With a very long experience in the world as well as over 25 years in Vietnam, we have a very high student visa success rate. Currently, according to our report, the student visa pass rate is over 98%. When students study abroad, students need to have a guarantee that when they arrive in their country of study abroad, they have a very comfortable and worry-free transition. Therefore, IDP has essential support services. For example, when you study abroad in the US and Australia, you are required to buy study abroad insurance, then we will advise you on appropriate study abroad insurance packages. If you have to transfer money for tuition, insurance, and housing fees, we can advise you on how to transfer money to meet the requirements of the school. We also assist in finding housing, finding a homestay if the students want to stay with a host family. For children under 18 or under 19 years of age, depending on the country in which they require a guardian, we will provide guardianship services. We also provide a sim card for



the student so that they can go to the place with a contact number in case of need. We connect them with current international students in the countries they have chosen to study abroad so they have certain connections. And those connections will help them have the opportunity to find part-time jobs as well as job opportunities later. In addition, we will support students throughout their study abroad journey. For example, if you are in high school and want to go to university or college or beyond, the IDP offices in the countries where you study abroad will help you a lot. In Vietnam, there are two universities in Australia that have campuses in Vietnam, RMIT, and Swinburne. As an admission partner of these two schools, we will support enrollment in case you choose to study at a Vietnamese institution. For these two schools, students have the option that after studying for a few semesters in Vietnam, they can transfer to an educational institution in Australia. Then we will support students who enroll to be able to receive scholarships from educational institutions in Australia and transfer the credits they have studied at RMIT and Swinburne universities in Vietnam to continue to institutions their education in Australia. Now we will go into more details.

So what is the cost of studying abroad? For parents, when we plan to study abroad for our children, we need to have enough information not only what country they want to study, but whether the field they want to study is suitable for their development, future career or not. And we need to plan to study abroad financially. Finance plays a very important role because in the experience of IDP if parents ensure financial resources for their children during their studies and consider it as a sure investment after graduation, they will get a good job, earn money, and that is the answer for parent's investment. However, many parents are only worried about their children's first year of school and put pressure on children to find part-time jobs so that they can generate income and pay for their education in the next school year. This has huge consequences. That's why through this slide I want to share with parents that if we want our children to have the best study abroad experience possible. This means they will look for jobs that offer a sense of experience, not those with financial responsibility. And financial responsibility will be provided by parents. Then they can spend most of the time studying the necessary knowledge and learning skills. And with such solid knowledge and skills, they will find very good jobs after graduation. It's not like learning while working, knowledge missing and creates holes for the future. Then we will see that goals or purposes of studying abroad, we have not achieved. In this presentation, I only focus on the cost of studying abroad after high school. However, IDP has consulting services to study abroad at all different levels of study, including middle school, high school, and vocational training. Now I would like to share information about after high school education levels, namely: college, university, and graduate school. For example, we see that the second row is the annual cost. This cost includes tuition and living expenses. Then we convert the corresponding Vietnamese currency so that parents can prepare carefully. The example we will see is

that the cost at the college/university / postgraduate level in Australia ranges from 640 million - 1.1 billion, in the US it is 550 million - 1.3 billion, in the UK it is about 550 million - 1.1 billion. This is the annual cost. So if in Australia, our study program usually lasts about 3 years, on average, we can multiply by 3. In the US, in the UK, it is 3-4 years, we can multiply it.

And students must have a certain English ability when studying abroad. But if the students don't have a good ability, they over there will have big problems. Most countries allow the student to study for up to about 30 weeks in English before entering the main course. So English requirements will range from very low band to very high band. The low band is for students who do not meet the requirements for direct entry but will have to learn English before taking the direct course. And the high bands are the children who have enough English level, they can go to study directly. For example, in Australia, when you want to study abroad, you need IELTS 5.0, with IELTS 5.0, you still have to learn English. And people will depend on their English ability that people will ask to study up to about 30 weeks. If you have about 6.5, you can go directly to the school. However, some industries will require higher English ability. Those are the industries that require us to be fluent in the communication process. For example, in the field of law, English must be very good. So the higher requirement is 7.0. And similarly, in the US and the UK, children only need from 5.5-6.0 to be able to study abroad. And the closer our score gets to the bottom, the more we have to take an English course before we go to the main course.

For countries studying abroad, they will often create conditions for international students to work part-time. As I say this is to increase the experience and increase networking opportunities. Regulations may vary from country to country. However, we will see that there is a similarity that they will charge by the hour. And the average is about 20 hours/week. Depending on the country, the regulations will be a bit more detailed. For example, for Australia instead of 20 hours/week, it will be 40 hours / 2 weeks or for some special industries that need more practice, it will be 80 hours / 2 weeks. So how are 40 hours/2 weeks different from 20 hours/week? That means 40 hours/2 weeks means this week you can work 30 hours, next week you can work 10 hours. But 20 hours/week is that you are not allowed to work more than 20 hours/week. So for Australia, if we are international students in the form of Ph.D. students, we can work full-time. For the US and UK, we also get to work about 20 hours/week. As for the US, it is desired that international students focus on their studies more, so part-time jobs must be authorized and managed by the school. Usually, part-time jobs in the US are on-campus jobs, which means being on the university campus more, for example, doing customer service,

working as a librarian, etc. As for outside jobs, there must be support school management. As for the UK, it is more comfortable. We can work 20 hours/week during the times when we go to school and 40 hours/week during vacations. The same goes for Canada and New Zealand. Well, because Canada and New Zealand are not focused today, I leave the information for parents to read for reference. Well, because Canada and New Zealand are not focused today, I leave the information for parents to read for reference. And all universities in the countries where IDP advises to study abroad are favorable for studying abroad to stay and work after graduation. In Australia, we can stay and work for 2-4 years. In the US depending on the industry, the average is about 12 months, and for the STEM-related majors (technically), we can stay for 36 months. In the UK we will stay for 2-3 years, Ireland for 1-2 years. The same goes for Canada and New Zealand which have stay-to-work regulations. When international students have the opportunity to stay and work after graduation, they will have the opportunity to apply the knowledge and skills they have learned in the study program to real work in the country they study abroad. In this way, they can improve their skills as well as gain work experience in other countries. Then with those experiences when returning to Vietnam, they will take advantage of a very good opportunity to find a good job later. So now let's see the next slide.

For studying abroad, we will need to pay attention to scholarships. All schools offer scholarships and on the slide, we will see very clearly that there are schools in the US that can provide 100% scholarships, the same in Australia and the UK. So now we will see what factors we need to gain a scholarship. Now let's move on to the different types of scholarships. We have English scholarships, incentive scholarships. This incentive scholarship will vary from year to year. And the largest scholarship will be a merit-based scholarship with a value of about 100%. Other scholarships are related to Master and Doctoral programs. The next slide will tell us how to get a scholarship, firstly the scholarship will depend a lot on academic achievement. So hopefully through this session, parents, and children will see that we need to focus on studying at the moment so that we have a good GPA and have a chance to have a scholarship. To apply for a scholarship, we have many steps. Usually, the basic steps, IDP counselors will support us very specifically and step by step for each school. That way we will have more information. And now we will go through the next slide to see the examples of how the student got the scholarship.

Above are some examples of getting 100% scholarships to prove to parents that the higher the children's GPA, the more likely they are to have a high scholarship. But that does not mean that we force our children to study too much to overwhelm them. At IDP scholarships will be from about 20-100%. In today's seminar, I only share examples of 100% scholarship winners. However, please do not say that this scholarship belongs to other people and not to your child. There are other scholarships as well. Besides

scholarships to study in Australia, we have scholarships in the US and UK. In the next slide, we will see scholarships from the US and UK. So we will see that in all the countries where IDP advises to study abroad, IDP is very proud to have supported many students to get a lot of scholarships to reduce the cost of studying abroad for their parents. In addition to receiving school scholarships, you should also look for many different scholarship opportunities. In the next slide, I would like to introduce the program.

There are many scholarships, parents can scan the QR code so that we can get the most up-to-date scholarship information for the time that their children study abroad. In addition to school scholarships, we also work with partners such as HSBC Premier to provide scholarships. Currently, HSBC Premier is offering a scholarship called "Dream Study Abroad" scholarship with a solution of VND 50 million in cash, parents, and children please participate in this scholarship. .and this is a very good opportunity for us to reduce the financial burden of studying abroad. In the next slide, we want to share an app, we will have the opportunity to know more scholarship information as well as meet the school representative during the IDP study abroad counseling day. Coming up on March 5 and 6, IDP will have an online study abroad counseling day. Then parents can arrange to participate so that we have more information and advice specific to your child's case. IDP now has an app called IDP live. With this application, children can search for a lot of information about the field of study as well as the scholarships of the countries that IDP advises to study abroad. Just as you can apply on this app. And when applying, the school response time is very fast. Instead of the usual way for children to submit documents, the school can reply to them in about 2 months. But through the IDP live app, the time is only about 30 minutes. Then parents should download this app so that we can take advantage of technology and be able to get the school's greeting letter right on our phone. Currently, IDP has offices in HCM, Hanoi, Da Nang, and Can Tho.

***Ms. Trang:***

Well, we are sorry that Ms. Ha's internet connection is having a bit of a problem, but fortunately, she has just concluded her presentation on IDP. I'd like to remind you and add a note to her content that HSBC Premier has also collaborated with IDP to organize a scholarship program called "Giving wings to overseas study ambitions."The first phase of our program ended on February 18th with an award ceremony, and the second phase will begin soon. The deadline for applications is in June. We hope you will be able to encourage your children to participate. Other students who are interested in studying abroad can apply to us to be considered for the scholarship "Giving wings to overseas study ambitions." And after the sharing from representatives of IDP and North American International School SNA, we will move on to an extremely crucial part: laying a solid foundation for your children's dream of studying abroad. I would like to introduce Ms. Ly

Thi Thanh Xuan, Head of Premier Customer Strategy and Personal Banking and Wealth Management Division of HSBC Vietnam, who will share with us the benefits of HSBC Premier's study abroad support for your children. Please join us in welcoming her.

---

### **PART 3**

#### ***Solid financial foundation, accomplishing the aspiration of studying abroad.***

**Ms. Ly Thi Thanh Xuan:** Well, thank you, Ms. Trang and Ms. Thai Ha, for sharing. With the participation and sharing of our last two speakers, we have also gathered a lot of top-notch information in orienting and establishing a better and clearer path for your children to study abroad. I'll also go through how HSBC Premier helps families realize their aspirations of studying abroad and prepare their children for an independent life abroad. As you may know, studying abroad is still quite confusing for Vietnamese students, and information on the internet is also somewhat perplexing for parents. The decision to send your children to study abroad today still requires a lot of time and consideration, especially since it's a huge decision to consider when sending your children abroad to study and live. Currently, Vietnamese children continue to live with their family after they marry, which has a significant impact on parents' emotions when they must leave their children while they are not yet mature. And understanding that concern of yours, HSBC Premier has built exclusive offers for you and your family to help the younger generation have a better chance to develop. And through that, we can take full advantage of the global connections within the HSBC group system to support important decisions more comprehensively and easily. All you need to do is sign up for a Premier Next Gen account. All of your children's financial needs will be met before they arrive in a foreign country. (Please scroll down to the next slide). Can HSBC Premier assist you? It's very simple. With the exclusive privilege of Premier customers, we will take care of all financial services for you and your family with six main privileges as follows:

- First, open a Premier Next Gen account for your children before studying abroad with a Platinum Debit Visa card for you and your children. Imagine that your child is going to a city like New York in the United States, for example, and does not know how to open a bank account. Children who don't even know how to open an account in Vietnam will be in a very awkward situation when studying abroad. How will they be able to pay for other living expenses if they lose their crucial ID at home or don't even know how to create an account when they don't use cash?

- With HSBC Premier, you just need to call the Premier account managers of your family and they can advise on the overseas account opening process before your children leave

Vietnam. You also do not need to worry about the debit card problem because the card will be delivered to Vietnam for your children. So you won't have to worry about things like changing money and carrying too much cash when your children travel.

- Furthermore, once you're a Premier customer in Vietnam, you won't need to maintain separate minimum account balances in other countries. Premier's customer identity is worldwide. However, the difference between foreign currencies can result in maintaining too many account balances in different countries, which will make it difficult for customers. As a result, we assist you in simply maintaining your account balance in Vietnam while also assisting you in becoming a Premier client in any other nation or region.

- Next is also an important privilege that I would like to introduce to parents; that is, we can swiftly transfer money to our child's account through the Global Transfer service. You should not worry that your children need to carry too much cash with them. There will be many risks and dangers. Alternatively, simply transfer the money to your child's account in your home country. If you have ever transferred money abroad before, you would know that the transfer fee is quite expensive, including a variety of expenses such as intermediate bank fees and foreign currency conversion fees, and it can range from \$10 to a percentage of the transferred amount. But with the global transfer service, you can make transactions with internet banking, a computer, or a personal phone, and they are completely free of charge, and your children can receive the money right away.

- In addition, you can also manage all the transactions on your account by simply logging into the global overview service. With this service, you won't have to worry about whether your youngster has enough money to spend while alone abroad. Since the global overview service interface allows us to monitor the entire account balance.

- Last, Premier customers have access to an emergency cash advance option. We will also prepare this emergency service in the urgent event that the children lose all of their identification documents and bank cards and require immediate cash. They can visit any HSBC branch in the world. The Customer Relationship Managers will help them with a cash withdrawal of up to \$2000 without requiring any identification. Of course, we have internal processes to identify the customer in such cases to avoid risk to your account as well as theirs. We are therefore very confident in offering this service to HSBC Premier customers. In addition, we also have special offers and solutions for you and your family, such as assisting you in opening additional credit cards for yourself abroad through your credit history in Vietnam or helping to build a credit history for your children in a new country. HSBC Premier in some countries also has a student loan support service for specific courses or outstanding abilities. I strongly advise you to schedule a meeting with our Premier Customer Relations Manager to learn more about other offers and benefits

in the countries you are targeting. Those are some of the key perks you can get as a Premier customer. You can also choose one of the three methods below to become a Premier customer of HSBC. First, you can maintain an account balance. The current average main account balance must be at least 1 billion VND or an equivalent foreign currency value. The second option is to deposit your salary into an HSBC account. The minimum monthly income is 100 million VND or more. The third option is to get and maintain a mortgage with a minimum balance of 2.5 billion VND or a loan value of 60 percent of the collateral's worth. With these 3 ways, if you have any questions regarding Premier customer service, please do not hesitate to contact our experts. In addition, HSBC Premier is also currently supporting customers to invest in wealth assets, and that is an asset we have just developed in February, providing open fund services for Premier customers referring to Vinacapital's products. With the upcoming Vinacapital product, we have extremely significant support for Premier customers. Well, I would like to end my presentation here.

**Ms. Trang:** Thank Ms. Thanh Xuan for sharing about HSBC Premier's support.

---

### Q&A SECTION

**Ms. Trang:** According to the program, I would like to thank our 3 guests for sharing very practical support as well as valuable information about studying abroad, I would like to introduce the part that I think everyone is most interested in today - the Q&A section with questions for our guests. If you have any questions to share, please enter them in the Q&A section to send them directly to our guests today. Let's take a look at some of the questions we've received about the program.

First of all, this is a question from Mr. Trung. I think this is a question for our SNA partners. The question is, what are the advantages of studying the IBDP program in high school? Can you share more details?

**Mr. Mike:** There are just to reiterate that there are many options which schools can choose which curriculum they wish to offer of their school such as IPDP, AP - american program, IGCSE, A-level etc. However, none of the programs offers the breadth diversity an academic rigor that the diploma program offers. As I touch those point sells earlier, other programs offer academic sure but they dont offer things like the cast components or the extended essay, or any of the other core elements which I mentioned earlier such as theory of knowledge. And these are the additional components of the universities around the world recognized as an extremely important artery skill components of an DIP which allows students to be successful around the world.

**Ms. Trang:** Thank SNA for your reply.

The next question I would like to ask is, has Ms. Ha come back to our program yet? Hello Ms. Ha. Ms. Ha, I have a question for IDP that a student asked: Do I need to go through a pre-university course to study medicine at a university in Australia? And how much does it cost to study? Thank you in advance for answering.

**Ms. Ha:** Thank you for your question. First of all, I'm sorry that, due to a technical problem, I was dropped at the end of my presentation. To answer this question, it usually depends on which major you choose, precisely which university's medicine and pharmacy department you pick and what that university requires, as well as whether your current grade is compatible with entrance standards. The counselor will advise you more about whether you need to study preparatory courses and what related degrees you must have before entering the universities of medicine and pharmacy. Therefore, I strongly recommend you to contact IDP to meet them personally for advice and share more specifically about the school and major that you chose to study when studying abroad as well as your current situation through the student transcript. The counselors will carefully consider specialized subjects such as chemistry, biology, math, etc. The cost of the preparatory program varies depending on whether you have to study preparatory courses or directly study with the main courses. It's kind of reasonable, ranging from 550 million to 1 billion VND depending on each school. The higher the school's ranking, the higher the cost. Relatively less populated areas have lower costs. Medical University is one of the more expensive schools. If our children study medicine, we must invest nearly ten years because we must study for preparatory, postgraduate, and other courses. In order for us to practice medicine, we have to pass other qualifications as well as practice. As a result, I frequently state that studying medicine necessitates extensive financial planning. Another example is the US of interviewing to be accepted into a medical university. First, the school will question the family's financial ability so that they can be certain that the student can commit himself entirely to his studies, regardless of whether they have to worry about making money or not. Parents and students should contact an IDP counselor to learn more about their child's situation and what the costs will be. I hope this information is helpful in answering your issue. Thank you very much.

**Ms. Trang:** Thank Ms. Ha. Your share is very comprehensive. I have a follow-up question for HSBC Premier. A guest named Hung wants to ask more about opening an account for our children at HSBC?

**Ms. Xuan:** Thank you for your question, Hung. Thank Ms. Trang. As I previously said, your child's Premier Next Gen program provides the possibility to create an individual HSBC Premier account in their name if they are between the ages of 15 and 28. In addition, we have free related fees such as free account opening, free maintenance of Premier account balances up to 28 years old, and acceptance of Premier



privileges in any country and territory so that your children can transact with HSBC Premier. In addition to that, we will arrange for customer service directors to take care of each family separately. It will be easier for you when only one Customer Service Director takes care of all members, parents, and children. The service will be optimized for our entire family. In regards to the current directors of customer service in a number of target markets such as the US, UK, and Australia, where the majority of Vietnamese families send their children to study abroad, we also make sure that they are Vietnamese to support the service for the children, so you do not need to worry about whether your children have enough information on how to maintain, use the account, or transfer money when abroad. If there is a problem in the event of force majeure and the children will lose their identity documents, there are also Customer Service Directors in the host countries who can make an urgent cash advance. Well, I hope the information I've provided will address your question.

**Ms. Trang:** Thank Ms. Xuan. Maybe you should stay a little longer because I also have a question related to opening an account for my children: Can you please share more about how old my children need to be before they can open an account?

**Ms. Xuan:** As I shared earlier, the Premier Next Gen program account for your children is for children aged 15-28.

**Ms. Trang:** Thank you. Returning to the question for the North American International School SNA, I have one from a guest: what teaching method does the IB program use? Let's welcome SNA.

So Mr. Mike, the next question is about what kind of teaching method or teaching approach applied in IBPB at SNA school?

**Mr. Mike**

That's a very good question, and we adopt a very student-centered approach. And the reason is because at university, students have to go and develop research skills there and actually go away and do a lot of research on their own in the library, after a lecture hall, et cetera. So it's important that the focus on the DP levels and previous NYP, et cetera, is focused on acquiring the proper skills for independent learning and research skills.

So therefore, the teachers are very much perceived as being the facilitators of learning, and it is not a traditional didactic approach whereby the teacher will stand up in front of the students and teach material and expect the students to just be like sponges and absorb it. That's a very old method that is no longer used in schools anymore. So therefore, to answer the question, we take a very student-centered approach which focuses on students' acquiring the necessary research skills and independent skills

which would be required at universities. And that's the reason why IB is widely regarded as being the best program for university preparation.

**Ms. Trang:** Thank Mr. Mike Miller and Mr. Linh. For the next question, I think it's for Ms. Thai Ha from IDP. How long will it take to prepare to study abroad and how will you need to prepare financially?

**Ms. Ha:** This is a great question and one that parents and children should be aware of ahead of time. Parents and students often need to find out information about studying abroad at least two years in advance. For example, 18 months to 24 months before their children officially enroll. Otherwise, they will not be able to attend the school of their choice. For example, if your children want to study in Canada for the September semester in 2022, there are some hot majors that have been fully occupied since November 2021. The same goes for Australia, the US, and the UK, where popular industries, schools, and competitive scholarships are often announced very early. We will have the option to apply for admission if there are still open spots, but if it is filled, you may have to wait until the semesters of February 2023 or September 2023. For the other semesters that are January and February every year in the UK and US, the number of subjects offered is relatively limited.

If we apply too late, we may miss out on the opportunity for the following September and have to wait another year. The second topic is money management. After parents find out information about their major, school, and their child's enrollment period before 24 months, parents will be provided with information about scholarships for their chosen major as well as the tuition fee. We'll know how much the family needs to prepare after subtracting the award from the tuition charge. If our families have available cash, it is easy to prepare within a year. Some families' assets are not in other forms of high liquidity, such as homes, stocks, or other investments, therefore we need time to convert to cash so that we can support and send our children to study abroad. So, in summary, contacting IDP's consultant before 24 months is ideal for parents. The latest is about 18 months, and if it's shorter than 18 months, we often say it's a matter of luck depending on whether the school has an available spot or not. Thank you for your question.

**Ms. Trang:** Yes, thank Ms. Ha. We'll move on to the next question and in this part, I'd like to invite Ms. Thanh Xuan to share more: My child has just recently studied in the US. Can I open an HSBC Premier account and how will the money transfer between the US and Vietnam be?

**Ms. Xuan:** Thank you for your question, Ms. Trang, and our customers. In fact, if the children are already in the US, it is quite simple. They can go to any HSBC branch, and in Vietnam, you just go to the HSBC branch and inform the Customer Service Directors

that you want to open an account for your children in the US. Please let us know which HSBC branch in the United States your children would visit, and the Customer Service Directors in Vietnam will communicate with the Customer Relations Directors in the other nation. The Customer Service Directors will need to prepare the necessary documentation, and they will be ready to assist your kid when they arrive at the branch. This is also quite simple. In terms of documents, it is also possible to open an account for them in Vietnam, even if they are in the US. Like I said earlier, cards can be delivered to Vietnam or to your child's address in the US. It's completely very simple. You just need to ask the Customer Service Directors. May I ask what part 2 of the question is?

**Ms. Trang:** The second question is how the money will be transferred between the US and Vietnam? Is it simple?

**Ms. Xuan:** As I mentioned earlier, as an HSBC Premier customer, you can quickly transfer money to your child's account. We call it the Global Transfer service, roughly translated into Vietnamese as "chuyển tiền toàn cầu." Customers will not need to worry about whether there is a fee for transferring money in any form. All these transactions are used on Internet Banking, so you can log in from your direct account by phone or computer. When making a money transaction, the money will go immediately and will be credited to your account. It is completely free for HSBC Premier customers.

**Ms. Trang:** Thanks, Ms. Xuan. We have 5 minutes left to finish our Q&A session, and there are a lot of questions here. We will try to answer all of your questions here. One question for SNA school is: Outside of theoretical classes, can students participate in practical creative projects or do internships?

Thank you for that question. Yes. In particular, the creativity activity and service are central to providing practical skills to the students in the DP. Just as a quick recap about what creativity, activity, and service are. Creativity allows the students to express themselves through art and art projects, for example, something they've never done before. And the activity gives them that balanced life in terms of fitness, health, and taking care of themselves. And the service allows them to practice and get involved in charity events, et cetera. However, not only do we offer the DP, but we also offer something at SNA called cocurricular activities, which allows students to gain a whole wide range of life skills which will also help them towards the University and Life. So we do offer many things which help students prepare outside of the academics towards preparing themselves for success at University.

**Ms. Trang:** Thank you for SNA's reply. I'd like to ask the IDP partners and HSBC two more questions. First of all, a question for the IDP side. A guest asked me: what should I pay attention to and focus on in my scholarship essay and how should I write it? Please help us answer this question, Ms. Ha.

**Ms. Ha:** That is a good question. When schools offer scholarships, the requirements for the essay are very clear, and often the essay will want students to state their very personal statements. For example, they will want to see the plan. How do you plan to study? How do those plans meet your goals and why should someone offer you a scholarship? In other words, if someone gives you a scholarship, how will you have personal development, how to develop social and how to contribute to society? Those are some examples of scholarship requirements and scholarship essays. So when you are interested in a school's scholarship, you should once again discuss details with the IDP consultant to carefully analyze the objective of the scholarship so that we can write the essay closest to its requirements. Schools in different countries have nearly identical scholarship essay criteria, therefore when working with an IDP consultant, we may concentrate on one main school and then apply to one or two more schools to make sure to increase our chances of receiving a scholarship. I hope this can answer your question.

Does it seem that in the Q&A section, there is another question related to studying abroad? Do you want me to answer it too?

**Ms. Trang:** Yes, there is a question about the master's level in IT. What are the benefits of studying in Australia? How long can I work part-time and can I get official jobs from Australian technology companies?

**Ms. Ha:** Thank you for your question, Le Cao Hung. Australia's master's degree in IT has certain advantages because, currently in Australia, their technology application is very strong, and so if you study IT in Australia, you will have access to new technology. In the field of IT schools, there are Australian schools that are ranked very high, so you can rest assured that when you study in Australia, you will learn the latest technologies for future applications. As I shared earlier, during your studies, you can work part-time for about 20 hours/week or 40 hours/2 weeks depending on the industry's requirements and also depending on the state's requirements. In the IT industry, we currently see that you are working as a remote a lot, so the opportunity for part-time jobs in Australia is also very high, and after you graduate, you can live there for 2–5 years, depending on the state and depending on the industry. If you study IT, you belong to STEM, or business, you can stay for a shorter or longer after you graduate. There are a lot of you who chose to study IT in Australia and stay to work. During your work, you can connect with employers so they can invite you to stay on a working visa. If your studies are over or you can also convert your visa form from a work visa to a permanent resident visa after studying abroad, this is also a great opportunity. Every year in Australia, according to the recruitment report, they need a lot of human resources in the IT industry, and now IT, in terms of practical applications, plays a very important role in all countries, including Australia. If you study IT and have skills in creativity, transformation, and breakthrough thinking, your chances of working in developed countries like Australia are very high. I hope this has answered Mr. Hung's question.

**Ms. Trang:** Yes, thank you, Ms. Ha. I would like to have one last question. I would like to ask the HSBC side: Does HSBC support some of the costs of studying abroad, such as student loans?

**Ms. Xuan:** Thank you for your question, Ms. Trang and our guest. As presented by today's speakers, we also have scholarship programs from HSBC Premier and IDP, helping our children's dreams of studying abroad. This program took place with the 1st phase in December 2021. The deadline for the 2nd round of registration is June 9, 2022. In addition to providing scholarships for Premier customers, we also have preferential loan policies for Premier customers. In addition, you can also visit HSBC's website to find out about study abroad support, Premier global benefits, as well as special offers at schools, educational institutions, and study abroad consulting organizations. You may receive special privileges only for HSBC Premier customers, or you can also contact your Customer Service Directors for further advice on these programs. In regards to the interest rate for HSBC Premier customers, it is always better than for other customers.

**Ms. Trang:** I would like to thank Ms. Xuan for the reply. Thus, Ms. Xuan's answer also closed the question and answer session of today's discussion. We would like to thank our speakers: Mr. Mike Miller, Mr. Linh Tran, Ms. Ha Hoang, and Ms. Xuan Ly. Our talk on "Conquering the Elite of Global Education" ends here. We would like to thank you for your interest and for taking the precious time of the weekend to attend the program. We look forward to welcoming you to HSBC's upcoming programs. I hope you have a wonderful weekend with your family. Thank you, and I hope to see you again.