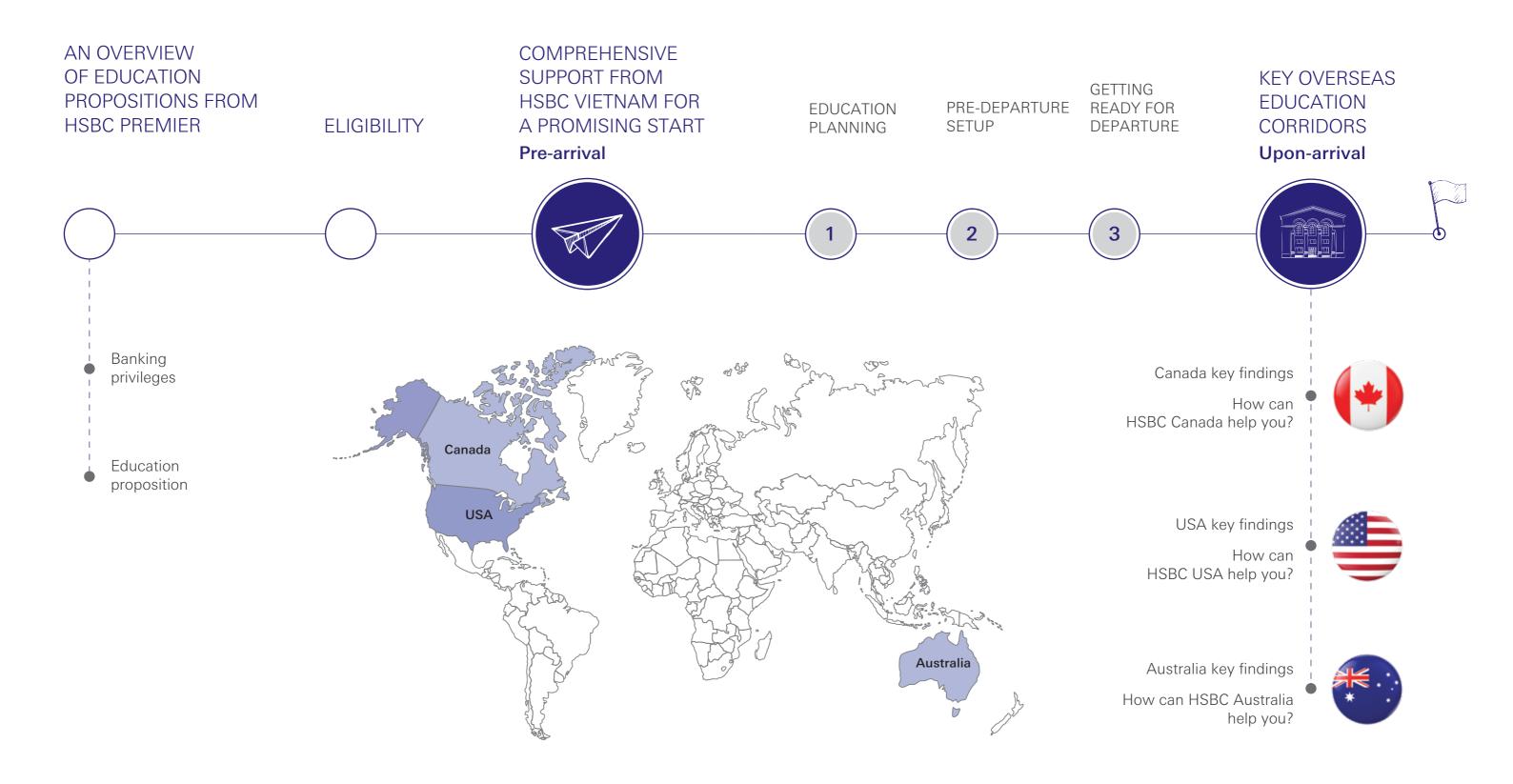


A bright future is in your hand with every step well planned

At HSBC Premier, we are committed to accompanying you on your journey to achieve all your life goals along with your loved ones, especially an international education for your children. As of today, our Education Proposition will support your children on the right path to academic superiority and future success.



SUPPORT ON EDUCATION PLANNING FROM HSBC PREMIER



AN OVERVIEW OF EDUCATION PROPOSITIONS FROM HSBC PREMIER

Banking privileges

Independent, sole-named Premier accounts for Premier Next Gen (Premier Child) Dedicated Family Premier Relationship Manager Worldwide HSBC Premier status ⊑____ Free, instant money transfers between all your HSBC accounts via Global Transfer Manage all your HSBC accounts worldwide in one view Worldwide emergency cash and Card replacement support

Education proposition

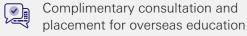
Comprehensive education planning



Access to financial planning experts to help you plan the best education journey



Secure the financial future with HSBC protection plans



Overseas education



Exclusive offers from HSBC's prestigious partners for Premier customers on preparation and application process



Facilitate pre-departure set up -Pre-arrival account opening, destination guides and travel checklist



Post-departure support with newcomer student programme and emergency support

ELIGIBILITY

Get onboard as a Premier Next Gen

- Visit any of HSBC branches in Vietnam
- Open Premier account for parents
- Fund the new account with a minimum balance of VND 1 billion^(*)
- Open Premier Next Gen account (aged between 18-28)
- · Get entitled to an independent, sole-named Premier account with a dedicated Relationship Manager

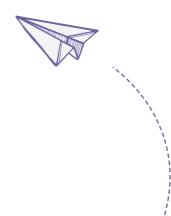
(")Contact our Relationship Managers for further information

Get fee-free funds transfer for tuition fee and living expenses

Documents for funds transfer^(*)

- Valid Passport and Visa/ International Student ID Card
- Acceptance letter from School/ College/ University
- Tuition fee notification
- · Proof of relationship of remitters and beneficiaries

(*)Subject to local regulations





Education Proposition from HSBC Premier

COMPREHENSIVE SUPPORT FROM HSBC VIETNAM FOR A PROMISING START

Education planning

Complimentary consultation from our <u>ن</u> professional partners on school selection, application process, Visa fast track support

Comprehensive lifetime coverage with savings element from HSBC The Good Life insurance

Pre-departure setup

- Open Premier Next Gen account to enjoy Premier privileges
- 15 Student Direct Stream Programme^(*) to speed up study permit review process in Canada

- Exclusive student insurance offers
- (2) Destination guides and travel checklist
- Pre-departure setup of HSBC Premier account, Credit and Debit Cards ===
- Keep track of all HSBC accounts, including newly setup accounts in the destination country/ R territory in a single view through Global View
- (5) Fee-free funds transfer for tuition fee and living expenses

(*)https://www.hsbc.com.vn/en-vn/international/education-program/

Getting ready for departure

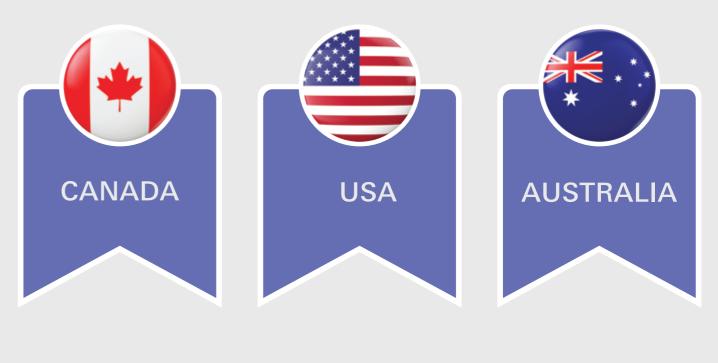
Free travel insurance coverage for HSBC Visa Platinum Debit Cardholders



Exclusive discount for baggage shipping

Pre-arrival support hotline provided by HSBC Canada Customer Service

KEY OVERSEAS EDUCATION CORRIDORS







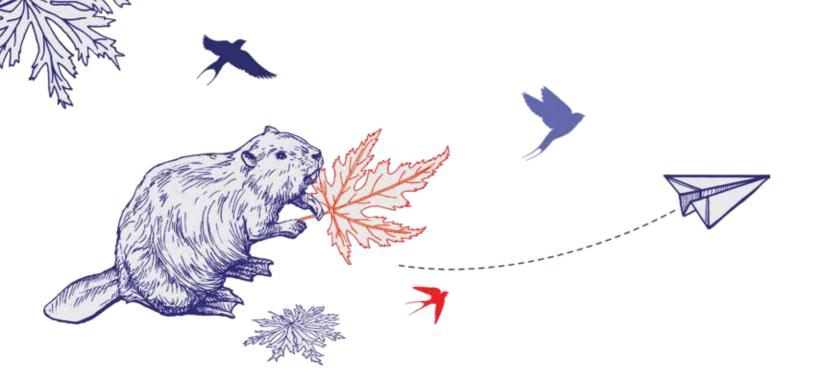
Worldwide recognised universities

Work opportunities before and after graduation

Multiculturalism and diversity

Advanced facilities and technology

Education Proposition from HSBC Premier





Following are key findings from the Value of Education, HSBC's Global Study survey^(*) involving parents and university students in Canada.

⁽¹⁾The Value of Education, published in 2018 by HSBC Holdings plc., is a global study into education trends, examining parents' hopes and fears for their children's education, and their attitudes and behaviors towards funding. The survey also explores students' own experiences while studying. These findings are from the fifth survey in the series and represent the views of 10,478 parents and 1,507 university students in 15 countries and territories.

CAD 76,397

The average amount students say they spend over the course of a degree

71% Of students are in paid employment while studying

Fees are top of parental funding list in Canada

72% Fees

60% Academic/ textbooks

51% Food

53%

Technology specifically for your child's education (e.g.laptops)

48%

Spending money (e.g. allowance, Credit Card)

How can HSBC Canada help you?

- Premier account ready for use in Canada
- Dedicated Premier Relationship Managers to support transactions in Canada
- 24/7 Premier exclusive emergency support to cover your needs overseas
- · Worldwide emergency cash and Card replacement support
- Newcomer student programme^(*)
 - ✓ Offering to international students which includes up to CAD 300 cash bonus, free FX wire transfers up to CAD 10,000, no monthly banking fee for 12 months
- ✓ Newcomer Credit Card^(**): Students can apply for an HSBC Premier World Mastercard[®] Credit Card with up to CAD 500 limit, without requirement of credit history or collateral
- Exclusive privileges and offers to open a world of experiences while studying overseas(**)
- Support from service representatives in countrywide branch network, available to speak in English, French, Mandarin, or Cantonese^{(***}

The above programmes may change without notice, for more information, please refer to the following websites:

(*)https://www.hsbc.ca/new-to-canada/student

(**)https://www.hsbc.ca/chequing-accounts/offers/accountoffer-international-student/

(***)Canada and USA: 1-866-233-3838 Anywhere else in the world, call collect: 1-604-216-8800



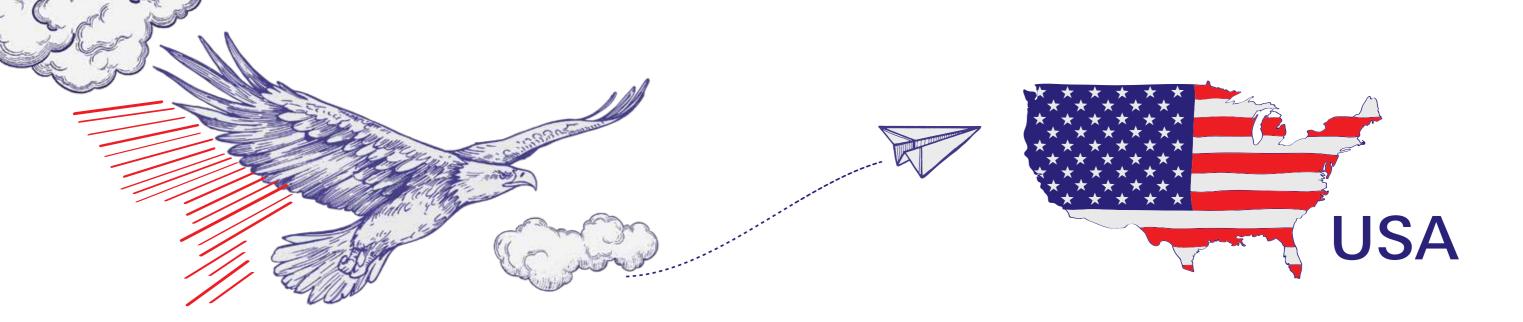
The Value of Education

https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/vi/financial-planning/Education.pdf

Scan QR code to explore new offers of Premier Education







USA key findings

Following are key findings from the Value of Education, HSBC's Global Study survey^(*) involving parents and university students in USA.

"The Value of Education, published in 2018 by HSBC Holdings plc., is a global study into education trends, examining parents' hopes and fears for their children's education, and their attitudes and behaviors towards funding. The survey also explores students' own experiences while studying. These findings are from the fifth survey in the series and represent the views of 10,478 parents and 1,507 university students in 15 countries and territories.

USD 99,417

The average amount students say they spend over the course of a degree

85% Of students are in paid employment while studying

62% Of parents stopped or reduced their leisure to support their children's university education

74% Of parents believe computer programming is a necessary skill in today's world



The Value of Education

https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/vi/financial-planning/Education.pdf

Scan QR code to explore new offers of Premier Education

How can HSBC USA help you?

- · Premier account ready for use in USA
- Dedicated Premier Relationship Managers to support transactions in the US
- 24/7 Premier exclusive emergency support to cover your needs overseas
- Worldwide emergency cash and Card replacement support
- Relocation concierge service^(*)
- New to country services^(*)
- ✓ Exclusive offers and services such as transportation logistics, neighborhood information, childcare, language centres, summer and day camps
- ✓ Newcomer Credit Card^(**): Free-free Credit Card for international students without requirement of credit history or income proof
- Exclusive privileges and offers to open a world of experiences while studying overseas(**)
- Wide-ranging partnership to provide the tools to better manage your financial future^(***)

The above programmes may change without notice, for more information, please refer to the following websites

(*)https://www.us.hsbc.com/international-banking/students/

(**)https://www.us.hsbc.com/credit-cards/products/student-card/

(***)https://www.us.hsbc.com/financial-wellness/





Australia key findings

Following are key findings from the Value of Education, HSBC's Global Study survey^(*) involving parents and university students in Australia.

"The Value of Education, published in 2018 by HSBC Holdings plc., is a global study into education trends, examining parents' hopes and fears for their children's education, and their attitudes and behaviors towards funding. The survey also explores students' own experiences while studying. These findings are from the fifth survey in the series and represent the views of 10,478 parents and 1,507 university students in 15 countries and territories

AUD 38,574

The average amount students say they spend over the course of a degree

89% Of students are in paid employment while studying

56% Of parents stopped or reduced their leisure to support their children's university education

68%

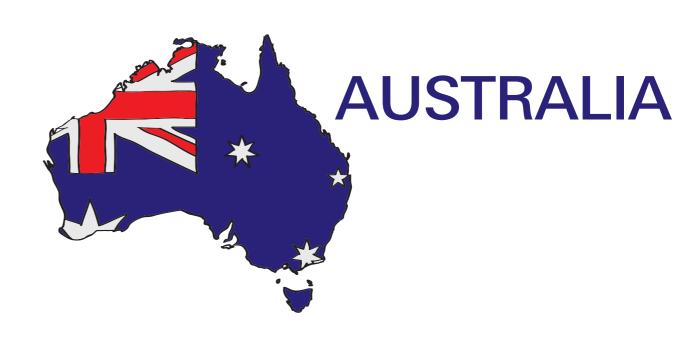
Of parents believe computer programming is a necessary skill in today's world



The Value of Education

https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/vi/financial-planning/Education.pdf

Scan QR code to explore new offers of Premier Education



How can HSBC Australia help you?

- · Premier account ready for use in Australia
- Dedicated Premier Relationship Managers to support for transactions in Australia
- 24/7 Premier exclusive emergency support to cover your needs overseas
- Worldwide emergency cash and Card replacement support
- Everyday Global Account^(*):
- ✓ Save on everyday spend with Everyday Global Account in Australia, overseas or online in up to 10 currencies with bonus on deposits and Card spends
- ✓ AUD 100 bonus for a deposit of AUD 2,000 or more each month in 3 consecutive months, within 6 months of opening Everyday Global Account
- ✓ Earn up to AUD 50 cash back each month on eligible purchases when you tap and pay with Visa payWave, Google Pay[™] or Apple Pay under AUD 100

The above programmes may change without notice, for more information, please refer to the following websites (*)https://www.hsbc.com.au/accounts/products/everyday-global/



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Danang: Room 2, 1st Floor, Office Building 1 Nguyen Van Linh Street, Binh Hien Ward, Hai Chau District