



TERMS AND CONDITIONS OF THE PROMOTION
“ONLINE HSBC CARD REFERRAL Q2/2025”

(This Terms and Conditions takes effect from 01st April 2025)

Customer is advised to note that participating in the Promotion program/ accepting the promotional benefits offered by the program, shall mean that Customer has read, understood and accepted these Terms and Conditions of the promotion as Online HSBC Card Referral Q2/2025 (“**Terms & Conditions**”).

1. The Promotion “**ONLINE HSBC CARD REFERRAL Q2/2025**” (“**Promotion**”) is applicable in all branches, transaction offices, direct channels and Customer Service Centre of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) and take effect from **01st April 2025** to **30th June 2025** (“**Promotion Period**”).
2. Promotion products: Primary Credit Card is issued by HSBC in Vietnam
 - a. HSBC Live+ Credit Card;
 - b. HSBC Cash Back Credit Card;
 - c. HSBC TravelOne Credit Card;(Herein after referred to as “**Card**” or “**HSBC Credit Card**”).
3. The Promotion is not applicable for:
 - a. HSBC Personal Credit Card for Corporates;
 - b. HSBC Premier World Mastercard® Credit Card;
 - c. HSBC LiveFree Credit Card;
 - d. HSBC Staff Credit Card;
 - e. HSBC Supplementary Credit Card.
4. An eligible referrer (“**Referrer**”):
 - a. Is an existing individual customer holding primary HSBC Credit Card or HSBC Visa Debit Card; and
 - b. Is not an HSBC corporate customer or HSBC staff or staff of HSBC’s service providers.
5. An eligible referee (“**Referee**”):
 - a. Is a new individual customer or existing HSBC individual customer; and
 - b. Is not the referrer himself/ herself, and not an HSBC corporate customer or HSBC staff or staff of HSBC’s service providers; and
 - c. Does not hold any HSBC credit card within one (01) year before the time he/she applies for a Promotion Product.

6. Promotion Details

6.1. Referrer(s) are only eligible to receive the offer if the following conditions are satisfied:

- a. A referral is considered successfully (“Successful Referral”) when:
 - i. The Referrer provides his/her required information and that of the Referee in full and with accuracy following instruction in this Terms & Conditions during the Promotion Period; and
 - ii. The Referee submits his/her primary HSBC Credit Card application form and all supporting documents to HSBC during the period from **01st April 2025** to **30th June 2025**; and
 - iii. The Referee’s HSBC Credit Card application is fully submitted to HSBC.
- b. An eligible Card must satisfy all following requirements:
 - i. Is approved (i.e. issued) by **15th July 2025**, and
 - ii. Is successfully activated within 30 (thirty) days from the issuance date and no later than **15th August 2025**.

6.2. Offer details:

- a. For each Successful Referral of a customer who successfully applies for one of the following Cards, the Referrer will be awarded as detailed below:

Card type	Reward
Primary HSBC Live+ Credit Card	VND 200,000/Card
Primary HSBC Cash Back Credit Card	
Primary HSBC TravelOne Credit Card	

- b. The maximum reward for each Referrer during the Promotion Period is **VND 5,000,000**.

Example: Customer A refers 05 customers who meet the Promotion’s requirements and successfully applies for 02 Primary HSBC Live+ Credit Card, 02 Primary HSBC Cash Back Credit Card, and 01 Primary HSBC TravelOne Credit Card. The total reward for Customer A is VND 1,000,000; including:

- VND 400,000 for 2 HSBC Live+ Credit Card; and
- VND 400,000 for 2 HSBC Cash Back Credit Card; and
- VND 200,000 for 1 HSBC TravelOne Credit Card.

- 6.3.** The reward of Promotion Offers will be credited to the Referrer's HSBC Credit/Debit Card account for his/her Successful Referrals detailed below:

Promotion Period	From 01 st April 2025 to 30 th June 2025
Referee's credit card is approved no later than	15 th July 2025
Referee's credit card is activated within 30 days from issuance date and no later than	15 th August 2025
HSBC will send an email for reward notification no later than	30 th September 2025

- 6.4.** The qualified Referrers can check the reward earned on their credit card account statement or via HSBC Personal Internet Banking.

7. How to refer:

- a. The Referrer must make his/her referral by filling in all the required information and submit the Online Referral Form on HSBC's website at <https://card.apply.hsbc.com.vn/member-get-member-offers/en>, from **01st April 2025** to **30th June 2025**.
 - b. After referral is made, the Referrer and the Referee will receive an acknowledgement email for that referral through the email address that the Referrer provided in Online Referral Form. This email includes an unique link for Referee to access and submit online application. This email confirms that the referral has been recorded, it does not confirm that the referral is successful.
 - c. After receiving the email, referee visit this link and complete online application for HSBC Credit Card no later than **30th June 2025**.
- 8.** If more than one Referrer introduce the same Referee, the referral (if successful) will only be counted for the Referrer whose unique referral link is visited and successfully applied by the eligible Referee the earliest.
- 9.** The Promotion Offer is not applied in conjunction with any other Referral program running in same period. If Referrer refer one (01) Referee through different Referral programs, Referrer will only receive reward for one (01) Successful Referral on one Referral program.
- 10.** A referrer will be disqualified for this offer if he/she performs or is subject to the following at the time of the Promotion result announcement:

- a. Submits card cancellation request(s) or has cancelled all his/her credit or debit card(s); or
 - b. Has his/her card cancelled by HSBC; or
 - c. Submits account closure request(s) or has closed all his/her account(s); or
 - d. Has his/her account closed by HSBC; or
 - e. Has his/her account in inactive/block status;
 - f. Is late paying any bank fees, or do not pay the minimum payment due as shown on their statements; or
 - g. Is delinquent on any of their products with HSBC or any other banks.
- 11.** HSBC will pay the Personal Income Tax (if any) on the Referrer's reward amount from VND 2,000,000 on behalf of the qualified Referrer as stipulated by law. Customers are not required to reimburse this tax amount to HSBC. Standard Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy shall be applied in conjunction with the Terms and Conditions of this Promotion.
- 12.** The Referrer and/or Referee have questions relating to the result of the promotion, customers please inform HSBC no later than **30th November 2025** for further support.
- 13.** By joining this Promotion (in form of submitting referral(s) online), the Referrer:
- 13.1. Agrees and confirms that he/she has acquired consent from the Referee to provide the Referee's information to HSBC;
 - 13.2. Agrees and confirms that The Referee allow HSBC to use the information of both The Referrer and The Referee for the purpose of contacting, verifying, referring, advice and guidance relating to this Promotion and the product.
 - 13.3. Agrees for HSBC to share your personal information for advertising, marketing purposes relating to this Promotion; and
 - 13.4. Is bound by the Terms and Conditions of this Promotion.
- 14.** HSBC has the right to contact the Referrer and the Referee via the mobile phone number/email address provided by the Referrer in order to verify information and request supporting documents if needed. HSBC has the right to inform the Referee of the details of this Promotion.
- 15.** HSBC reserves the right to verify the accuracy and bona fides of the referrals and will decline any referrals if HSBC detects that there is fraud, even if the Referee's application has been successfully approved by the Bank and the card has been issued to the Referee.
- 16.** Full details of this Promotion shall be announced on HSBC's public website (www.hsbc.com.vn) and at all HSBC branches and transaction offices.
- 17.** In case of any queries, complaints, customers are suggested to contact HSBC by following one of the following manners for further support:

- a. Personal Banking customers (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters. Personal Banking customers in the Central may call our Contact Center on either the number of the South or the North):
 - In the South: (84) 28 37 247 247;
 - In the North: (84) 24 62 707 707;
 - b. HSBC Cash Back, Live+, TravelOne Credit Card holder (24/7): (84) 28 37 247 248;
 - c. Premier customers (24/7): (84 28) 37 247 666.
- 18.** In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
 - 19.** The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC General Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy.
 - 20.** This Terms and Conditions is subject to changes at any time as HSBC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on HSBC's website prior to application.
 - 21.** This Terms and Conditions is made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.