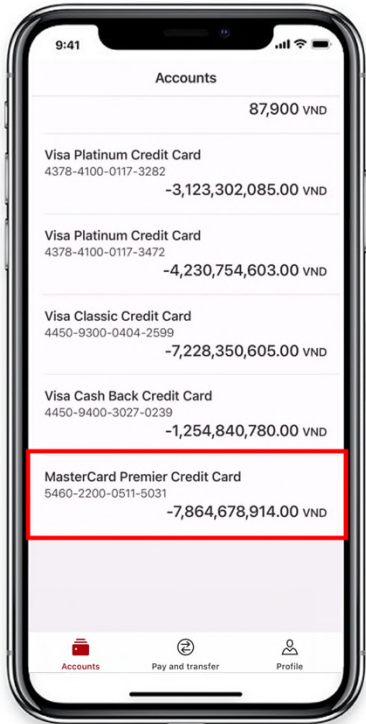
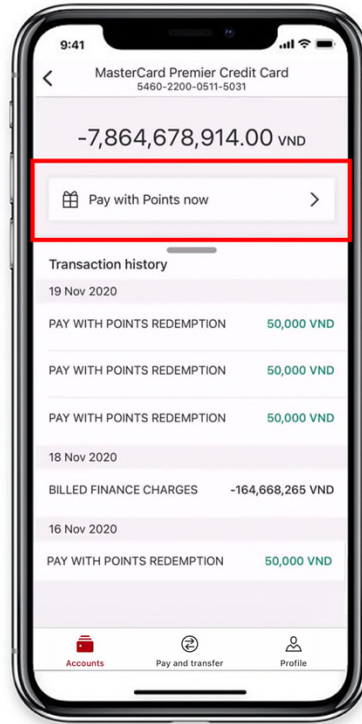


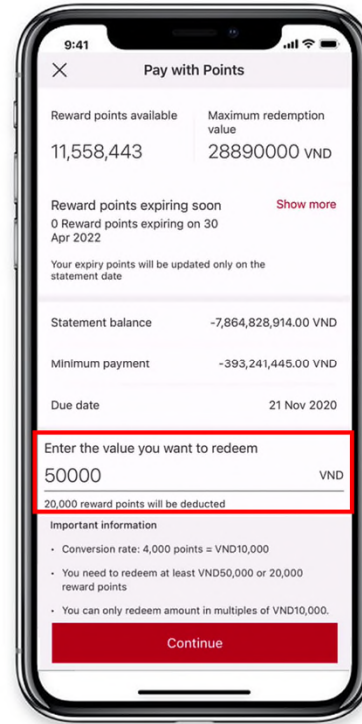
How to redeem



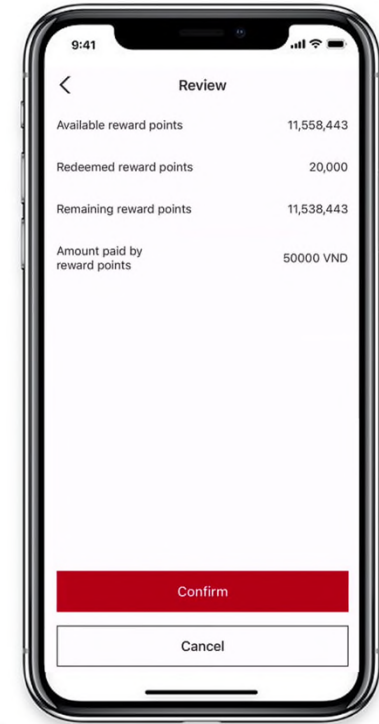
Step 1: Log in HSBC Viet Nam Apps & select your Credit Card account in Summary Page



Step 2: Choose "Pay with Points now", check your available Reward Points



Step 3: Enter the value you want to redeem



Step 4: Review your redemption information, and "Confirm"