



TERMS AND CONDITIONS

“WELCOME OFFERS FOR APPLYING

HSBC CASH BACK AND HSBC LIVE+ CREDIT CARD QUARTER 2 - 2025”

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

Customer is 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 this Terms and Conditions.

1. The Promotion of “Welcome Offer for Applying HSBC Cash Back and HSBC Live+ Credit Card – Quarter 2/2025” (“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 branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“HSBC” or “The Bank”). The Promotion takes effect from 01st April 2025 to 30th June 2025 (“Promotion Period”).
2. **This Promotion is applicable for customers who satisfy all the following conditions:**
 - 2.1. Customers who apply a new primary card for the **HSBC Cash Back Credit Card** or **HSBC Live+ Credit Card** (“Card”) which is issued by HSBC within the Promotion Period; and
 - 2.2. Customers who satisfy the spending conditions defined in the this Terms and Conditions; and
 - 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 will not be applicable for the following:**

- 3.1. HSBC Premier World Mastercard[®] Credit Card, HSBC LiveFree Credit Card, HSBC TravelOne Credit Card;
- 3.2. HSBC Quasi Credit Card;
- 3.3. HSBC Staff Credit Card;
- 3.4. Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period;
- 3.5. 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 (excluding HSBC Supplementary Credit Card and HSBC Business Credit Card) and Condition as recorded in HSBC’s system.

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4. Details of the program

4.1. Promotion timeline: from 01st April 2025 to 30th June 2025

4.2. Offer details:

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

| | Promotion offers and respective conditions |
|----------------|---|
| Offer 1 | (i) Free Issuance Fee of the first year for Primary card, worth VND 800,000 when opening a new Primary card; |
| Offer 2 | (ii) Cashback VND 1,000,000 when having at least three (03) Eligible Purchases with total amount from VND 5,000,000 within sixty (60) days of the card issuance date recorded in HSBC systems; OR (iii) Cashback VND 2,000,000 when having at least three (03) Eligible Purchases with total amount from VND 10,000,000 within sixty (60) days of the card issuance date recorded in HSBC systems. |

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 st April 2025 – 30 th April 2025 | 1 st May 2025 – 31 st May 2025 | 1 st June 2025 – 30 th June 2025 |
| Card approval timeline | 01 st April 2025 – 31 st May 2025 | 01 st May 2025 – 30 th June 2025 | 1 st June 2025 – 31 st July 2025 |
| Promotion fulfillment timeline | 31 st August 2025 | 30 th September 2025 | 31 st October 2025 |

5. Promotion condition

5.1. Eligible Purchase Transaction condition:

- 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.

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- b. Date & time of the transactions shall be based on HSBC records;
- c. Transaction notification SMS is not considered as a confirmation of card transactions being posted on HSBC systems.
- d. 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.
- e. 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.
- f. 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. Cashback conditions

5.2.1. 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.

5.2.2. After the reward is fulfilled to the Eligible Customers in case the Eligible Purchase Transaction(s) is(are) cancelled or refunded, HSBC reserves the right to deduct the prize from the customer 's account. The deducted amount will be shown on the next Credit Card statements of Eligible Customers.

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6. General conditions

- 6.1.** If customer is holding more than one (01) HSBC Credit Card(s), Cardholder will only receive the highest prize of each Offer during the promotion.
- 6.2.** Each Eligible Customer will only receive Offers once during the promotion period.
- 6.3.** The eligible Credit Card must be approved or upgraded or downgraded within thirty (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 thirty (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; or
 - 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 Branches or Transaction offices;
 - b.** HSBC Contact center via mailbox direct@hsbc.com.vn or via call to one of the following:
 - (i) HSBC Premier: (84) 28 37 247 666 Operating 24/7);
 - (ii) HSBC Cash Back; Live+ and TravelOne Credit Card Holders: (84) 28 37 247 248 (Operating 24/7);

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(iii) 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. Personal Banking customers in the Central may call our Contact Center on either the number of the South or the North).

- 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 are in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version will prevail.

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