



## REGULATIONS ON SAVINGS DEPOSIT

---

### 1. Definitions

- 1.1 “The Bank” or “HSBC” is HSBC Bank (Vietnam) Ltd.
- 1.2 The depositor (“Customer”) is the person who makes transactions related to Savings Deposit. The depositor can be the owner or joint owner of Savings Deposit.
- 1.3 The owner of the Savings Deposit is the person named on the Savings Card.
- 1.4 Joint owner of the Savings Deposit is 02 (two) or more persons named on the Savings Card.
- 1.5 Transactions related to Savings Deposit are deposit, withdrawal transactions from Savings Deposits and other transactions related to Savings Deposit.
- 1.6 Savings Card is a certificate of ownership or joint ownership of the Savings Deposit at the Bank.

### 2. Customer eligibility

Customers eligible to open Savings Deposit

- Resident Vietnamese citizens may open Savings Deposit account in foreign currencies

### 3. Deposit currencies

USD, EUR, GBP, AUD, CAD, JPY, SGD, and HKD

### 4. Interests

#### 4.1 Deposit interest rate

Customers can consult Branches/ Transaction Offices, [hsbc.com.vn](https://www.hsbc.com.vn) page, Personal Internet Banking channel, or call Customer Service Center.

#### 4.2 Components used to calculate interest:

- Interest Period: from and including the deposit placement date and not including maturity date.
- Actual Balance: principal amount maintained during the Interest Period
- Number of days with actual balance: number of days with unchanged actual balance
- Interest rate: annual interest rate is calculated on the basis of one (1) year having 365 days stipulated by the Bank from time to time and is fixed during deposit’s tenor. The total offered interest rates (including preferential online rates, where applicable), shall be, at all time, in line with relevant regulations provided by the State Bank of Vietnam. Customer can contact the counter at branches and transaction offices or refer to the Bank’s public website [hsbc.com.vn](https://www.hsbc.com.vn) to inquire about the interest rate.

#### 4.3 Interest Calculation Formula

$$\text{Interest Amount} = \frac{\sum(\text{Actual Balance} \times \text{No. of days has actual balance} \times \text{Interest Rate})}{365}$$

The interest rate shall be calculated according to the method prescribed by current regulations.

#### 4.4 Interest Payment

For Savings Deposit, interest payment shall be made at maturity. In case the maturity date falls into weekends or national holidays per local regulation, principal and interest payment will be made on the following working date.

### 5. Using Savings Deposit as collateral

5.1 Savings Deposit can not be used as collateral or guarantee for loans at the Bank.

5.2 Savings Deposit can not be used as as collateral or guarantee for loans at any other banks except when approved by the Bank.

### 6. Savings Deposit deposit and withdrawal procedures

#### 6.1 Transaction location

The Customer can perform transactions on Savings Deposit at Branches/ Transaction Offices within the network of the Bank in Vietnam.

#### 6.2 Transaction documents

- Account Opening Form for Personal Customers (if the Customer does not have transactional accounts for opening transactions)
- The Bank's deposit/ withdrawal form
- Valid original identification document
- Savings Card if it is a Savings Deposit withdrawal transaction
- Other relevant documents

#### 6.3 Transaction procedure

- After the Customer completes the Bank's request form, the transaction department will perform the opening/ renewal/ closing of / Savings Deposit based on Customer's valid documents.
- After Savings Deposit opening transaction is completed, the Customer will receive Savings Card with the Bank's signature and stamp.
  - The Customer must maintain the most up-to-date personal information with the Bank when opening/ renewing Savings Deposit(s). If the Customer's personal information does not meet requirements of Vietnamese regulations on deposits at the time of deposit account opening/ before renewal date, the Bank will continue to maintain Customer's principles and interests accrued (if any) in Savings Deposit(s) and apply 0% p.a. interest rate to these deposit(s) if Customer(s) is not available to make withdrawal on maturity date.
- Partial early withdrawal is not permitted, full early withdrawal is permitted at customers' discretion.

## **7. Savings Deposit agreement**

Personal Account Opening Form, Savings Deposit Opening Form, Savings Card, the Terms and Conditions of Savings Deposit, the General Terms and Conditions and the document(s) evidencing the representation right (if any) will constitute the Agreement on Savings Deposit between me/us and the Bank and agree to comply with this Agreement. This Agreement is effective as from the Capture Date and Time as reflected in the Savings Card delivered by the Bank to the Customer.

## **8. Method to check Savings Deposit Account**

Customer can check on Savings Deposit at the Bank's Branches/ Transaction Offices, through Personal Internet Banking channel, or by calling the Customer Service Center.

## **9. Method to handle crumpled/ ripped/ lost Savings Card**

Customer is responsible for preserving and not tearing, erasing, or modifying information on the Savings Card. At the time of settling or closing of Savings Deposit Account, Customer must immediately notify HSBC in writing if the Savings Card is crumpled, ripped, lost. After the Customer completes the verification process at the Bank's request, the Bank will perform settlement or closing of the Savings Deposit.

## **10. Transfer ownership of Savings Deposit**

In case the Customer wants to transfer ownership of Savings Deposit, the Customer will follow the Bank's instructions and comply with relevant regulations.