



Example for Spend Instalment:

Customer A opened an HSBC Platinum credit card on 01 December 2021 and from the card opened date, he always settled full payment for the monthly statements. Customer A used the HSBC Platinum credit card to make 02 purchases on 01 April 2022 with transaction value of VND 2,500,000 and VND 3,000,000. Customer A has a demand to convert into installment plan for the total amount of VND 5,500,000

- The conversion fee applied for Customer A will follow the tariff in Group 1 upon the tenor of 3 or 6 or 9 or 12 months respectively. An illustration for monthly installment amount is showed as below table:

Instalment period (months)	Total instalment amount (VND)	Instalment conversion fee by %	Instalment conversion fee by amount (VND)	Monthly instalment amount (VND)
3	5,500,000	1.99%	109,450	1,833,333.33
6	5,500,000	3.99%	219,450	916,666.67
9	5,500,000	4.99%	274,450	611,111.11
12	5,500,000	5.99%	329,450	458,333.33

- The conversion fee and monthly interest for Customer A will follow the tariff in Group 1 upon the tenor 24 or 36 months

Instalment period (months)	Total Instalment amount (VND)	One-off conversion fee by %	One-off conversion fee by (VND)	Monthly Interest (VND)	Monthly Instalment amount including monthly interest (VND)
24	5,500,000	5.74%	315,700	41,250	270,416.67
36	5,500,000	5.49%	301,950	41,250	194,027.78