



HSBC Credit Card Rewards Programme Terms and Conditions

Eligibility

1. The HSBC Credit Card Rewards Programme (“Programme”) is open to all holders (the Cardholders’) of credit cards (“Cards”) issued by HSBC.
2. Only those Cardholders whose card accounts are valid (i.e. card must not be delinquent, suspended, or cancelled) and in good standing will be eligible to the Programme.
3. Notwithstanding any matters stated herein, HSBC shall have the absolute discretion to determine which Card account shall be eligible to participate in the Programme and shall be entitled to disqualify any Card account and/ or Cardholder from participating in the Programme without subscribing any reasons thereof.

Issuance of Reward Points

4. Cardholders earn one (1) Reward Point for every VND1,000 spent (excluding cash advances, fees and charges) on a Card. Reward Points will not be issued on any un-posted or cancelled card transaction or any card transactions posted but subsequently reversed or refunded in whole or in part thereof, including but not limited to tax refund on overseas purchases. The Bank reserves the right to change the Reward Point earning rate.
5. Reward Points generated by Supplementary Cardholders shall automatically accrue to the Primary Cardholder's account. Only those Cardholders whose card accounts are valid (i.e. card must not be delinquent, suspended, or cancelled) and in good standing will be eligible to use their Reward Points.
6. Reward Points awarded shall be redeemable for a minimum period of two (2) years up to a maximum period of three (3) years from the date the Reward Points were earned.



7. The accumulation of Reward Points shall be specified in the monthly statement of account.
8. Reward Points are not transferable to any other person. However, a Cardholder may pool Reward Points earned through all of his valid Cards.

Redemption of Reward Points

9. Reward Points can be used to redeem Reward Items (such as gifts, vouchers, cash rewards, etc.,) offered under the Programme. Supplementary Cardholders cannot redeem Reward Items unless authorised in writing by the Primary Cardholder.
10. All redemptions are subject to the accumulation of sufficient Reward Points and the Bank's final acceptance. Orders will be cancelled automatically in the event of insufficient Reward Points. The Bank shall not send a notice of cancellation in such instance.
11. Once a redemption order has been accepted by the Bank, it cannot be changed, cancelled or refunded.
12. All Reward Items featured in the Rewards Catalog are subject to availability and are offered only while stocks last.
13. Most Reward Items are redeemable with Reward Points and some are redeemable with Reward Points plus additional cash.
14. Vouchers are not redeemable for cash and the use of the vouchers will be further subject to the terms and conditions stipulated by the respective merchants supplying the vouchers.
15. Redemption of Reward Items can be made via channels accepted by the Bank from time to time.

General Conditions

16. The Bank is not a supplier of the vouchers, merchandise, or the products and services redeemable under the Programme, and will not accept any liability in relation thereto.



17. HSBC shall not be responsible for lost, damaged or stolen vouchers or goods redeemed through the Programme.
18. Cardholders shall solely be liable for any tax consequences of or in connection with their participation in the Programme.
19. Cardholders, who redeem any of the Reward Items featured in the Reward Catalog, are customers of the vendor and shall direct any queries or complaints pertaining to such Reward Items to the vendors. HSBC shall not in any way be responsible for dealing with such queries or complaints.
20. The Programme is further subject to Credit Card Cardholder Agreement.
21. HSBC reserves the right to vary, delete or add to any of these terms and conditions and the Reward Points required for redemption at any time at its discretion without notice. For the latest details and information, please visit www.hsbc.com.vn.
22. HSBC's decision on all matters relating to the Programme is final and binding on the Cardholder.
23. This Terms and Conditions are governed by Vietnamese laws and made in both English and Vietnamese. In case of any inconsistencies between the English version and Vietnamese version, the Vietnamese version shall prevail.

Note: In these Terms and Conditions, any reference to “HSBC” or the “Bank” includes branches and subsidiaries of the Hongkong and Shanghai Banking Corporation Limited (HSBC) in Vietnam and their successors.