

SUMMARY OF CHANGES

(This amendment is effective from 03 Jan 2022)

A. PERSONAL BANKING CUSTOMER

A.1 General Terms and Conditions

Current Terms and Conditions	Terms and Conditions effective on 03 Jan 2022
<i>*Note: Contents which are not included in current Terms and Conditions are marked as N/A</i>	<i>*Note: Revised contents are marked in red</i>
GENERAL TERMS AND CONDITIONS	GENERAL TERMS AND CONDITIONS
7. JOINT ACCOUNT	<p>7.13 Joint account must be opened by 2 (two) account holders with same Resident status, subject to the applicable Vietnamese regulations.</p> <p>7.14 Base on documents in line with the banks policy that are specified in point 5.8, the Joint account might be temporarily blocked immediately if Resident status of 2 (two) account holders are updated as difference.</p>
10.17 TRACE/ COMPLAIN	<p>10.17 TRACE/ COMPLAIN</p> <ul style="list-style-type: none"> • Your HSBC first points of complaint directly at HSBC are: <ul style="list-style-type: none"> - Contact Centre: (84 28) 37 247 247 - Email: direct@hsbc.com.vn; or - Branches/ Transaction Offices: Branch/ Transaction Office Managers, Relationship Managers, Customer Service Managers; or - Online Banking: Send us a message via Secure Message of your Online Banking; or - Online forms via HSBC public website: fill in a form in Contact Us page in our website www.hsbc.vn; or - Mail: HSBC Bank Vietnam Ltd., P.O. Box No. 087, Central Post Office, Ho Chi Minh city, Vietnam. • If you consider that our response does not fully address your issues, you can also ask for your case to be reviewed by management at a higher level within the Bank. Please write to us at: <ul style="list-style-type: none"> Customer Relations Team HSBC Bank (Vietnam) Ltd. The Metropolitan, 235 Dong Khoi, District 1 Ho Chi Minh city, Vietnam. • If, despite our efforts you're not entirely satisfied with our suggested resolution, you have the right to refer the matter to the competent authorities for an independent review. Whilst I hope that the competent authority route is not necessary, I believe an independent assessment may best address the concerns you have. We'll extend our full assistance to the authority when required.
	<p>10.18 RECORDING INSTRUCTIONS, NOTIFICATIONS OR COMMUNICATIONS IN AUDIO AND VIDEO</p> <p>By this agreement, the Customer hereby, understands, agrees and allows the Bank to use a system-generated audio and/or video record or a request message record system during</p>

	provision of Accounts and Services to the Customer. Besides, the customer also understands, agrees and allows the Bank to keep and use an audio and/or video record of verbal instructions received from the customer and/or any notifications, communications in verbal or photographic between Customer and the Bank in relation to Accounts and Services by any forms or means of audio and/or video records that are deemed appropriate by the Bank.
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A.2 HSBC Personal Banking Tariff

K. EBS PACKAGE		
Service	Existing tariff (before 03 Jan 2022)	New tariff
Minimum monthly average balance	Not required	Greater than VND0
Primary Credit Card annual fee	Free first year annual fee and enjoy the current promotion which is applied for new credit cardholder (3) <small>⁽³⁾ EBS status must be maintained at least 12 months since Credit card opening date, otherwise 1st year annual fee will be charged back by debiting directly into HSBC Credit Card account following internal procedure of HSBC.</small>	Free first year annual fee and enjoy the current promotion which is applied for new credit cardholder, or Free next year annual fee for existing credit cardholder. <small>⁽³⁾ EBS status must be maintained at least 12 months since Credit card opening date, otherwise 1st year annual fee might be charged back by debiting directly into HSBC Credit Card account following internal procedure of HSBC.</small>
G. REMITTANCE		
Domestic Outward remittance in VND via Internet Banking <i>(not applicable for EBS customers)</i>	Free	0.0275% (min VND 28,000 – max VND 550,000)
Domestic Outward remittance in VND via paper based	0.011% (min VND 33,000 – max VND 500,000)	0.055% (min VND 66,000 – max VND 1,100,000)

B. PREMIER CUSTOMER

B.1 Premier Master Account Terms and Conditions

Current Terms and Conditions	Terms and Conditions effective on 03 Jan 2022
<p><i>*Note: Contents which are not included in current Terms and Conditions are marked as N/A</i></p>	<p><i>*Note: Revised contents are marked in red</i></p>
<p>PREMIER MASTER ACCOUNT TERMS AND CONDITIONS</p>	<p>PREMIER MASTER ACCOUNT TERMS AND CONDITIONS</p>
<p>10. JOINT ACCOUNT</p>	<p>10.13 Joint account must be opened by 2 (two) account holders with same Resident status, subject to the applicable Vietnamese regulations.</p> <p>10.14 Base on documents in line with the banks policy that are specified in point 7.9, the Joint account might be temporarily blocked immediately if Resident status of 2 (two) account holders are updated as difference.</p>
<p>11.17 TRACE REQUEST/ COMPLAINT</p>	<p>11.17TRACE REQUEST/ COMPLAINT</p> <p>11.17.2 Customers may contact the Bank via one of the following channels for trace request or complaint handling</p> <ul style="list-style-type: none"> • Your HSBC first points of complaint at HSBC are: <ul style="list-style-type: none"> - Contact Centre: (84 28) 37 247 666 - Email: direct@hsbc.com.vn - Branches: Branch/Transaction Office Managers, Relationship Managers or Customer Service Managers; or - Online Banking: Send us a message via Secure Message of your Online Banking; or - Online forms via HSBC public website: fill in a form in Contact Us page in our website www.hsbc.vn; or - Mail: HSBC Bank Vietnam Ltd., P.O. Box No. 087, Central Post Office, Ho Chi Minh city, Vietnam. • If you consider that our response does not fully address your issues, you can also ask for your case to be reviewed by management at a higher level within the Bank. Please write to us at: <ul style="list-style-type: none"> Customer Relations Team HSBC Bank Vietnam Ltd. The Metropolitan, 235 Dong Khoi, District 1 Ho Chi Minh city, Vietnam. • If, despites our efforts you're not entirely satisfied with our suggested resolution, you have the right to refer the matter to the competent authorities for an independent review. Whilst I hope that the competent authority route is not necessary, I believe an independent assessment may best address the concerns you have. We'll extend our full assistance to the authority when required.
	<p>11.18 RECORDING INSTRUCTIONS, NOTIFICATIONS OR COMMUNICATIONS IN AUDIO AND VIDEO</p> <p>By this agreement, the Customer hereby, understands, agrees and allows the Bank to use a system-generated audio and/or video record or a request message record system during provision of Accounts and Services to the Customer. Besides, the</p>

	customer also understands, agrees and allows the Bank to keep and use an audio and/or video record of verbal instructions received from the customer and/or any notifications, communications in verbal or photographic between Customer and the Bank in relation to Accounts and Services by any forms or means of audio and/or video records that are deemed appropriate by the Bank.
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B.2 HSBC Premier Tariff

Service	Existing tariff (before 03 Jan 2022)	New tariff
Domestic Outward remittance in VND via paper based	0.011% (min VND 11,000 – max VND 500,000)	0.0275% (min VND 33,000 – max VND 550,000)