



Dear Cardholders,

HSBC Bank (Vietnam) Ltd., (“the Bank”) would like to thank you for using HSBC Credit Card. By this notice, the Bank would like to reinforce that the finance charge calculation for HSBC Credit Cards are specified in Article 8.3 of the Credit Card Cardholder Agreement:

8.3 Finance Charge & Interest Rate

- (a) *If payment of the whole of Statement Balance is received by the Bank on or before the Payment Due Date, Cardholder shall not be required to pay for finance charge on the paid Statement Balance.*
- (b) *If the Cardholder fails to pay the Bank the whole of the Statement Balance on or before the Payment Due Date, a finance charge (as specified in the Credit card Fees and Charges), without prior notice, will be applied even Cardholder has paid the Minimum Payment Due in full. The Finance Charge will be calculated as the following method:*

$$\text{Daily Interest} = \frac{\text{Day End Balance} \times \text{Interest rate per annum}}{365}$$

Day End Balance: including (i) amount of each Card Transaction (excluding cash advance which is subject to a different charging scheme) making up the Statement Balance, as well as new transactions (excluding cash advance) entered into Card Account since the last Statement Date, from the transaction date and (ii) any other amounts making up the Statement Balance from the last Statement Date, until the Statement Balance is paid in full.

Interest: is calculated at the interest rate per annum as specified in the Personal Banking Tariff at the time being effective.

The financial charge will be accrued daily and be calculated from the transaction date to the date Day End Balance paid in full.

Adjusted Interest rate:

Cardholder & the Bank agree that the Interest, specified in the Personal Banking Tariff, can be changed depend on the market factors. The adjusted interest rate (if any) will be showed on the Personal Banking Tariff and the Bank informs officially to the Cardholder

in any form it seems appropriate. Cardholder must follow that change except the card was cancelled/closed before the effective date of that change.

The specific interest rate and adjusted interest rate (if any) for Statement Balance which is calculated accordingly the above method is the same at the specific interest rate and adjusted interest rate which is calculated accordingly the calculation method of current regulations.

Please refer to the attached document below to learn more about how Credit Card's finance charges calculation

[Finance charge calculation illustration](#)

[How to read the statement](#)

If you have any queries, kindly contact any nearest HSBC Branch/ Transaction office or Contact Center for further support.

- For Premier customers: (84 28) 37 247 666
- For Platinum card holders: (84 28) 37 247 248
- For personal customers: (84 28) 37 247 247 (the South) / (84 24) 62 707 707 (the North)

Yours faithfully,

HSBC Bank (Vietnam) Ltd