Thank you for banking with HSBC Bank (Vietnam) Ltd. We wish to inform you of the closing plan for public holidays in 2020.

Public Holiday  Western New Year	We close on	• Thursday, 02 January 2020	Cut-off time change (on the last working day before the holiday)				
			CORPORATE BANKING SERVICES		PERSONAL BANKING SERVICES		
	<ul> <li>Wednesday, 01 January 2020</li> </ul>		Counter services	3:00 pm	Counter services	3:00 pm	
Lunar New Year	<ul> <li>Thursday, 23 January 2020</li> <li>Friday, 24 January 2020</li> <li>Saturday, 25 January 2020</li> <li>Sunday, 26 January 2020</li> <li>Monday, 27 January 2020</li> <li>Tuesday, 28 January 2020</li> <li>Wednesday, 29 January 2020</li> </ul>	• Thursday, 30 January 2020	Counter services  Transfer between HSBC account services; Local transfer services; Overseas transfers services, ACH (payroll):  Through faxes and counters  Through Corporate digital channels (HSBCnet/HSBC Connect/ Swiftnet)  E-customs Payment Service/ Electronic Tax Payment Service  Loan transactions (extension/prepayment) and drawdown requests  Other transactions related to Global	3:00 pm  11:00am  1:00 pm  1:00 pm	Counter services  Transfer between HSBC accounts services; Local transfer services; Overseas transfer services      At counters      Through Internet Banking      Credit card settlement:     Via Payoo's partner stores     Through HSBC Internet Banking     From other bank transfer  Loan transactions (extension/prepayment) and drawdown requests	3:00 pm  11:00 am  1:00 pm  4:00 pm 3:00 pm 3:00 pm 11:00 am	
Hung Kings Commemoration Day	• Thursday, 2 April 2020	• Friday, 3 April 2020	Trade and Receivables Finance  No change		No change		
Victory Day International Labour Day	<ul><li>Thursday, 30 April 2020</li><li>Friday, 01 May 2020</li></ul>	• Monday, 04 May 2020	No change		No change		



Natio	onal Day	<ul> <li>Wednesday,</li> </ul>	<ul><li>Thursday, 03</li></ul>	No change	No change	
		02 September	September			
		2020	2020			

- All services with instructions submitted or routed to us after above respective cut-off times of the last working day before the holiday will be processed on the first working day when the bank re-opens.
- The following banking services will be available during the holiday period:
  - HSBC Internet Banking
  - HSBC ATMs and all card transactions
  - HSBC Contact Center for Personal customers operates:

(84-28) 37 247 247 (the South)

(84-24) 62 707 707 (the North)

HSBC Contact Center for Premier customers and Platinum Credit cardholders:

(84-28) 37 247 666 (for Premier customer)

(84-28) 37 247 248 (for Platinum Credit cardholder)

- The products or services which are valued or due during the holiday period, will automatically take effect on the first working day after the holiday
- Cards retained at HSBC ATMs during the holiday will be available for customer collection at HSBC Branches and Transaction Offices from the 3<sup>rd</sup> working day after the holiday.

For any questions, on Personal Banking Services please contact <a href="https://www.hsbc.com.vn/en-vn/contact/">https://www.hsbc.com.vn/en-vn/contact/</a> and, for Corporate Banking Services please contact your respective Relationship Manager or Client Service Manager.

We wish you and your family happy holidays!

Regards,

**PUBLIC**