

TERMS AND CONDITIONS
“DINING PROMOTION WITH HSBC CREDIT CARDS”

(This Terms and Conditions takes effect from 15 April 2022)

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

1. The **“DINING PROMOTION WITH HSBC CREDIT CARDS”** Promotion (the **“Promotion”**) is applied at all HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) branches and takes effect from 15/04/2022 to 15/06/2022 (the **“Promotion Period”**).
2. This Promotion is applicable for customers who satisfy all of the following conditions: (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**):
 - a. Cardholders who are holding the following credit cards issued by Bank in Vietnam:
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cashback Credit Card
 - HSBC Visa Classic Credit Card(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)
 - b. Customers who have received an email invitation to join the Promotion from HSBC; and
 - c. Reach the total spend for each period during Promotion Period per HSBC requirement and satisfy for this Terms and Conditions; and
 - d. Cardholders with card yet to be activated will have to activate their Cards prior to purchase; and
 - e. Meet the Terms and Conditions of this Promotion.
3. This Promotion shall not apply for:
 - a. HSBC Corporate Credit Card.
 - b. By & within the Promotion Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.
 - c. Credit Card Account is close or locked by Cardholder or HSBC, or Credit Card Account is inactive.

4. Details of the Promotion:

4.1 Offer details (“Offer”):

- a. During the Promotion Period, the eligible cardholders will receive 01 stamp when they pay their dining bill for an amount of VND 1,000,000 or above with their HSBC Credit Card, during the Promotion Period (the list of restaurants defined by Merchant Category Codes (**MCC**) which are listed in section 5.c);
- b. Cardholders collect 4 stamps during the Promotion Period to receive 01 E-Voucher worth VND 500,000 from Urbox (“**E-Voucher**”) according to Terms and Conditions of Promotion;
- c. The maximum reward per eligible customer is 01 during Promotion Period;
- d. Maximum 30 E-Voucher per day and E-Voucher will be given priority to Customers who collect enough stamps and select to receive E-Voucher at the earliest until the number of E-Vouchers per day are exhausted. .
- e. The total number of E-Vouchers for the entire Promotion Period shall not exceed 1,830 codes. The Cardholder will not be able to receive the E-Vouchers if the number of E-Vouchers have been fully allocated.
- f. The Cardholder may have Total Eligible Spend greater than the minimum required spend, however, the maximum number of stamps for each Cardholder is 04 stamps during the whole Promotion Period.
- g. Total Eligible Spend Value is the minimum amount the Cardholder needs to make during the entire Promotion Period to receive the E-Voucher (“**Total Eligible Spend**”).
- h. The Total Eligible Spends are:
 - Total Eligible Spends: Spends permissible under Vietnamese law and are successfully processed at POS at restaurants by HSBC Credit Card or online merchants which are registered with VISA;
 - Eligible Spend are transactions recorded successfully on HSBC system until the end of June 15th, 2022. HSBC will base on information of transaction date, transaction record date (system date) stored on HSBC's system and Cardholder's credit card statement to determine Eligible Transaction;
 - The date and time of transactions will be based on information stored on HSBC's system;
 - The SMS notification about the transaction completion does not mean that the transaction is posted on HSBC system.
 - Eligible Spends will be counted in the total number of transactions and spend amount to be considered for the offers. HSBC 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.

- Cancelled, disputed and/or fraudulent and/or returned/refunded transactions by and within the Promotion Period will be excluded from the total number of the Eligible Spends. If after a customer receives his/her offers and his/her eligible spends are cancelled, HSBC reserves the right to deduct the prize value from the Customer's account.
- Eligible Spends do not include: (i) the transactions relating to alcohol, cigarette, lottery, medicine, milk, health check service at public hospital, public school and other promotion, restricted products based on Vietnam prevailing regulations; (ii) spends not for payment at restaurants; and (iii) card Activation, Balance transfer, Cash advantage in any form (at Teller, ATM or POS), top-up to e-wallets, transaction related to gambling, payment to HSBC fees, online bill payments through Internet Banking or HSBC Mobile Banking app.

4.2 Regulations on UrBox E-Vouchers:

- a. To register the Promotion, each Eligible Cardholder will be provided with an unique Account ("**Account**") via e-mail that registered with the Bank.
- b. The Account includes the following information:
 - Customer ID (which is the ID used to log into the Promotion's website), Customer ID automatically and randomly issued by HSBC system ("**Customer ID**"); and
 - Password; and
 - Link to access the Promotion's website ("**Link**").
- c. Eligible Cardholders need to do the following to participate in the Promotion:
 - Step 1: Access the Link, enter the Customer Code and login password to enter the main screen of the Promotion (homepage); and
 - Step 2: Choose to participate in the Promotion "DINING PROMOTION WITH HSBC CREDIT CARDS"; and
 - Step 3: Cardholder will be informed the number of stamps accumulated during the Promotion Period; and
 - Step 4: If the Cardholder has accumulated enough stamps as required by the Promotion, the Cardholder will tick on reward stamps and receive the E-Voucher; and
 - Step 5: The E-Voucher will be saved in the Gift Cart, Eligible Cardholders need to follow the instructions at the Link to use the E-Voucher.
- d. Regulations on the use of E-Vouchers: UrBox E-Vouchers are used at UrBox's partners. To learn more about how to use the E-Voucher and the list of partners, please refer to the link to redeem the E-Voucher at the Promotion's own website (<https://urbox.vn/>).
- e. The E-Voucher will be valid until December 10th, 2022 and cannot be exchanged for cash or refunded change (if any).
- f. The E-Voucher will no longer be valid after the expiration date and will not be renewed.

- g. For the use of UrBox E-Vouchers, the Customer needs to abide by the terms and conditions of UrBox (<https://UrBox.vn/>).
- h. HSBC is not a provider of UrBox E-Vouchers. If you have any questions or complaints related to UrBox's services, please contact UrBox directly for resolution.
- i. The deadline to receive the E-Voucher is: June 15th, 2022. After June 15, 2022, Eligible Cardholders who have accumulated enough stamps as prescribed cannot collect E-Vouchers.
- j. Base on notification/registration with the competent authority, if any, HSBC may end the Promotion earlier than expected or change the gift if the number of E-Vouchers allocated to the Promotion is exhausted before Promotion Period ends.

5. Other terms and conditions:

- a. Cardholder is required to ensure the security of the Account during the Promotion Period.
- b. The Account is only issued once and the Cardholder will not/have no right to change during the Promotion period.
- c. Transactions made at restaurants are registered under MCC 5811, 5812, 5813, 5814. MCC is regulated by card issuers (Visa/Mastercard). The Merchant and the Acquiring Bank may register the MCC at their discretion but must conform to the MCC prescribed by the Card Issuer. The Bank shall not be liable in the event that the MCC registered with the Issuers is faulty, does not conform to the Expenditure List or in the event that the Issuer and/or the seller and/or the Acquiring bank changes the MCC without notifying the Bank.

6. For all matters related to the Promotion, please contact HSBC for resolving.

- a. Go to the nearest HSBC branch.
- b. Contact the Customer Service Center via mailbox direct@hsbc.com.vn or call one of the following numbers:
 - HSBC Premier: (84) 28 37 247 666 (24/7)
 - HSBC Visa Platinum: (84) 28 37 247 248
 - HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)

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.

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.

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.

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