

TERMS AND CONDITIONS**“GREAT TIMES WITH HSBC CREDIT CARD”**

(These Terms and Conditions take effect from 1 December 2021)

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

1. The **“HSBC Great Time”** Promotion (the **“Promotion”**).
2. Period: takes effect from **1 December 2021 to 28 February 2022** (the **“Promotion Period”**).
3. Location: Hanoi, Ho Chi Minh, Binh Duong, Da Nang.
4. This Promotion is applicable for customers who satisfy all the following conditions: (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**)

4.1 Promotion is applicable for Primary cardholders who are holding any of the following credit cards issued by HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam:

- HSBC Premier World Mastercard® Credit Card
- HSBC Visa Platinum Credit Card
- HSBC Visa Cash Back Credit Card
- HSBC Visa Classic Credit Card

(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)

4.2 Cardholder spends during the Promotion period and recorded in HSBC system;

4.3 Satisfies all conditions stated under Clause 5 provided below.

5. Details of the Promotion:

5.1 From 1/12/2021 to 28/2/2022, The Eligible Cardholders have eligible spend from VND 5,000,000 and above;

5.2 Eligible Spends :

- i. Eligible Spends can be made by Primary Credit Cardholders and/or Supplementary Credit Cardholders and recorded successfully at HSBC system from 1/12/2021 to 28/2/2022. However, the turns will be counted to the Primary Cardholder;

- ii.** Spends must be permissible under Vietnamese law and successfully processed at POS or online merchants which are registered with VISA during the Promotion Period;
- iii.** The date and time of Eligible Spends are based on HSBC's systems;
- iv.** The SMS notification about the transaction completion does not mean that the transaction is posted on HSBC system;
- v.** Eligible Spends will be counted in total transactions to be considered for the offers. The Bank reserves the right to request for valid documents and clarification from cardholders regarding transaction content, address of the point of sales, as well as financial invoices in order to prove that it is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify any suspicious or ineligible transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify and find that the transactions do not adhere to what are defined as Eligible Spends, then the Bank shall not count these transactions in the total transactions to be considered for the offers;
- vi.** Cancelled, fraudulent and/or disputed and/or returned/refunded transactions within the Promotion Period will be excluded from the total number of the Eligible Spends. If a customer's eligible spends are cancelled after receiving the offers, HSBC reserves the right to deduct the prize value from the Customer's account;
- vii.** Eligible Spends do not include:
 - card activation transactions, transfers, cash withdrawals (including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions);
 - credits into any e-wallet services;
 - fee-related transactions; online bill payments via Internet Banking or HSBC Mobile Banking App;
 - the transactions relating to alcohol, cigarette, lottery, medicine, milk , health check service at public hospital , public school and other promotion restricted products. Eligible transactions do not include the transactions relating to beer for customers under 18 years old;

- Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services banned from promotion or restricted in accordance with current laws; and
 - Transactions involving gambling, betting and other prohibited or illegal activities.
- All Transactions made in the other currencies, not in VND, will be debited to the Card Account and applied the exchange rate of Visa/ MasterCard on the transaction date.

5.3 How to join promotion:

a. Lucky HSBC Spin Wheel:

- Eligible customers will receive 01 turn to play when they have accumulated spend from VND 5,000,000 or above from 1/12/2021 to 28/2/2022.
 - Any unused turns from previous days will be carried forward to the next day and will be valid till the end of promotion.
- ❖ Step 1: HSBC will send SMS to Eligible Cardholders about the Promotion within 03 working days. This message will be sent once during the Promotion Period to the cardholder's registered Mobile Number. The content will include:
- (1) Player ID;
 - (2) Password;
 - (3) Link to website of promotion (HSBC.COM.VN/UU-DAI-THE-TIN-DUNG); and
 - (4) Total play turns.

Note:

- *For transactions made during weekend/ Tet period, Cardholders will receive SMS within the next 3 working days.*
 - *Player ID is unique code randomly generated by HSBC.*
 - *Cardholder takes responsibility of keeping Player ID and Password confidential during Promotion Period.*
 - *Password is given one time only and cannot be changed during the Promotion Period.*
- ❖ Step 2: Cardholder clicks on the provided link, inputs the Player ID and Password to log in.

- ❖ Step 3: Click on “Start Playing” button and touch on The Wheel. For every play turn, customer can randomly win various gifts.
- ❖ Step 4: Cardholder can check the list of rewards in “Wallet” on the website of promotion.

HSBC will close the website of promotion on 4/3/2022. Any unused play turns will expire after 4/3/2022.

b. The Special Reward:

- From 1/12/2021 to 4/3/2022 at the Lucky HSBC Spin Wheel, Eligible Cardholders will receive the message “Opportunity to participate in the Special Reward” (“Lottery Code”);
- An Eligible Cardholder may have more than one Lottery Code, the quantity of Lottery code and information of the Lottery Code will be sent via SMS or Email to Eligible Cardholders;
- Time of drawing: March 11, 2022 (“Spinning Day”);
- How to operate lucky draw: run by automatic dialing system at HSBC Bank.

6. Detail of reward:

Reward type	Detail of reward	Value (VNĐ)	Total	Total (VNĐ)
Special reward	Electronic Vinfast car - Vinfast VF e34, Mystique Red, not included PIN	690,000,000	1	690,000,000
iPhone 13	Shopee voucher to buy Iphone 13 at Shopee	25,000,000	13	325.000.000
Urbox voucher VNĐ 500,000	Urbox voucher valued VNĐ 500,000	500,000	1.000	500.000.000
Urbox voucher VNĐ 100,000	Urbox voucher valued VNĐ 100,000	100,000	2,000	200,000,000
Urbox voucher VNĐ 50,000	Urbox voucher valued VNĐ 50,000	50,000	4,000	200,000,000
Urbox voucher VNĐ 30,000	Urbox voucher valued VNĐ 30,000	30,000	5,000	150,000,000

Urbox voucher VND 20,000	Urbox voucher valued VND 20,000	20,000	10,000	200,000,000
Urbox voucher VND 10,000	Urbox voucher valued VND 10,000	10,000	20,000	200,000,000
Total				2,465,000,000

7. Reward's Terms and Conditions:

- **Urbox Voucher:** Eligible Cardholder will get Urbox Voucher right after completing the Spin Wheel and receive notification of reward at website of promotion.
 - Expiry date of voucher: 31/3/2022.
 - Voucher cannot be exchanged for cash or refunds (if any).
 - E-voucher will no longer be valid after the expiration date and will not be extended further.
 - Urbox E-Voucher will be subject to terms and conditions of Urbox. All matters related to the Offer on Urbox, please contact Urbox for consultation (<https://urbox.vn/>).
- **iPhone 13:** Eligible Cardholders will be given reward on 25/3/2022 by HSBC
 - Voucher valued VND 25,000,000 and applied on products in iPhone 13 series at Apple Flagship Store (https://shopee.vn/apple_flagship_store) at Shopee app and purchase by HSBC Credit Card.
 - Expiry date of voucher: 11/6/2022.
 - Voucher cannot be exchanged for cash or refunds (if any).
 - E-voucher will no longer be valid after the expiration date and will not be extended further.
 - Urbox E-Voucher will be subject to terms and conditions of Shopee. All matters related to the Offer on Shopee, please contact Shopee for consultation.
- **Special reward:** Eligible Cardholder will be given reward on 25/3/2022 by HSBC
 - Documents for car registration.

- The deadline for receiving reward: 31/3/2022. After 31/3/2022, the Eligible Cardholder who won the reward and but did not visit HSBC to receive reward, cannot receive reward of The Promotion.
- Reward cannot be exchanged for cash or others

8. Time, how to issue proof of winnings

- Within 03 working days after HSBC sent sms or email notification about turns to Eligible Cardholder.
- Content of sms or email: Player ID, password, link of website of Promotion and number of turns

9. Proof of winning

- For The Special Reward: the Lottery Code is 6 numbers and no limit of Lottery Code
- For Urbox Voucher and iPhone 13: content of sms or email included: Player ID, password, link of website of Promotion (HSBC.COM.VN/UU-DAI-THE-TIN-DUNG) and number of turns

10. Time, location and how to define winning

10.1 Time of winning:

- For Urbox Voucher and iPhone 13: after Eligible Cardholder completes the Spin Wheel at website of promotion from the date of receiving notification about player ID to 04/03/2022.
- For Special Reward: 11/03/2022.

10.2 Location to define winning:

- For Urbox voucher and iPhone 13: at website of promotion
- For Special Reward: at HSBC – 235 Đồng Khởi, Bến Nghé Ward, District 1, HCMC

10.3 How to define winning

- For Urbox Voucher and iPhone 13: at website of Promotion, after completing the Spin Wheel, the screen will notify winning reward and reward will be listed in The Wallet at website of Promotion;

- The Eligible Cardholder won “Opportunity to participate in the Special Reward” and will have the The Lottery Code to join lucky draw and find winner “Special Reward”;
- For The Special Reward: the bank will run random automatic system at HSBC office with the Bank representatives and customer representatives participating at this time.

11. Notification of winner:

- For Urbox Voucher and iPhone 13: after Eligible Cardholder won reward, Cardholder will receive notification of reward and will be introduced in the website of promotion;
- For Special Reward: after 5 working days from 11/3/2023, HSBC will send notification to winner via phone or email.

12. Time, location and how to receive reward:

- For Urbox voucher: right after Eligible Cardholder completed the Spin Wheel, the screen will pop up the notification of reward. You can check detail of reward at the Wallet and use it right after that. The deadline for receiving Urbox voucher is 31/3/2022
- For iPhone 13 and Special Reward:
 - Location to receive reward: For iPhone 13, Bank will deliver reward to winner on 25/3/2022 at HSBC branch that is nearest to winner’s address. For Special Reward, Bank will delivery reward to winner on 25/3/2022 at HSBC, Metropolitan Building, 253 Dong Khoi, District 1, HCMC. If winner do not visit HSBC to get reward on 25/3/2022, please contact to HSBC Contact Center to get reward before 31/3/2022.
 - How to deliver reward: HSBC will deliver voucher code to buy iPhone 13 or document for car registration to winners
 - Documents requirement for winner: Winners coming to receive reward should prepare:
 - Email/ SMS notification of winning reward from bank or notification of reward iPhone 13 at the website of Promotion – for the iPhone 13 reward.
 - Your National ID/ Passport that match with Bank information.
 - Winner cannot authorize others to receive on behalf of customers.

- Responsibility for expenses incurred when receiving prizes, irregular income tax, etc. lies with the winning cardholders.
- Winning Cardholders must bear all costs incurred to receive the prize (if any) such as accommodation and travel expenses.
- Each Eligible Cardholder can receive many prizes if they meet the conditions of the Promotion
- Winning cardholders will be responsible for fees and personal income tax (if any) on the total value of all prizes received by the Customer from the Promotion in accordance with applicable laws. For the prize of a car, the Eligible Cardholder who receives the award will pay for taxes and expenses related to the receipt of the prize, including : Extraordinary income tax, Transfer registration fee , Tax/ vehicle registration fee (if any) in accordance with current law before receiving the reward.
- HSBC will collect / withhold personal income tax (if any) of the Winning Cardholders before delivery the reward. The provisional personal income tax amount HSBC will declare and pay on behalf of the Customer to the Tax Authority in accordance with regulations. This tax is calculated on the value of the prize based on the VAT invoice paid by HSBC.
- Eligible Cardholders are excluded from receiving the reward if the Eligible Cardholder is in the process of closing his/her HSBC Credit Card before/on the date the reward is sent to the Eligible Cardholders or if his/her HSBC Credit Card is in delinquent status
- The deadline to receiving reward is 31/3/2022.

13. For the matters related to Promotion, please contact HSBC for resolution.

- HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (South);
(84 24) 62 707 707 (North)
- Platinum Cardholder (24/7): (84 28) 37 247 248
- Premier Cardholder (24/7): (84 28) 37 247 666

14. Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn) from 1/12/2021 onwards.

15. General terms:

15.1 This Promotion shall not apply for:

- HSBC Corporate Credit Card.
- Cardholders if his/her Credit Card is delinquent, blocked.

15.2 SMS/ Email registration must be sent from customer's registered mobile phone number or email address which is recorded on HSBC system. If customer changed/updated mobile phone number or email address during the Promotion Period, customer have to update mobile phone number or email address with the Bank by (01) in (02) ways below:

1. Call to Contact Center

- Personal Banking (from 8am to 10pm everyday)
 - (84 28) 37 247 247 (South)
 - (84 24) 62 707 707 (North)
- Platinum (24/7): (84 28) 37 247 248
- Premier (24/7): (84 28) 37 247 666

2. Sending request to Internet Banking

15.3 Bank will send information to phone number or email address that is registered with bank. Bank is not responsible for notification via phone number or email address is not successful when customer have not updated correct informationl or the provider of mobile network blocks information from HSBC

15.4 HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on credit card statements of cardholders to define the Eligible transactions. The SMS notification about the transaction completion does not mean that the transactions is posted in HSBC system.

15.5 HSBC has the right to use Customer's image and name for the advertisement or public information without paying any cost if got approval from customers.

15.6 For prizes without winners, HSBC is responsible for paying 50% of the declared value of such prizes to the State budget according to the provisions of Clause 4, Article 96 of the Commercial Law.

15.7 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.

15.8 These Terms and Conditions shall be applied simultaneously with terms and conditions of general, HSBC Debit Card, HSBC Credit Card and HSBC Premier Credit Card Agreement.

15.9 These Terms and Conditions are 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 website of HSBC prior to application.

15.10 At the end of the promotion HSBC is responsible for reporting the results of the promotion to the authorities in accordance with the local laws.

15.11 These 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.