

TERMS AND CONDITIONS

OF HSBC TRAVELONE REWARD PROGRAMME

1. ELIGIBILITY

HSBC TravelOne Credit Card Reward Programme (“**Programme**”) is applicable for customers who meet all the following requirements:

1.1 Cardholder is holding HSBC TravelOne Credit Card (“**Card**”) issued by HSBC Bank (Vietnam) Ltd. (“**Bank**”) (“**HSBC**”).

1.2 Credit card account(s) are valid and in good standing (i.e. Cards must not be closed, delinquent, suspended, blocked or temporarily blocked for any reason).

2. REWARDS PROGRAMME AND REWARDS POINTS ACCUMULATION

2.1 Cardholders will earn reward points for the Eligible Purchases posted to the Cardholder’s account (“**Reward Points**”) to redeem the items (“**Reward Catalogue**”) according to HSBC rules at point of time of redemption.

2.2 The redemption rate is posted on our website www.hsbc.com.vn. Eligible transactions can be performed by either Primary cardholders or Supplementary cardholders, but the earned Reward Points will be automatically recorded in the Primary cardholder’s accounts.

2.3 Purchases made in a non-VND currency will be converted to VND at the rate of exchange determined by reference to the exchange rate adopted by Mastercard on the date of conversion, plus an additional percentage levied by the Bank, and any transaction fee(s) charged by Mastercard, if applicable. The Reward Points are allocated based on the transaction amount in VND.

2.4 In case there is decimal value, the number of points would be rounded down to the nearest points.

2.5 "**Eligible Purchases**" mean retail purchases made locally and/or overseas (including online transactions) by both Primary & Supplementary cards linked to the Primary account. The following transactions are not considered as Eligible Purchases and thus will not earn Reward points:

- (a) cash advance;
- (b) fees and charges (for example but not limited to finance charges, late charges, annual fees);
- (c) Balance Conversion Plan Programme;
- (d) Installment Plan With 0% Interest & Installment at Merchants of Your Choice Programme (“**Instalment Plan**”);
- (e) transactions relating to the trading of securities, foreign currency; restricted transactions in accordance with Vietnamese Law.

- (f) transactions relating to money transfers made through the internet (including but not limited to Paypal, SKR skrill.com);
- (g) transactions relating to top-ups of any pre-paid card;
- (h) quasi-cash transactions (transactions relating to money orders, gaming, betting, lottery);
- (i) foreign exchange transactions (including but not limited to Forex.com);
- (j) e-wallet transactions (for example but not limited to VTC Pay, Zalo Pay, Ngan Luong Online, Ngan Luong-Alepay, Vi Momo, VN Pay);
- (k) online bill payment transactions through HSBC Online Banking and Mobile Banking app; and
- (l) Eligible Spends do not include the transactions relating to alcohol, cigarette, lottery, medicine, milk, health check service at public hospital, public school and other promotion restricted products based on prevailing Vietnamese regulations.
- (m) any other transactions determined by the Bank from time to time.
- (n) In case of Instalment Plan Programme, the purchase amount and the subsequent monthly instalment amounts under the Instalment Plan will not qualify as Eligible Purchases. When a transaction is converted to Instalment Plan, any Reward Points earned from that transaction will be reverted.

2.6 Cardholders can automatically participate in this Programme when their Cards are successfully opened.

2.7 The Reward Points will not be accrued on any un-posted or cancelled card transaction. The Reward Points will be deducted on refunded transactions in whole or in part, including tax refund on overseas purchases.

2.8 If the Bank believe there's been a breach of the terms in the Credit Card agreement, these Terms & Conditions, any additional terms which apply to a specific redemption option, or any other agreement with the Bank, the Bank reserves the right to deduct any points you've already earned and/or remove the Cardholder(s) from the Programme at Bank's discretion and/or terminate Card. In this case, Cardholders must make payment for the HSBC due payment.

2.9 The Reward Points earned will be valid for 3 years. Points will expire at the end of the calendar month in the 3rd year in which Cardholder earns them. After this, the Reward Points will be forfeited.

2.10 When the Cardholder submits the card cancellation request to the Bank or the card is cancelled by the Bank, all Reward Points will be immediately forfeited and no redemption request shall be accepted thereafter. Any redemption request shall also not be accepted on or after the date the Credit Card account is closed.

2.11 Cardholders need to redeem Reward Points before making any request to transfer to another HSBC Credit Card type so as to avoid any Reward Points from being forfeited.

2.12 Cardholders cannot transfer Reward Points from this Card to another HSBC Credit Card. Reward Points cannot be gifted or transferred to any other HSBC Credit Cardholders, including HSBC supplementary Cardholders.

2.13 In case that Cardholders who have Eligible Purchases but do not receive Reward Points, Cardholders need to contact the Bank no later than thirty (30) days from transaction date for further solutions. The Bank has

the right to request Cardholders to provide information of Eligible Purchases for settlement. If Cardholders do not contact the Bank within thirty (30 days), the Bank reserved the right to decline any such request from Cardholders.

2.14 How to keep track of Reward Points

- a) Cardholder can check point balance via HSBC Mobile App. Cardholders can also see information about Reward Points earned, redeemed or which have been deducted within 1 month on HSBC Mobile App.
- b) Bank might adjust the Reward Points balance from time to time if Reward Points have been added or removed in error. Bank will do this as soon as reasonably possible upon being aware of the error.

3. REWARDS CATALOGUE

3.1 The Reward Catalogue is updated on HSBC website. The Reward Catalogue can be amended or supplemented from time to time at HBSC's discretion without prior notice. Cardholder is required to check the update Reward Catalogue on the Bank's website or via Loyalty Portal on Mobile Banking before making any redemption.

3.2 For Airline Miles & Hotel Points Programme

- a) All Cardholders who wish to participate in this Airline Miles & Hotel Points Programme must (i) first become a member of a participating airline/hotel programme; and (ii) obtain a Frequent Flyer/Hotel Programme number of the airline/hotel to which Cardholders would like to redeem Reward Points for the Airline miles or hotel points (hereafter referred as "**Airline Miles & Hotel Points Programme**") The Airline & Hotel partners are posted on HSBC website.
- b) Once a redemption request is successful processed, the Reward Points you redeem will be reflected in your remaining Reward Point balance which you can access via Mobile Banking App. Once successfully redeemed, Reward Points cannot be transferred back to the Cardholder's account or re-transferred to another participating airline Frequent Flyer/Hotel programme accounts. If it is not possible to fulfill the redemption request, the Reward Points will be re-credited to the cardholders' available points balance. Each airline or hotel may have its own member-specific name but that name does not affect the redemption as long as the programme name airline or hotel is designated for the member. or its members.
- c) **Airline Miles & Hotel Points Programme** Cardholders are subject to and must comply with the rules of those airlines/hotels. They may change their rules including regulations, policies, benefits, and conditions of participation or mileage/hotel point levels, in whole or in part at any time with or without notice, even though changes may affect the value of the mileage/hotel points already accumulated.
- d) Any conversion request to Airline Miles & Hotel Points Programme will be processed in approximately 5 working days from the date of receiving the request. Whilst the Bank shall endeavor to execute all conversion

requests within this period, the Bank shall not be liable in any way for any delay in crediting the Frequent Flyer Programme/hotel account. The redemption is subject to the approval & settlement time of the Airlines & Hotels.

e) The conversion rate of Points for participating Airline Miles & Hotel Points Programme may vary by airline Frequent Flyer/hotel programme & will be posted on HSBC website.

f) By participating in the Airline Miles & Hotel Points Programme, Cardholder specifically authorizes the Bank to share only the specific customer information necessary to the third party to complete the mileage/points exchanged.

g) The Bank shall not be liable in any way for any issues related to cardholder's Airline Miles & Hotel Points Programme membership benefit and its associated privileges.

4. REWARDS POINT REDEMPTION

4.1 Cardholders can redeem Rewards points following instructions updated on the Bank's website.

4.2 Redemption requests are only valid against the Reward Catalogue on HSBC website. Cardholders can call our Customer Service hotline to track status of redemption request.

4.3 Only the Primary Cardholders can redeem Rewards Points.

4.4 Redemption requests once given to the Bank cannot be cancelled, withdrawn or changed. Redeemed rewards are not exchangeable for other rewards or refundable, replaceable or transferable for cash or credit under any circumstances.

5. GENERAL

5.1 The Bank reserves the right to wholly or partly modify the Rewards Programme. The Bank also reserves the right to change the Reward Points conversion rate, withdraw Reward Points awarded or to vary any of the Terms & Conditions herein in its absolute discretion upon notification to the Cardholders following the methods which are deemed appropriate by the Bank. If the Cardholder continues to use the Card or continues to redeem the Rewards Points, the Cardholder is deemed to have accepted the amended terms and conditions of these Terms and Conditions and this Program.

5.2 In the event that the Programme is inconsistent with any rule, regulation or order of any statutory authority, then the Bank has absolute authority and right to modify or cancel this Programme so as to give effect to the said requirements.

5.3 For Fraud and abuse cases relating to earning and redemption of Reward points in the Programme, the Bank will immediately cancel the accrued Reward Points and the Bank reserves the right to terminate the

Cardholder's credit card account at its own discretion.

5.4 Any tax or other liabilities or charges payable to the Government or any other authority or body or any other participating establishment which may arise or accrue to the Cardholders by redemption as aforesaid or otherwise as result of this Programme shall be borne by the Cardholder.

5.5 The Bank assumes no responsibility for the Reward Points converted into a participating partner's loyalty programme. The Bank is not the supplier of goods and service. Cardholders will need to contact directly with the partners of product and service providers for any support for any problems in relation to the products/service quality. The Bank shall not be responsible for handling complaints/disputes related to the use of such products/services.

5.6 In case of any dispute related to this Programme, the Bank shall resolve in co-operation with the Cardholders. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.

5.7 The Terms & Conditions of the Programme shall be governed by the provisions of Vietnamese law.

5.8 Together with these Terms & Conditions, customers also agree with the General Terms & Conditions and:

- a. Terms & Conditions of HSBC TravelOne Credit Card Cardholder Agreement;
- b. Terms & Conditions of Installment Programme;
- c. Terms & Conditions of HSBC Vietnam Mobile Banking app.

5.9 These Terms & Conditions are made available in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.