

SUMMARY OF CHANGES
HSBC DEBIT CARD TERMS AND CONDITIONS

(This amendment is effective from 01 Mar 2022)

Current Terms and Conditions	Terms and Conditions effective on 01/03/2022
<p>*Note: Contents which are not included in current Terms and Conditions are marked as N/A</p>	<p>*Note: Revised contents are marked in red</p>
<p>N/A</p>	<p>4. The Cardholder shall use the Card only for legal purposes and in accordance with Vietnamese laws. Cardholder shall not use the Card for money laundering, terrorist financing, fraud, cheating, or any other illegal purpose.</p> <p>5. The Cardholder agrees that the Bank, to the best of its knowledge, has the right to seize or cancel the Debit Card in the following situations:</p> <ul style="list-style-type: none"> • If it is a fake or replicate card; • If the Debit Card is illegally used; • To facilitate investigation of any potential or suspected crime in accordance with law; • Gambling or other illegal transactions: The Card shall not be used for payment of any transactions including: (i) gambling, betting or/and (ii) other transaction which is illegal under any applicable laws or/and (iii) other transactions that the Bank reserves the right to reverse or cancel that Card Transaction. <p>6. The Cardholder agrees that, in the event that the Bank</p>

	<p>suspects or/and has grounds to believe or has knowledge of the card being misused for, but not limited to: (i) gambling, betting or/and (ii) other transactions which are illegal under any applicable laws, the Bank reserves the right to reverse or cancel the Card Transaction.</p>
<p>7. The Debit Card is valid up to the last day of the month/year indicated on the Card. If the Bank does not receive any request from the Cardholder within sixty (60) days prior to the Card expiry date, the Bank will automatically renew the Card. The Foreigner Cardholder will be requested by the Bank to submit supporting documents to prove the allowed staying period at Vietnam following prevailing regulations. Should there be no sufficient documents submitted by the Card expiry date indicated on the Card or on the Bank’s notification – whichever comes sooner - (the Bank may, at its sole discretion, choose, vary and determine any way that it considers appropriate to send to notification), the Bank would not renew the Card and the Card will be cancelled accordingly.</p> <p>The Foreigner Cardholder could submit the required supporting documents following the prevailing regulations at HSBC Branches/ Transaction Offices or from customer’s registered email address with the Bank to the Bank’s email address (which the Bank may, at its sole discretion, choose, vary and determine any way that it considers appropriate to send to notification). Those information and documents which are sent by above email method is considered as valid for the Debit Card renewal purpose.</p>	<p>10. The Debit Card is valid up to the last day of the month/year indicated on the Card. If the Bank does not receive any request from the Cardholder within sixty (60) days prior to the Card expiry date, the Bank will automatically renew the Card. The Foreigner Cardholder will be requested by the Bank to submit supporting documents to prove the allowed staying period at Vietnam following prevailing regulations. Should there be no sufficient documents submitted by the Card expiry date indicated on the Card or on the Bank’s notification – whichever comes sooner - (the Bank may, at its sole discretion, choose, vary and determine any way that it considers appropriate to send to notification), the Bank would not renew the Card and the Card will be cancelled accordingly.</p> <p>Foreigner holding HSBC Debit Card can submit the required supporting documents to show the residence permission in Vietnam following the prevailing regulations. Documents submission methods include: (i) at HSBC Branches/ Transaction Offices; or/and (ii) other methods as notified by the Bank to Cardholder from time to time (through appropriate channels determined by the bank based on its discretion). The information and documents received by the Bank via the instructed method are considered as valid for the Debit Card renewal purpose.</p>