

SUMMARY OF CHANGES

A. PERSONAL BANKING CUSTOMER

A.1 General Terms and Conditions

TERMS AND CONDITIONS - Effective as of 20 October 2022

**Note: New contents are marked in red*

GENERAL TERMS AND CONDITIONS

2.4.1 **"Foreign Exchange Transaction"** is defined and subject to these Terms and Conditions as currency exchange transaction that satisfies all of the following conditions:

- (iv) the Customer acknowledges that the Bank has the right to apply appropriate buying rate for foreign exchange from customers' foreign currency accounts in order to collect banking charges under prevailing Personal Banking Tariff in Vietnamese Dong on the grounds that the banking charges in Vietnam Dong post foreign exchange conversion will be up to +/- 0.5% of the announced fees.

INTERNET BANKING TERMS AND CONDITIONS

12. ONLINE BANKING/ HSBC VN APP TRANSFER LIMIT

a. Daily limit: is the maximum accumulative amount for all transfer transactions that the Customer can make via Online Banking/ HSBC VN App per day. From which, the daily limit is:

- v) Following type of transactions would not be counted in daily limit:
 - Online overseas transactions to overseas banks or domestic transactions in foreign currency to local bank; and
 - Where transaction beneficiary has not been registered with the Bank via (i) Beneficiary registration form or (ii) Secured Mailbox in HSBC Online Banking; and
 - The actual processing date of the transaction is different with the date that the transaction is requested

A.2 HSBC Personal Banking Tariff

Effective as of 20 October 2022
<i>*Note: New contents are marked in red</i>
Notice Due to the foreign currency conversion rate, this fee may be subject to change in case the fee in Viet Nam dong is collected for your foreign currency selling transaction from your foreign currency account, and will be up to +/- 0.5% of the announced fees.

B. PREMIER CUSTOMER

B.1 Premier Master Account Terms and Conditions

PREMIER MASTER ACCOUNT TERMS AND CONDITIONS -Effective as of 20 October 2022
<i>*Note: New contents are marked in red</i>
GENERAL TERMS AND CONDITIONS
2.10.1 "Foreign Exchange Transaction" is defined and subject to these Terms and Conditions as currency exchange transaction that satisfies all of the following conditions: (iv) the Customer acknowledges that the Bank has the right to apply appropriate buying rate for foreign exchange from customers' foreign currency accounts in order to collect banking charges under prevailing HSBC Premier Tariff in Vietnamese Dong on the grounds that the banking charges in Vietnam Dong post foreign exchange conversion will be up to +/- 0.5% of the announced fees.
INTERNET BANKING TERMS AND CONDITIONS
12. ONLINE BANKING/ HSBC VN APP TRANSFER LIMIT
a. Daily limit: is the maximum accumulative amount for all transfer transactions that the Customer can make via Online Banking/ HSBC VN App per day. From which, the daily limit is: vi) Following type of transactions would not be counted in daily limit: <ul style="list-style-type: none">▪ Online overseas transactions to overseas banks or domestic transactions in foreign currency to local bank; and

- Where transaction beneficiary has not been registered with the Bank via (i) Beneficiary registration form or (ii) Secured Mailbox in HSBC Online Banking; and
- The actual processing date of the transaction is different with the date that the transaction is requested

B.2 HSBC Premier Tariff

Effective as of 20 October 2022

**Note: New contents are marked in red*

Notice:

Due to the foreign currency conversion rate, this fee may be subject to change in case the fee in Viet Nam dong is collected for your foreign currency selling transaction from your foreign currency account, and will be up to +/- 0.5% of the announced fees.