

TERMS AND CONDITIONS**“HSBC FESTIVE SEASON GREETINGS”**

(These Terms and Conditions take effect from 01/12/2023)

Customer is advised to note that participating in the Promotion or accepting the promotional benefits offered by the Campaign means that Customer has read, understood, and accepted these Terms and Conditions.

- 1. Campaign name:** **HSBC FESTIVE SEASON GREETINGS** (the “Campaign”)
- 2. Promotional products & services:** Including cards issued by HSBC Bank Limited (Vietnam) (“HSBC” or “The Bank”) in Vietnam and HSBC services, including:
 - i. HSBC TravelOne Credit Card
 - ii. HSBC Visa Platinum Online Credit Card
 - iii. HSBC Visa Platinum Cashback Credit Card
 - iv. HSBC Visa Classic LiveFree Credit Card
 - v. HSBC Current Account
 - vi. HSBC Savings Account
 - vii. HSBC Vietnam App
- 3. Campaign Period:** From 01/12/2023 to 29/02/2024 (two dates inclusive) (“Campaign Period”).
- 4. Location (area) of Campaign:** Hanoi, Hochiminh, Binh Duong, Da Nang.
- 5. Campaign scheme:** Lucky draw campaign.
- 6. The Targetted Customer Of The Campaign (“Targetted Beneficiary”):**
 - 6.1** Customers own credit cards including: :
 - a. HSBC TravelOne Credit Card
 - b. HSBC Visa Platinum Online Credit Card
 - c. HSBC Visa Platinum Cashback Credit Card
 - d. HSBC Visa Classic LiveFree Credit Card(These credit cards shall be referred to as “**HSBC Credit Cards**” or “**Cards**”), Customers who own the card shall be referred to as “**Cardholder**”):
 - 6.2** Customers using the following services:
 - a. HSBC Current Account and HSBC Savings Account (“**HSBC Account**” or “**Account**”); and
 - b. HSBC Vietnam App.
 - 6.3** Customer fully meets the conditions of this T&C.
 - 6.4** This Campaign shall not apply for:
 - a. HSBC Corporate Credit Card.

- b. By & within the Campaign Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.

6.5 Customers who receive the Invitation Letter email (“Invitation Letter”).

Customers who meet the conditions in this Section 6 here after known as “**Eligible Customers**”.

7. Award:

7.1 Prizes Details

Prize	Prizes Details	Prize Value (VND) (*)	Total Quantity	Total Value (VND)
1 st Prize	Samsung Coupon to redeem for a TV Samsung 85-inch Neo QLED 8K QN900C	219.900.000	2	439.800.000
2 nd Prize	Samsung Coupon to redeem for a Samsung Galaxy Z Fold 5 256GB	40.990.400	6	245.942.400
3 rd Prize	Samsung Coupon to redeem for a Samsung Galaxy S23 Ultra 256GB	31.990.200	10	319.902.000
Grand total			18	1.005.644.400

*Retail prices of prizes at <https://www.samsung.com/vn/> on 01/10/2023.

7.2 Regulations on prizes:

- a. Winners will win the rewards are Samsung Coupon, including:
- i. **First Prize:** 01 (one) Samsung Coupon to redeem for a TV Samsung 85-inch Neo QLED 8K QN900C.
 - ii. **Second Prize:** 01 (one) Samsung Coupon to redeem for a Samsung Galaxy Z Fold 5 256GB.
 - iii. **Third Prize:** 01 (one) Samsung Coupon to redeem for a Samsung Galaxy S23 Ultra 256GB.

Samsung Coupons for 1st Prize, 2nd Prize, 3rd Prize hereafter known as “**Samsung Coupon**”.

- b. The prize cannot be converted into cash or any other physical gifts and cannot be given or transferred to any other third party.

- c. Winners will not receive a refund in the event that prize value is lower than the Samsung Coupon value. If the prize value is greater than the value of the Samsung Coupon, Winners need to pay the difference in value.
- d. Samsung Coupon is valid until 30/06/2024.
- e. Samsung Coupon including 13 digits as following template:
 - **1st Prize: SSHSBC1ST<<"XXXX">>**
 - **2nd Prize: SSHSBC2ND<<"XXXX">>**
 - **3rd Prize: SSHSBC3RD<<"XXXX">>**

<<"XXXX">> is last 4 digits of Winners' active Card.
- f. The commodity after redemption is products of Samsung Electronics CO., LTD. distributed in Vietnam.
- g. After getting the Samsung Coupon, winners contact Samsung Contact Center 1800 588 889 by the HSBC registered mobile number to verify Winners' information including: Full Name, HSBC Registered at HSBC, ID, Delivery Address, 4 last HSBC Card's digits and Samsung coupon by 30/06/2024.
- h. Post the successful verification of Samsung Coupon and Winners' information, physical gifts are Samsung products will be delivered to confirmed Winners' address within 07 working days after Winner fulfilled all the requirements mentioned in 7.2.g.
- i. The redemption will be executed via Samsung Electronics HCMC CE Complex CO., LTD. - Ho Chi Minh City Branch, address: floor 25th Bitexco Tower, 2 Hai Trieu, Ben Nghe ward, District 1, Ho Chi Minh City.

8. Details of the Campaign rules

8.1 Specific conditions, rules and procedures Customer must perform to participate in the Campaign:

- a. After 01/12/2023, The Bank will send the Invitation Letter to the Eligible Customers, who qualified the Section 6.1 and 6.2 to invite joining the Campaign. After receiving the Invitation Letter to participate in the Campaign from HSBC, Eligible Customers register to participate in the Campaign by texting with the syntax **HSBC_KM to 6067**, the fee is 1,000 VND/message, texting no later than 29/02/2024.
- b. Immediately after the Customer sends a message to register for the Campaign or at the latest after one working day, HSBC will respond with a message informing that the Customer has successfully registered to participate in the Campaign via 6067 switchboard with SMS content as following:

"You are successfully registered to HSBC Festive Season Greetings campaign."
- c. Customers only need to text to register once during the Campaign Period.
- d. The total accumulated points of each month are accumulated and determined from the first day of the month to the last day of that month (including the first and last days of the month).

e. The activities to accumulate points are specified as follows:

Activity To Earn Points	Accumulated point(s)
Every accumulated VND 1,000,000 of domestic spends via HSBC Card	2 points for each VND 1,000,000
Every accumulated VND 1,000,000 of overseas spends via HSBC Card	8 points for each VND 1,000,000
- Activate HSBC Vietnam App; or - Activate Card on HSBC Vietnam App; or - Each installment conversion on HSBC Vietnam App; or - Each registration for 01 (one) supplier for automatic bill payment on HSBC Vietnam App using HSBC Card.	8 points for each activity
Achieve total Eligible Spending per Month during the Campaign Period. (Details in section 8.1.g)	20 bonus points for each Month.
Open an account and transfer salary to HSBC Account from 6 million VND (“ Eligible Transfer Salary Transaction ”).	20 points for 1 st Eligible Transfer Salary Transaction.

f. During the Campaign Period, Eligible Customers will accumulate 20 additional bonus points if they achieve Eligible Spending each Month for each Card type as follows:

Card Type	Eligible Spending per month (VND)	Bonus Accumulated Points
HSBC TravelOne Credit Card	23,000,000	20 points
HSBC Visa Platinum Online Credit Card	13,000,000	20 points
HSBC Visa Platinum Cashback Credit Card	11,000,000	20 points
HSBC Visa Classic LiveFree Credit Card	5,000,000	20 points
<p>i. In case the Total Eligible Spending for each Point Accumulation Activity is odd value (not a multiple of 1,000,000 VND), it will be rounded down to the nearest million.</p> <p>ii. If Eligible Customers own more than 01 (one) active Card, the Minimum Eligible Spending for each month will be based on the lowest Eligible Spending tier.</p>		

g. Coupons regulation:

To be eligible for the Lucky Draw, the Eligible Customers need:

- i. Registered joining Campaign via SMS (one-time registration for the whole Campaign period).
- ii. Owned Lucky Draw ticket.

- h. Eligible Customers, who own Lucky Draw ticket(s), are qualified to join the Lucky Draw through Lucky Draw event to randomly select the winners (hereafter known as “**Winners**”).
- i. The Lucky Draw tickets are defined as follow: Each 20 accumulated points, Eligible Customers will get a chance (ticket) to take part in Lucky Draw (“**Lucky Draw Ticket**”).
- j. Each eligible customer may have more than one Lucky Draw Code.
- k. Expected timeline for Lucky Draw event: 03/04/2024 (“**Lucky Draw Date**”).
- l. How to run the Lucky Draw: On the Lucky Draw Date, the qualified Lucky Draw Ticket will be defined in HSBC head quarter via automatic Lucky Draw platform.
- m. Examples on Lucky Draw Tickets:

Example 1: Cardholder A:

- *Cardholder A owns the HSBC Visa Classic LiveFree Credit Card with Eligible Spending per month is VND 5,000,000; and*
- *For November, December, January, February, Cardholder A made a domestic payments of VND 5,000,000/Month equivalent to the condition that he reached to the Monthly Eligible Spending for all the Months so he will be rewarded 20 bonus points per Month, 80 points for 4 months in total.*
- *During the Campaign period, Cardholder A spent VND 20,000,000 in total for domestic spends and accumulated 40 points. The total accumulated point of Cardholder A is 120 points as below detailed table and will be converted to 6 Lucky Draw Tickets.*

Activity To Collect Points	Accumulated Points
	<i>120 points</i>
<i>Domestic spends VND 20,000,000</i>	<i>Including VND 20,000,000 domestic spends equals to 40 points + reached Eligible Spending for 04 months equals to 80 points (20 points multiply by 4 months)</i>
Total Points	120 points

Example 2: Cardholder B:

- *Cardholder B owns the HSBC Visa Classic LiveFree Credit Card with Eligible Spending per month is VND 5,000,000; and*
- *For November, December, January, February, Cardholder B made domestic payments of VND 5,000,000/Month equivalent to the condition that he reached to the Monthly Eligible Spending*

for all the Months so he will be rewarded 20 bonus points per Month, 80 points for 4 months in total.

- In November, Cardholder B made an overseas payment of VND 1,200,000 so he collected 8 points.
- During the Campaign period, Cardholder B spent VND 21,200,000 in total (including VND 20,000,000 for domestic spends and VND 1,200,000 for overseas spends) and accumulated 128 points as below detailed table and will be converted to 6 Lucky Draw Tickets.

Activity To Collect Points	Accumulated Points
	<i>120 points</i>
<i>Domestic spends VND 20,000,000</i>	<i>Including VND 20,000,000 domestic spends equals to 40 points + reached Eligible Spending for 04 months equals to 80 points (20 points multiply by 4 months)</i>
<i>Overseas spends VND 1,200,000</i>	<i>8 points</i> <i>Formula: VND 1,200,000 will be rounded down to the nearest million, which equals to VND 1,000,000, then multiply by 8)</i>
Total Points	120 points

Example 3: Cardholder C:

- Cardholder C owns the HSBC Visa Classic LiveFree Credit Card with Eligible Spending per month is VND 5,000,000; and
- For November, December, January, February, Cardholder C made domestic payments of VND 1,500,000/Month equivalent to that he has been **failed** to reach the Monthly Eligible Spending for all the Months so he would **not** be rewarded 20 bonus points per Month; and
- In December, Cardholder C successfully activate the HSBC Vietnam Application so he gets more 8 points.
- During the Campaign period, Cardholder C made domestic payment of VND 6,000,000 and activate HSBC Vietnam App so he collected 20 points as below detailed table and will be converted to 01 Lucky Draw Tickets.

Activity To Collect Points	Accumulated Points

<i>Domestic spends VND 6,000,000</i>	<i>12 points</i>
<i>Activate the HSBC Vietnam App</i>	<i>8 points</i>
<i>Total Points</i>	<i>20 points</i>

Example 4: Cardholder D:

- *Cardholder D owns the HSBC Visa Classic LiveFree Credit Card with Eligible Spending per month is VND 5,000,000; and*
- *For November, December, January, February, Cardholder D made domestic payments of VND 1,500,000/Month equivalent to that he has been **failed** to reach the Monthly Eligible Spending for all the Months so he would **not** be rewarded 20 bonus points per Month. And, Cardholder D has not any other activity to collect point.*
- *During the Campaign period, Cardholder D made domestic payment of VND 6,000,000 so he collected 12 points as below detailed table and not collected any Lucky Draw Ticket as he's not qualified for condition of minimum 20 points accumulation to convert 02 Lucky Draw ticket.*

8.2 Time and manner of issuing proof of winner determination:

- a. HSBC will send an email from ebanking@informationservices.hsbc.com.vn to the Eligible Customers on 29/03/2024 to inform to each Eligible Customers related to:
 - i. Total number of Lucky Draw tickets; and
 - ii. List of Lucky Draw tickets.
- b. Regulation of winner determination proof: Each Lucky Draw ticket from Eligible Customers will be equivalent to one (01) random serial code, including one (01) to six (06) digits, starting from 1 to 999999.
- c. Time, location and manner to define winners:
 - i. Time to define winners: 03/04/2024
 - ii. Location to define winners: at HSBC Head Quarter, 235 Dong Khoi, Ben Nghe Ward, District 1, HCMC.
 - iii. Manner to define winners:
 - Perform the Lucky Draw by automatic platform with the witness from the Bank and Customer representative, who joined the Promotion. The final result of winners will be recorded via Document with the signatures from the representatives.
 - Lucky Draw order: the Third Prize, 2nd Prize and 1st prize will be selected accordingly to select the Eligible Customers to win the Prizes.

8.3 Winner announcement:

- a. On 05/04/2023, HSBC will send announcement email to Winners via (+84 28) 37 247 247 or email from direct@hsbc.com.vn.
- b. The winner announcement (“**Notification Letter**”):

“Dear <Customer’s name >! Thanks for joining the Campaign “HSBC FESTIVE SEASON GREETINGS”

HSBC would like to inform that you are luckily win the <<“First”, “Second”, “Third”>> prize of the Campaign is 01 (one) Samsung Coupon to redeem for a <<“TV Samsung 85-inch Neo QLED 8K QN900C.”, “Samsung Galaxy Z Fold 5 256GB.”, >>

HSBC will proactive contact to you to instruct the Coupon Redemption Process and responds any arising concern. Thank you!

8.4 Time, location, manner and procedure for awarding:

- a. Time & location for reward: The Bank will reward to Winners no later than 14/04/2024.
- b. Reward method:

To the Winners, The Bank will send the Coupon via email that Winners registered with HSBC or texting SMS via registered mobile number registered with the Bank after Winners fulfilled activities mentioned in 8.4.c.
- c. Procedures for awarding physical prizes: Winners will be rewarded no later than 14/04/2024 if met the conditions and provided the below documents in HSBC Branch/ Transaction Office:
 - i. Present Winner Notification Letter sent via email or SMS informing the Winners via HSBC registred mobile number/ email address.
 - ii. Present original ID card/ Passport matching with the one recored in the Bank system.
 - iii. Winners shall not be allowed to authorize for any other third party to get the reward.
 - iv. Rewards are not transferable.
 - v. After presenting all the documents mentioned in 8.4.c.i and 8.4.c.ii, HSBC shall guide Winners to fulfill the Personal Income Tax payment at HSBC Branch or Transaction Office on 14/04/2024 at the latest, with the below details:
 - i. HSBC Headquarters: 235 Dong Khoi, Ben Nghe Ward, District 1, City. Ho Chi Minh, Vietnam;
 - ii. Hanoi: Tower 1, Capital Place Building, No. 29 Lieu Giai, Ngoc Khanh Ward, Ba Dinh District, Hanoi City;
 - iii. Da Nang: Room 2, 1st floor, Office Building No. 01 Nguyen Van Linh, Binh Hien Ward, Hai Chau District, Da Nang;
 - iv. Binh Duong: 35 Phu Loi, Phu Loi Ward, Thu Dau Mot City, Binh Duong.
- d. Closing date for awarding: 14/04/2024. After this milestone, if there is no Customer to claim the prize, the prize will be treated as if there was no winner.

- e. Each Winner may receive more than one Samsung Coupon to redeem prizes if there is more than one qualified Lucky Draw Ticket.

8.5 Regulations on Eligible Spending Transactions:

- a. Are transactions paid with an HSBC Card made by the Cardholder from the Campaign start date to the Campaign end date for each Month. Details are as follows:
 - (i) December 2023: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from December 1, 2023 to December 31, 2023;
 - (ii) January 2024: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from January 1, 2024 to January 31, 2024;
 - (iii) February 2024: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from February 1, 2024 to February 29, 2024.
- b. Eligible Spend Transactions can be made by the Primary Cardholder or Supplementary Cardholder, but the prize will only be awarded to the Primary Cardholder. Payment transactions for buying and selling legal goods and services according to the provisions of Vietnamese law using Cards, made at card payment acceptance points (POS) or online payment gateways that have been registered with payment-processing corporation worldwide;
- c. The date and time of successful transactions will be based on the recording of information stored on HSBC's system;
- d. The transaction notification message is not valid to confirm that a Card transaction has been completed successfully;
- e. Each Eligible Spending Transaction will be accumulated to calculate the total number of transactions and transaction value considered eligible for incentives from the Campaign. HSBC reserves the right to contact Card acceptance points to verify Eligible Spending Transactions;
- f. Canceled, disputed, counterfeit and/or refunded transactions during the Campaign Period will be deducted from the total amount and value of eligible payment transactions.
- g. Eligible Spending Transactions do not include:
 - (i) Transfer transactions, cash withdrawals in any form (at the counter, at ATMs or at POS machines...).
 - (ii) Transaction to deposit money into e-wallet.
 - (iii) Transactions related to payment of HSBC fees.
 - (iv) Payments/transactions related to alcohol, cigarettes, lotteries, human medicines including those permitted for circulation, breast milk substitutes, medical examination and treatment services of the facility public healthcare, educational services of public establishments, public vocational education establishments.
 - (v) Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services prohibited from promotion or limited promotion according to current laws; and

- (vi) Transactions related to gambling, betting and other prohibited or illegal activities.
- h. All transactions made in currencies other than Vietnam Dong will be debited to the Card after conversion to Vietnam Dong at the exchange rate determined by reference to the exchange rate issued by Mastercard or Visa applies on the date the transaction is made.
- i. Regulations on Customers opening new Accounts:
 - (i) Be an individual customer who owns a new Account opened during the Campaign Period;
 - (ii) During the Campaign Period, do not own any Account at the time of opening a new Account.
 - (iii) Only applicable to the first salary transaction during the Campaign Period;
 - (iv) Money transfer content related to "salary";
 - (v) The remitter's salary transfer account is a company account;
 - (vi) The minimum amount of salary received into the Account is 6,000,000 (six million) VND/month and transferred no later than the last date of the Campaign (29/02/2024);
 - (vii) Date and time of transactions will be based on information recorded on the Bank's system;
 - (viii) Eligible Salary Transfer Transactions will be counted for points accumulation. If HSBC verifies that the transactions made into the Account are not Eligible Salary Transfers, HSBC has the right to exclude these transactions;
 - (ix) Eligible Salary Transfers to Account during the Campaign Period includes successful salary payment transactions to HSBC's Account as shown on the Eligible Customer's monthly statement.

9. Other regulations

- 9.1 Contact point to answer questions for Customers on issues related to the Campaign: Cardholders contact HSBC Customer Service Center for support.
- 9.2 Responsibility for information disclosure: Information about the Campaign and winning results are fully published on HSBC's website at www.hsbc.com.vn.
- 9.3 Eligible Customers will be responsible for fees and personal income tax (if any) on the total value of prizes that Eligible Customers receive from the Campaign in accordance with current law. Customers who are eligible to receive the prize will pay all taxes and expenses related to receiving the prize, including but not limited to: Extraordinary income tax, other taxes/fees (if any) according to regulations of current law before receiving rewards.
- 9.4 HSBC has the right to collect/deduct personal income tax (if any) from the Winners to one (01) of the Winners' HSBC accounts before rewarding the prize. HSBC will declare and submit the provisional personal income tax amount on behalf of the Winners to the Tax Authority according to regulations. This tax is calculated according to the prize value based on the VAT invoice that HSBC has paid.
- 9.5 Winners will lose the right to receive prizes from the Campaign if the Card is required to be closed or has been closed for any reason before the date HSBC awards the prize; or the Cardholder is in a state of late payment of fees and card balances at HSBC.

- 9.6 Winners will bear all costs incurred to receive the prize (if any). Eligible Customers do not have to bear the costs of loading, unloading, and shipping goods after redeeming Samsung Promotional Coupons to physical gifts.
- 9.7 With concern related to Samsung products manual, including guarantee, fixing, accessories or any other concerns during the usage of Samsung products, Winners contact Samsung for guidance and resolution. Any other query, complaint related to the Campaign scheme, Winners contact HSBC for resolution.
- 9.8 HSBC will base on the transaction date information, transaction recording date (system date) stored on HSBC's system and Eligible Customer's Card/Account statement to determine Eligible Spending Transactions. The successful transaction confirmation message does not confirm that a card transaction has been recorded in HSBC's system.
- 9.9 Phone number/Email address to participate in the Campaign must be the phone number/email address that the Eligible Customer registered with HSBC when opening a credit card/account at HSBC. In case the Eligible Customer changes the phone number or email address during the Campaign period, the Eligible Customer must proactively update the phone number or email address with the Bank using (01) one of the following methods:
- a. Option 1: Call the Customer Service Center at:
 - Individual Customers (from 8am to 10pm daily)
 - o (84 28) 37 247 247 (Southern region)
 - o (84 24) 62 707 707 (Northern region)
 - Platinum/TravelOne Cardholders (24/7): (84 28) 37 247 248
 - b. Option 2: Submit request according to instructions via SecureMessage on HSBC Online Banking.
- 9.10 The message or email sent by the Bank to the Customer to participate in the Campaign is the phone number and email that the Customer has registered with the Bank. HSBC is not responsible for notifications via phone number or email address registered by the Customer with HSBC not being sent successfully when the Customer does not provide and update accurate information; or when the Customer's carrier blocks notifications from HSBC at the Customer's request.
- 9.11 HSBC will endeavor with the service provider to resolve all questions and complaints related to service and product quality. Winners need to coordinate and contact directly the service provider and the Bank to be resolved.
- 9.12 If approved by the Winners, HSBC has the right to use the Winners' image and name for advertising and public announcement purposes without paying any costs.
- 9.13 The Campaign is applied concurrently with the Terms and Conditions of the HSBC Credit Card Agreement and the HSBC Credit Card Agreement posted and updated regularly on the HSBC website www.hsbc.com.vn.

- 9.14 Campaign details are publicly displayed in HSBC website (www.hsbc.com.vn) or points of transaction.
- 9.15 For complaints arising related to the Campaign, HSBC will resolve them in the cooperation spirit with the Customer. In case the parties cannot reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- 9.16 This Campaign is subject to change from time to time at HSBC's discretion and has been confirmed by regulatory authorities in accordance with the law and will be updated on HSBC's website prior to the date of application.