

News Release

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HSBC'S ONLINE BANKING LIBRARY TO BOOST FINANCIAL LITERACY IN VIETNAM

HSBC Bank (Vietnam) Ltd. (HSBC Vietnam) has launched an Online Banking Library designed to help Vietnamese people improve their financial management skills and boost the financial literacy of the community at large.

HSBC Vietnam's Online Banking Library is completely free and available to anyone with internet access. Participants will have an unprecedented opportunity not only to improve personal financial skills and learn about banking systems but also gain a better understanding of banking products and services.

The library comprises of 10 modules, ranging from personal financial courses to corporate banking courses including: Savings; Credit Cards; Home Mortgages; Personal Instalment Loans; Trade; Spot Foreign Exchange; Forward Foreign Exchange; Global Markets; Money Markets; and Commercial Banking. All modules include progress tests so that people can check whether they have fully understood the material as they follow the course.

The content is based on HSBC's world-class database of training materials used by banking staff globally for professional development purposes. The modules have been carefully reviewed and translated into Vietnamese by HSBC Vietnam volunteers including staff and senior executives to ensure the course meets the specific needs of the Vietnamese community.

"HSBC is eager to contribute to the ongoing development of financial education in Vietnam by providing free, high-quality learning modules in Vietnamese for the

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public, which can be accessed and used by anyone, anywhere,” said HSBC Vietnam CEO Sumit Dutta. “We believe that these programmes will help people manage their personal finances and make informed financial decisions concerning their business. We also have more advanced courses in Foreign exchange, Trade, Commercial Banking... which will help train and educate those who might want to take up banking as a career. This will benefit not just the individuals that complete the course but also improve financial and banking knowledge in the country in general as Vietnam progresses towards a sustainable economic future.”

“Access is completely free and we encourage potential partners to also use this library and its materials for their own education projects,” added Dutta. “We believe individuals, companies and NGOs can all benefit from this fantastic resource.”

HSBC Vietnam’s Online Banking Library is the bank’s latest project aimed at boosting general financial knowledge in Vietnam. Since 2011, the bank has run its Junior Achievement More than Money™ programme, which teaches primary school children basic financial and money management skills. The bank also runs courses on personal financial management to young women and youth from disadvantaged communities in remote areas. Planned future initiatives will focus on promoting financial education amongst high school and university students.

Access to the Online Banking Library: <http://www.hsbc.com.vn/1/2/about-hsbc/thu-vien-tai-chinh-truc-tuyen-hsbc>

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Notes to editors

HSBC Vietnam

HSBC has been in Vietnam for over 140 years. HSBC was the first foreign bank to launch its locally incorporated entity on January 1, 2009 as HSBC Bank (Vietnam) Ltd. The bank’s current network includes one transaction centre, one branch and five transaction offices in Ho Chi Minh City, one branch, three transaction offices and one deposit office in Hanoi, and four full-service branches in Binh Duong, Can Tho, Da Nang and Dong Nai provinces and one representative office in Hai Phong. HSBC is one of the largest foreign banks in the country in terms of investment capital, network, product range, staff and customer base.

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding and a principal member of the HSBC Group which, with 6,900 offices in 84 countries and territories and assets of US\$2,652 billion at 30 June 2012, is one of the world’s largest banking and financial services organisations.

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