

Ms. Vuong Le Minh

Thank you very much Mr. Duc Minh for your very practical sharing. After the sharing of Ms. Hong and Mr. Duc Minh, we have received a lot of questions from you, and please continue to send us your questions in the Q&A section at the bottom of the screen. At the end of the webinar, we have a separate section to answer all of your questions.

Part 3

HSBC'S GLOBAL SUPPORT TO HELP PREMIER CUSTOMERS BUILD A PROSPEROUS LIFE

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And now, we'll move on to a very important part. It's how HSBC offers global support to help Premier customers build a prosperous life. I'm pleased to introduce Ms. Ly Thi Thanh Xuan, Head of Premier Proposition, Retail Banking and Wealth Management Department from HSBC Vietnam, to share with you a new way to join HSBC Premier and get global support privileges from HSBC. Let's welcome Ms. Thanh Xuan.

Ms. Ly Thi Thanh Xuan

Thank you, Ms. Minh. Good morning. I hope you have an energetic weekend and thank you for dedicating your precious time to joining our webinar today. I'm totally excited to welcome all of you.

First of all, I'd like to wish you and your family good health and safety. After the presentation and sharing of the 2 speakers from our partner, VinaCapital, I'm sure that you've gathered many practical tips for financial investment, how to balance, and have a better investment portfolio. In the following sections, I'll go through how HSBC Premier helps you map out and draw up your financial plans in further detail.

Currently HSBC Premier only distributes VinaCapital's mutual funds to our Premier customers. First, I'd want to go through some of HSBC Premier's exclusives that help you and your family reach your goals, like remote banking and hands-on assistance to your children's plans to study abroad and grow your wealth globally. I will also share some information about the premium banking experience that we offer to our Premier customers.

When you are an HSBC Premier customer, your loved ones will become HSBC Premier customers as well, with the privileges of free access to HSBC worldwide benefits. And the HSBC Premier customers' status will be shared with your spouse via joint accounts and Netshare accounts for your children from the age of 15. In addition, the bank will arrange a separate RM, or Premier Customer Relationship Manager, for your whole family.

Furthermore, we offer the same level of health care, insurance, wealth, and investments for your family. HSBC Premier status is globally recognized and is prioritized in territories where there are HSBC's retail banking operations. And the most meaningful thing about our privileges, please return to the previous slide, is that HSBC offers your family access to investment and insurance products as well as exclusive product packages from our partners when you are an HSBC Premier customer. With your Premier bank account, your priority service and global transactions will be completely free of monthly fees.

There are also different rates for your savings, personal loans, and mortgages. Furthermore, HSBC Premier customers will enjoy preferential foreign exchange rates, applicable at Premier customers' private transaction counters, free money transfers, and foreign currency purchases at better rates when transferring money by paper orders for specific purposes such as settlement, study abroad expenses, or medical examination and treatment in another country.

Additionally, customers can also instantly transfer funds between global HSBC accounts via the Mobile Banking app or online banking, completely free of charge. I highly recommend that you consult our financial advisors, either via the hotline or the RM consultant team in the branch for more detailed information.

Furthermore, it is an account that can match your schedule with priority service and support, assistance to opening overseas accounts for you and your loved ones before moving or working abroad, and offer your children additional Premier privileges while they're still in school or when they begin their career with a Premier Netshare account, such as building their credit history in new countries, tuition discounts, study abroad loans, savings accounts, deposits, and Debit Card with 11 currencies available.

Furthermore, you can manage all of your overseas accounts on a single interface known as "Global View," which is an account overview tool. You can also avail of a worldwide mortgage service as a result of the HSBC Group's connection, which allows us to deliver global wealth growth solutions to you, more rapidly and with greater transparency.

There is a wide range of products and services to ensure your growing wealth and a variety of special offers from exclusive partners. As a result, I really want to say that you should contact our Relationship Managers to help you get the most of your money and increase your assets.

I'd like to go into detail so you can know more about the internal procedures between the countries in the HSBC Group, so I can confidently introduce our service of opening overseas accounts to you. First, just discuss your particular needs with one of our Relationship Managers, such as immigrating, going on a business trip, or even orienting your children to study abroad in the future. Our Relationship Managers will analyze, advise, and prepare the appropriate documentation for you ahead of time.

They will then call the international banking centers to finish the account opening steps for you, including filling out the applications, gathering proper identity papers, and transferring these documents to HSBC banks in the new country. And the Relationship Managers will make sure your Debit Card is delivered to Vietnam before you and your family take off from Vietnam. All of these processes are completely free of charge and wholly dedicated to our Premier customers.

Our proposition also includes taking care of your loved ones. Therefore, we also have specially prepared preferential packages to ensure your wealth keeps growing. We all share the same goals of working, making money, and growing our assets so we can leave a legacy to our children.

Because we understand such wishes, our bank always takes the growth of the next generation as a focus of development. Thus, we create care packages for your children, such as insurance, Netshare accounts, overseas study consultancy, scholarships, and support for your kids' financial plans when they start their careers. In addition, in countries where HSBC Premier operates, there are also incentives such as scholarships and tuition discounts for your children.

Regarding overseas mortgage planning, if you are looking to purchase property abroad, we can help connect you with our local HSBC mortgage teams, who can assist you in the process of purchasing a property in another country or region, and our Relationship Managers will be the one to verify your eligibility and support you in the application steps.

To benefit from our international mortgage products, you need to open an HSBC overseas bank account. We will connect you to mortgage specialists in that country or region, where you want to purchase your house, as long as our personal banking service is available there. If you're looking to buy a house in the United Kingdom, the United States, or Australia, we can provide you with information on their products and processes, as well as set up meetings with Relationship Managers in those countries on your behalf.

Different countries and areas have different documentation requirements. Typically, you'll need to provide identification documents for all borrowers, such as government-issued identification cards or passports, your current bank's repayment records, if there are, repayment history on your current mortgages, and proof of all addresses of your loans, or bank statements showing your deposit, salary, or proof of employment. Additional documentation may be necessary depending on the specific circumstances of each customer.

This is not the full list of each country's needed papers, but our financial experts and Relationship Managers in Vietnam can supply them in further detail at the international banking centers that HSBC will introduce to you.

To successfully apply for a mortgage account abroad, you will typically need to provide your credit history in that country. If you are already an HSBC Premier customer in Vietnam, we can help by sharing information about the products you hold, and with the legal entity at HSBC where you have a mortgage, or if you are a new customer to HSBC, we can evaluate your credit report in foreign countries and in Vietnam, and contact the Banking Managers of Premier customers in other countries through our international banking centers, for further information on how to provide credit history and apply for an overseas mortgage.

So, they are some of the most important HSBC Premier benefits to consider. In addition, to become an HSBC customer, you have three main options.

First, you must have a minimum deposit amount of 1 billion or an average monthly cash balance of 1 billion or greater with HSBC, with a currency value of Vietnam dong or equivalent foreign currency value. In addition, the second option is to get a monthly income of at least 100 million VND via an HSBC account. The third option is to keep a mortgage loan with a minimum loan amount of 2.5 billion VND and the lowest loan value of 60% of the collateral value, which is the option that many customers pick.

If you have any questions regarding the HSBC Premier service, I can share with you more information right here. Or you can contact our financial experts, via our hotline, or email, or you can go to HSBC branches to contact your Premier Relationship Managers. I would like to finish my sharing here.