

Dear Valued Customers, **[For corporate with credit lending limit at HSBC only]**

**Re: INFORMATION OF RELATED PARTIES**

HSBC Bank (Vietnam) Ltd. (the “**Bank**”) would like to inform you that the new Law on Credit Institutions was promulgated on 18/01/2024 replacing the previous one and takes effect on 01/07/2024 (the “**CI Law**”). According to the CI Law:

1. Customer must provide information about related parties to the bank when applying for credit extension (Article 102.3).
2. Related parties of an organization defined in Article 4.24 (for calculation of single borrowing limit and group borrowing limit) mean an organization or individual that has a direct or indirect relationship with another organization or individual in one of the following cases:
  - a. Parent company with subsidiaries and vice versa; parent company with subsidiary of subsidiary and vice versa; credit institutions with subsidiaries of credit institutions and vice versa; credit institutions with subsidiaries of subsidiaries of credit institutions and vice versa; subsidiaries of the same parent company or of the same credit institution together; subsidiaries of subsidiaries of the same parent company or of the same credit institution together; managers, controllers, members of the Board of Controllers of the parent company or of a credit institution, an individual or organization competent to appoint these persons with subsidiaries and vice versa;
  - b. The company or credit institution with managers, controllers, members of the board of controllers of that company or credit institution or with the company or organization competent to appoint such persons and vice versa;
  - c. The company or credit institution with an organization or individual owning five (5%) or more of the charter capital or voting share capital in that company or credit institution and vice versa;
  - d. Individuals with spouses; natural parents, adoptive parents, stepfathers, stepmothers, parents-in-law (mother’s side), parents-in-law (father’s side); biological children, adopted children, stepchildren of spouses, daughters-in-law, sons-in-law; brothers, sisters, half-siblings, half-brothers, half-sisters, brothers-in-law, brothers-in-law of half-parents, sisters-in-law, sister-in-law of half-parents, sister-in-law of the same parent or half-father or half-mother-in-law (hereinafter referred to as spouse, father, mother, child, brother, sister, brother); paternal grandparents, maternal grandparents; great-grandchildren; maternal uncles, maternal aunts, paternal uncles, paternal uncles and nephews;
  - e. The company or credit institution with an individual having the relationship specified at Point d of this Clause with managers, controllers, members of the board of controllers, capital-contributing members or shareholders owning five (5%) or more of the charter capital or voting share capital of that company or credit institution and vice versa;
  - f. The authorized individual represents the capital contribution to the organization or individual specified at Points a, b, c, d and dd of this Clause with the authorized organization or individual; individuals authorized to represent the capital contribution of the same organization together; and
  - g. Other legal entities and individuals having potentially risky relationships for the operation of credit institutions or foreign bank branches determined according to internal regulations of credit institutions or foreign bank branches or at the written request of the State Bank through inspection and supervisory activities.

Please contact your Relationship Manager at the Bank to update the information of related parties where applicable as soon as possible. If the Bank does not receive your update, we understand that related parties information provided by the Customers previously (if any) are still applicable and aligned with the CI Law.

Thank you for banking with us and we look forward to continuing providing services to you.

Yours sincerely,