



Flexible instalment with the preferential fee.

Credit card type	Tenor (month)	Group 1		Group 2		Group 3		Group 4	
		Conversion fee (*)	Monthly interest rate (**)	Conversion fee (*)	Monthly interest rate (**)	Conversion fee (*)	Monthly interest rate (**)	Conversion fee (*)	Monthly interest rate (**)
- TravelOne Card - Visa Platinum Card - Visa Cash Back Card - Premier Mastercard® Credit Card	3	1.99%	0.00%	2.49%	0.00%	2.99%	0.00%	3.49%	0.00%
	6	3.99%	0.00%	4.49%	0.00%	5.49%	0.00%	5.99%	0.00%
	9	4.99%	0.00%	5.49%	0.00%	6.49%	0.00%	6.99%	0.00%
	12	5.99%	0.00%	6.49%	0.00%	7.49%	0.00%	7.99%	0.00%
	24	5.74%	0.75%	6.24%	0.75%	7.24%	0.75%	7.74%	0.75%
	36	5.49%	0.75%	5.99%	0.75%	6.99%	0.75%	7.49%	0.75%
- Visa Classic LiveFree Card	3	1.49%	0.00%	1.99%	0.00%	1.99%	0.00%	2.99%	0.00%
	6	3.99%	0.00%	4.49%	0.00%	4.49%	0.00%	5.49%	0.00%
	9	4.99%	0.00%	5.49%	0.00%	5.49%	0.00%	6.49%	0.00%
	12	5.99%	0.00%	6.49%	0.00%	6.49%	0.00%	7.49%	0.00%
	24	5.74%	0.50%	6.24%	0.50%	6.24%	0.50%	7.24%	0.50%
	36	5.49%	0.50%	5.99%	0.50%	5.99%	0.50%	6.99%	0.50%

*Conversion fee is applicable for each customer group as defined below

- Group 1: Customers who have their credit cards opened more than 3 months, register for an installment plan via HSBC Vietnam Mobile App and have settled full monthly payment in the last 6 months, not yet have any Spend Instalment at HSBC
- Group 2: Customers who have their credit cards opened more than 3 months, register for an installment plan via HSBC Vietnam Mobile App and have settled full monthly payment in the last 6 months, have any Spend Instalment before at HSBC
- Group 3: Customers who have their credit cards opened less than 3 months or customers who register for an installment plan via HSBC Vietnam Mobile App and have partial payment for the monthly statement from 1 to 3 months in the last 6 months.

- Group 4: Customers who register for an installment plan via HSBC Vietnam Mobile App and have partial payment for the monthly statement from 4 to 6 months in the last 6 months.

**Monthly Interest is calculated monthly as a percentage of the original Instalment amount until the instalment period ends.