

## **CUSTOMER REFERRAL PROGRAM TERMS AND CONDITIONS**

### **A. How to join the program**

- 1) The **Customer Referral Program** to introduce new customers to HSBC Bank (Vietnam) Ltd. (hereafter called "**HSBC**") executed by HSBC ("**Program**") is valid from **15 April to 15 July 2011** ("**Program Period**").
- 2) This Program is for HSBC existing corporate customers and Chamber of Commerce's staff that HSBC is cooperating, who refer ("**Referral Partner**") new corporate customers to HSBC ("**Referred Customer**").
- 3) Account opening is subject to HSBC's standard procedures.
- 4) Beside the Referral form to provide information of referred prospect, the Referral Partner does not need to fill any form to join the Program.
- 5) Referral Partner will be offered a bonus referral scheme base on accumulating method. Reward will be given at the end of the campaign which is 15 July 2011.
- 6) On 15<sup>th</sup> of each month from May to July, HSBC will send result notification of the total successful Referred Customer number to Referral Partner. HSBC will not bear any responsibility if the email did not reach Referral Partner.

### **B. Rewards:**

#### **Reward Mechanism:**

- 1) Referral Partner (RP) will be offered a bonus referral scheme base on accumulating method. Reward will be given at the end of the campaign which is 15 July 2011, details are as following:
  - One successful referral: RP will be rewarded with two (02) dinning vouchers at Windsor restaurant, each valued at VND 500,000
  - Two successful referrals: RP will be rewarded with a scanner machine valued at VND 2,500,000.
  - Three successful referrals: RP will be rewarded with a colour printer machine valued at VND 4,500,000.
  - Four successful referrals: RP will be rewarded with an LCD TV 32 inch valued at VND 7,000,000.
  - Five and more referrals: RP will be rewarded with a travel our voucher for 2 person to Nha Trang (included return air tickets) valued at VND 10,000,000.
- 2) Referred Customer if successful opened and activated account within the Program Period will be rewarded as following:
  - One (01) shopping voucher valued at VND 300,000.
  - One (01) premium gift (crystal rice bowl set) valued at VND 700,000.
  - FREE 02 security devices for 02 primary users when successfully registering HSBC Business Internet Banking.

#### **Terms and Conditions to receive rewards:**

- 3) Referred Customer must have annual turnover from USD 5,000,000 (five million USD) or VND 100,000,000,000 (one hundred billion VND) and above, base on financial report of the most recent year.

- 4) A referral is considered successful when in the Program Period, the Referred Customer successfully opens and activates (fund) in business account within 5 working days a minimum amount is VND 80,000,000 (eighty million VND). One month grace period (from 15 July 2011 to 15 August 2011) is extended for Referred Customer that open account within the Program Period but account opening documentation and account funding can only be completed afterwards.
- 5) HSBC will send result notification of the total successful referral number to Referral Partner and invites Referral Partner come to our branch to receive the rewards when the Program ends.
- 6) Referrer must be HSBC corporate customers or Chamber of Commerce's staff at the moment of making referral.
- 7) There is no limit on the number of referrals that a Referral Partner can make.
- 8) Referral Partner have to get Referred customers' consent before providing customers' contact details to HSBC.
- 9) Referred Customers must not be existing HSBC clients or HSBC staff.
- 10) Referral Partner must introduce Referred Customers before they send an account opening form to HSBC (based on date of contact).
- 11) HSBC has the right to name Referral Partner to their Referred Customers.

### **C. General Terms and Conditions:**

- 1) The value of vouchers are VAT inclusive (if applicable), HSBC will subsidise and declare the irregular PIT for referral partners if the total value of gift from and above VND500,000 per time (which is subject to PIT withholding at source).
- 2) In case there are more than one Referral Partners to refer a Referred Customer, HSBC will base on date of contact to make final decision on who will be the eligible Referral Partner under the terms and conditions of the Program.
- 3) Rewards for Referral Partners can be redeemed to shopping voucher at the same value upon request. Referral Partners have to decide whether to receive rewards under gifts as communicated in the Program or shopping vouchers within 7 days after the reward notification has been sent by HSBC.
- 4) In case of loss or damaged rewards, HSBC will not bear any responsibility.
- 5) Rewards cannot be exchanged into cash.
- 6) The highest reward for Referral Partners will be travel tour voucher valid within 1 year from the issue date. The travel voucher cannot be redeemed into cash. Referral Partners can choose another travel destination depends on the regulation of travel agency and will have to contact directly with travel agency to register. The value of the tour will be unchanged as stated in part B point 1.
- 7) Travel voucher will be issued by travel agency Vietravel. The registration and joining the tour will be followed by terms and conditions of Vietravel. HSBC is not the supplier of travel voucher. Referral Partners will have to contact directly with Vietravel should they have any queries or complaination about its services.
- 8) HSBC is not the suppliers of shopping vouchers and gifts of the Program. Referral Partners who receive rewards of the Program will be the customers of the suppliers of shopping vouchers and gifts. Referral Partners will have to contact directly with the suppliers should they have any queries or claims relating to shopping vouchers and gifts. HSBC shall not be responsible for any such queries or claims.
- 9) HSBC has the right to amend, supplement, or change the terms and conditions of the Programme without announcement in advance. Customers can contact Corporate Customer Service Hotline at 1800 555 528 (toll-free) or (848) 3520 3333 for the latest information of the Program.
- 10) In case of conflict with customers, HSBC reserves all rights regarding the final decision.
- 11) In case of discrepancies between English and Vietnamese, the Vietnamese shall prevail.