



TERMS AND CONDITIONS

“WELCOME OFFERS FOR APPLYING HSBC LIVE+ CREDIT CARD QUARTER 3/2024”

(This Terms and Conditions takes effect from 01 July 2024)

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

1. The Promotion of **“Welcome Offer for Applying HSBC Live+ Credit Card – Quarter 3/2024”** (**“Promotion”**) is applied for Credit Card online application via <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> and Credit Card paper application in all transaction offices and branches of **HSBC Bank (Vietnam) Ltd.** (**“HSBC”** or **“The Bank”**). **The Promotion** takes effect from 01 July 2024 to 30 September 2024 (**“Promotion Period”**)

2. This Promotion is applicable for customers who satisfy any and all the following conditions:
 - 2.1 Customers who apply a new primary card for the **HSBC Visa Live+ Credit Card** (**“Card”**) which is issued by HSBC within the Promotion Period.
 - 2.2 Customers who satisfy the spending target defined in the following Terms and Conditions;
 - 2.3 Customers who satisfy the Terms and Conditions of the Promotion;Customers who satisfy all the above conditions hereinafter called the **“Eligible Customers”**

3. **This Promotion shall not apply for**
 - a. HSBC Premier World Mastercard[®] Credit Card, HSBC Visa Classic LiveFree Credit Card, HSBC TravelOne Credit Card, HSBC Cash Back Credit Card
 - b. HSBC Business Credit Card
 - c. HSBC Staff Credit Card
 - d. Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.

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- e. Customers who have applied for new HSBC Credit Card within twelve (12) months from the cancellation date of any HSBC Credit Card types listed in item 2 & 3 of this Terms (not including HSBC Supplementary Credit Card and HSBC Business Credit Card) and Condition as recorded by HSBC’s system.

4. Details of the program

4.1 Promotion timeline: from 01 July 2024 to 30 September 2024

4.2 Offer details:

Eligible Customers who open HSBC Live+ Credit Card will receive the Promotion Offer if they satisfy all of the following conditions:

	Promotion Offer	Spending Condition
Offer 1	(i) Free first-year Annual Fee for Primary cards, worth VND 800,000; and Cashback VND 1,000,000 when having from 03 Eligible Purchases with total amount from VND 5,000,000 and above within required timeline; OR (ii) Free first-year Annual Fee for Primary cards, worth VND 800,000; and Cashback VND 2,000,000 when having from 03 Eligible Purchases with total amount from VND 10,000,000 and above within required timeline;	
Offer 2	Cashback VND 200,000 when downloading and enabling the Notification feature on HSBC Vietnam App (“App”) within required timeline mentioned in Article 5.4.a of this Terms and Conditions	

4.3 Fulfillment timeline:

	Phase 1 (from date to date)	Phase 2 (from date to date)	Phase 3 (from date to date)
Application timeline	01 July 2024 – 31 July 2024	01 August 2024 – 31 August 2024	01 September 2024 – 30 September 2024
Promotion fulfillment timeline	30 November 2024	31 December 2024	31 January 2025

5. Promotion condition

5.1 Eligible Purchases:

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- a.** Eligible Purchase Transactions: are legal transactions in accordance with Vietnamese law, which are made by HSBC credit cards and transacted via POS machine or payment gateway registering with Card Association. Eligible Purchase Transactions do not include the transactions of card activation, transfer, cash advance in any channels (at the counter, at the ATM, or at POS machine...), E-wallet top-up, gambling, HSBC fee & charge payment, bill payment service via HSBC Online Banking or HSBC Mobile.
- b.** Eligible Purchase Transactions must be made and recorded in HSBC system within 60 days of the card issuance date.
- c.** Date & time of the transactions shall be based on HSBC records;
- d.** Transaction notification SMS is not considered as a confirmation of card transactions being posted on HSBC system.
- e.** The Bank reserves the right to request for valid documents and clarification from the cardholders regarding to the transactions, address of the point of sales as well as the financial invoices in order to prove that they are Eligible Purchase Transactions. The Bank also reserves the right to contact the merchants to verify any suspicious transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify that the transactions are not Eligible Purchase Transactions as defined, the Bank shall not count these transactions in the total Eligible Purchase Transaction to be considered for the promotion.
- f.** Any cancelled, disputed, illegal and/or reversed transaction amount which is recorded during or after the Promotion Period will be deducted from the total Eligible Purchase Transactions. HSBC reserves the right to deduct the prize amount from the customer 's account. The deducted amount shall be shown on the next Credit Card statements of Eligible Customers.
- g.** Eligible Purchase Transactions do not include:
 - Card activation transaction, transfer transactions not using QR code, cash withdrawals in any forms (at the counter, at ATMs or at POS machines...).
 - Deposit transaction to e-wallets.
 - Payment transactions for HSBC 's fee & charge.
 - Payments/transactions related to alcohol, cigarettes, lotteries, human medicines including but not limited to, breast milk substitutes, medical examination and treatment services from the public healthcare, educational services of public establishments, public vocational education establishments.

- Payments/transactions related to goods and services prohibited from Vietnam ‘s circulation and other goods and services prohibited from promotion or limited promotion according to current laws; and
- Transactions related to gambling, betting and other prohibited or illegal activities.

5.2 HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders after customers qualify the spending condition defined in the Terms & Conditions. This cash back amount shall be shown on the next Credit Card statements after the reward fulfilment.

5.3 After the reward is fulfilled to the Eligible Customers, should the Eligible Purchase Transactions are cancelled or refunded, HSBC reserves the right to deduct the prize from the customer ‘s account. The deducted amount shall be shown on the next Credit Card statements of Eligible Customers.

5.4 Conditions for Offer 2:

- Customer must download and enable the Notification feature on App within 30 days of the card issuance date, recoded in HSBC system.
- Customer only need to opt in once and must not turn it off during the Campaign Period and until the time of the promotion result announcement.
- Registration steps:

Step 1: Register an Online Banking account at www.hsbc.com.vn/security/registration, then select “Credit card number” and enter 16 credit card numbers and 6 digits of PIN numbers(*) to register.

(*) To collect the PIN for new credit cards, customer can send an SMS with syntax **HSBC CC_Last 4 digits of Credit Card number_Last 6 digits of ID/Passport number** send to 8066, (fee VND 1,000/message).

To re-isse a new PIN, customer can send an SMS with syntax **HSBC PCC_Last 4 digits of Credit Card number_Last 6 digits of ID/Passport number** send to 8066, (fee VND 1,000/message), processing time to create a new PIN is one (01) working day for SMS received before 17:00 every day (the processing time will be two (02) business days if the SMS received after 17:00). After the PIN is created, the Bank will send out a guideline SMS on how to receive the PIN code via SMS.

Step 2: Download HSBC Vietnam App on mobile device. Log in to the App using the login information registered in step 1 and complete the setup according to the instructions on the App.

Step 3: Enable the Notification feature by selecting the bell icon in the top right corner.

6. General terms

- 6.1** If customer is holding more than one (01) HSBC Credit Card, Cardholder will only receive the highest prize of each Offer during the promotion.
- 6.2** Each Eligible Customer will only receive maximum one (01) Offer during the promotion.
- 6.3** The eligible Credit Card must be approved or upgraded or downgraded within 30 days since application submission date.
- 6.4** If new Cardholders upgrade or downgrade the Credit Card during the promotion period or at the time of the promotion result announcement, Credit Cardholder will receive the prize of upgraded or downgraded card only.
- 6.5** If the Cardholders have any disputes relating to the process or result of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 5.1. After this timeline, any queries or disputes will not be handled.
- 6.6** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.7** Cardholder will be disqualified if the below events happened before or at the time of the promotion result announcement:
- a.** Submits a card cancellation request or has cancelled his/her Credit Card; or
 - b.** Has his/her HSBC Credit Card cancelled by HSBC; or
 - c.** Has his/her HSBC Credit Card blocked by cardholder 's request or by HSBC;
 - d.** Make late payment for any bank fees, or does not pay at least the minimum payment due as shown on the monthly statements; or
 - e.** Be delinquent on any products with HSBC.
- 6.8** Cardholder may check their transactions posted in their Credit Card account via HSBC Online Banking service or contact HSBC's hotline.
- 6.9** Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn), at branches and transaction offices of HSBC.
- 6.10** In case of any queries, complaints, customers can contact by one of the following channels for further support.
- a.** Any HSBC Branch or Transaction office.

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b. HSBC 's contact center via mail box direct@hsbc.com.vn or via call:

- ✓ HSBC Premier: (84) 28 37 247 666 (24/7);
- ✓ Platinum Credit Cardholder: (84 28) 37 247 248 (24/7);
- ✓ Personal Banking: (84) 28 37 247 247 (South); (84) 24 62 707 707 (North) (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)

6.11 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.

6.12 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.

6.13 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.

6.14 In case of force majeure, the early termination of the Program shall be published and notified by HSBC to the customers and the governments. A force majeure is an event that occurs objectively, which cannot be foreseen and cannot be remedied even though all necessary and permissible measures have been applied. Force majeure events include but are not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any government actions or policy that affect the implementation of the Program or other objective events that cannot be foreseen and cannot be remedied despite all necessary and permissible measures have been taken.

6.15 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.