

TERMS AND CONDITIONS**“HSBC VISA OLYMPIC GAMES PARIS 2024 PRIZE”**

(These Terms and Conditions take effect from 01/03/2024)

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

- 1. Campaign name:** **HSBC VISA OLYMPIC GAMES PARIS 2024 PRIZE** (the “Campaign”)
- 2. Promotional products & services:** Including cards issued by HSBC Bank Limited (Vietnam) (“HSBC” or “The Bank”) in Vietnam and HSBC services, including:
 - a. HSBC Visa Platinum Online Credit Card
 - b. HSBC Visa Platinum Cashback Credit Card
 - c. HSBC Visa Classic LiveFree Credit Card
 - d. HSBC Debit Card
 - e. HSBC Visa Platinum Debit Card
 - f. HSBC Vietnam AppQuantity of goods and services (if any):
- 3. Campaign Period:** From 01/03/2024 to 26/04/2024 (both dates inclusive) (“Campaign Period”).
- 4. Location (area) of Campaign:** Ha Noi, Ho Chi Minh, Binh Duong, Da Nang.
- 5. Campaign scheme:** Lucky draw campaign.
- 6. Targetted Customer Of The Campaign (“Targetted Beneficiary”):**
 - 6.1** Customers, who are using products/service provided by HSBC Vietnam, who own primary credit cards including:
 - a. HSBC Visa Platinum Online Credit Card
 - b. HSBC Visa Platinum Cashback Credit Card
 - c. HSBC Visa Classic LiveFree Credit Card

(These cards mentioned in 6.1.a, 6.1.b, 6.1.c shall be referred to as “**HSBC Credit Card**” or “**Credit Card**”).

- d. HSBC Debit Card
- e. HSBC Visa Platinum Debit Card

(These cards mentioned in 6.1.d, 6.1.e shall be referred to as “**HSBC Visa Platinum Debit Card**” or “**Debit Card**”).

All above mentioned Credit Cards and Debit Cards in 6.1 shall be referred to as “**HSBC Card**” or “**Card**”, customers who own the cards shall be referred to as “**Cardholder**”):

6.2 Customers using the following services:

a. HSBC Vietnam App.

6.3 Customer fully meets the conditions of this T&C.

6.4 This Campaign shall not apply for:

a. HSBC Corporate Credit Card.

b. By & within the Campaign Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons or not maintaining the available balance in account linked to Card (separately applied for Debit Card).

6.5 Customer who receive the Invitation Letter email (“**Invitation**”).

Customer who meet the conditions in this Section 6 here after known as “**Eligible Customer**”.

7. Award:

7.1 Prizes Details

Prize	Prizes Details	Prize Value (VND)	Total Quantity	Total Value (VND)
Gold Prize	5-day 4-night package for 2 people to the Olympic Games Paris 2024 (“ Games ”)	637,000,000	3	1,911,000,000
Silver Prize	VND 10,000,000 cashback	10,000,000	5	50,000,000
Bronze Prize	VND 5,000,000 cashback	5,000,000	10	50,000,000
Grand total			18	2,011,000,000

7.2 Regulations on prizes:

Eligible customers who win one of the prizes mentioned in 7.1, here after known as “**Winner**”.

a. Gold Prize:

i. Gold Prize including: Each winner shall get a prize of 5-day 4-night package for 2 people to the Olympic Games Paris 2024 including:

- Round-trip airfare to Paris, France for 02 people in business class, tentatively departure day is 08/08/2024;
- Roundtrip airport transfers to hotel in Paris, France;
- 4 nights accomodation at a boutique hotel in Central Paris, France, including breakfast;
- Welcome dinner for the 1st night;

- Issued by HSBC Bank (Vietnam) Ltd.

- All-day access to the HSBC Visa lounge serving drinks and snacks;
- Transportation to the stadium,
- Entrance tickets to the stadiums.

ii. Gold Prize not including:

- Visa application fee to France;
- Other expenses incurred before and post the trip to France;
- Other expenses related to translation, security and medical service;
- Other costs related to Winner's personal needs;
- Round-trip airport transfer in Viet Nam;
- Taxes, insurance, surcharges to get into Paris, France;
- Medical test (if any) & quarantine fee (if any);
- Transportation fee, participating to events or activities out of the itinerary;
- Meals in Paris (except for buffet breakfast at the Hotel in France and meals on the round-trip flight between France and Vietnam);

iii. Accompanying person is not under 18 years old.

iv. The Winner may not arbitrarily change the schedule planned by The Bank for any reason;

v. After informing to The Bank, The Winner is not allowed to change the accompanying person unless approved by the Bank;

vi. The Prizes are allowed for offering, transfer the whole package to any third party under the agreement between Winner and The Bank. Also, Prizes are not exchangeable for cash or any other material benefit;

vii. Winners are required to comply with the requirements when joining the Tournament and other regulations in France;

viii. Air tickets and hotels only can be used by the Winner within the mentioned time of the prize and not allowed to change itinerary of the package;

ix. Depending on the diseases situation or / and other restrictions of the government of France or for any other reason, the Tournament is canceled, postponed or changed the schedule before the Winner departs, the Bank reserves the right to award the Prize to the Winner when the tournament is re-organized.

x. For any reason, the Tournament is canceled, postponed, rescheduled and the Winner has departed for France, then at HSBC's discretion and subject to flight availability, Winner will be arranged a flight back to Viet Nam as soon as possible.

b. Silver Prize:

i. Each winner shall get a prize of VND 10,000,000 cashback.

ii. Cashback will be credited to one of the active Card account of the Winner with the priority order that Credit Card account first and then Debit Card account if winner has more than one Card with HSBC.

c. Bronze Prize:

- i.** Each winner shall get a prize of VND 5,000,000 cashback.
- ii.** Cashback will be credited to one of the active Card account of the Winner with the priority order that Credit Card account first and then Debit Card account if winner has more than one Card with HSBC.

d. Winner will win only one prize from all the prizes of the Campaign.

8. Details of the Campaign rules

8.1 Specific conditions, rules and procedures Customer must perform to participate in the Campaign:

a. How to join:

- i.** From 01/03/2024 to 04/03/2024, The Bank will send the Invitation Letter (“**Invitation**”) via mailbox hsbc@informationservices.hsbc.com.vn to the Eligible Customers, who qualified the Section 6.1 and 6.2 to invite joining the Campaign. After receiving the Invitation to participate in the Campaign from HSBC, Eligible Customers register to participate in the Campaign by texting with the syntax **HSBC_THE** to **6067**, the fee is 1,000 VND/message, texting no later than 23:59:00, 22/04/2024.
- ii.** HSBC will respond the successful registration and send the responded SMS to Eligible Customers via 6067 switchboard with SMS content as following:

“Ban da dang ky thanh cong CTKM Don Olympic Games Paris 2024 Cung HSBC.

You are successfully registered to HSBC Visa Olympic Games Paris 2024 Prize.”

- iii.** Customers only need to text to register once during the Campaign Period.

b. Detailed mechanics:

- i.** To get the Campaign Prize, Winner will be selected randomly to pick up Eligible Customer who own the Lucky Code.
- ii.** To own the Lucky Code, Eligible Customer need to perform activities as following:

Activity To Earn Lucky Code	Number Of Lucky Code Collected	Applicable For
1. Make 5 Eligible Transactions, minimum VND 100,000 each transaction (*):	1 Code	- Credit Card - Debit Card
2. Activate HSBC Vietnam App	2 Codes	- Credit Card - Debit Card

3. Opt-in notification in HSBC Vietnam App	2 Codes	- Credit Card
4. Each instalment conversion on HSBC Vietnam App	2 Codes	- Credit Card
5. Each registration of one auto-bill supplier on HSBC Vietnam App	2 Codes	- Credit Card - Debit Card
6. Reach the Minimum Required Spending thresholds as following(*):		- Credit Card - Debit Card
- Threshold 1	2 Codes	
- Threshold 2	3 Codes	
- Threshold 3	5 Codes	
<p>(*):</p> <ul style="list-style-type: none"> - If the Eligible Customers, who own two Cards including Credit Card and Debit Card, the Eligible Spending Transaction for each Card will be counted separately and will be earned Lucky Code separately for each Card. - Minimum Required Spending thresholds for each Card Holder will be based on average spending of Nov 2023, Dec 2023 and Jan 2024 (“Average Spending”) and will be informed in details to Card Holders via Invitation as following: <ul style="list-style-type: none"> - Threshold 1 corresponding with 110% Average Spending - Threshold 2 corresponding with 120% Average Spending - Threshold 3 corresponding with 130% Average Spending 		

iii. The total number of accumulated Lucky Codes of each activity during Campaign Period will be accumulated and defined from 01/03/2024 to 26/04/2024 (both dates inclusive).

c. Lucky Code Regulation:

- i. Lucky Code is a random serial code, including one to six digits, starting from 1 to 999999 (“**Lucky code**”).
- ii. During Campaign Period, to be eligible to join the Lucky Draw, Eligible Customer is required owning Lucky Code.
- iii. Each Eligible Customer may own more than one Lucky Code.

8.2 Time and manner of issuing proof of Winner determination:

a. How to issue Lucky Code:

- Issued by HSBC Bank (Vietnam) Ltd.

HSBC will send email from mail box hsbc@informationservices.hsbc.com.vn to Eligible Customer in 07/05/2024 to inform for Eligible Customers about:

- i. Total number of Lucy Code collected; and
- ii. List of Lucky Code collected.

b. Time, location and manner to define awarding:

- i. **Tentative timeline to define Winner:** 09/05/2024 (“**Lucky Draw Day**”).
- ii. **Location to define Winner:** HSBC Headquarters, 235 Dong Khoi, Ben Nghe Ward, District 1, HCMC.
- iii. **How to define Winner:**

- To be eligible for Lucky Draw, Eligible Customer need to:
 - Register to join the campaign by SMS texting and
 - Own Lucky Code.
- The Bank will perform the Lucky Draw by automatic platform with the witness from the Bank and Customer representative, who joined the Promotion. The final result of Winners will be recorded via Document with the signatures from the representatives.
- Drawing order: the Bronze Prize, the Silver Prize and Gold prize will be selected accordingly to define Winners.

8.3 Winner Announcement

On 10/05/2024, HSBC will send the Winner Announcement to Winner via mailbox direct@hsbc.com.vn with the content:

“Dear <Name of the Winner>! Thank you for participating in the Campaign “HSBC VISA OLYMPIC GAMES PARIS 2024 PRIZE”.

HSBC would like to announce that you have been luckily selected to win the <“Gold”, “Silver”, “Bronze”> Prize of the Campaign which is a <“5-day 04-night package to France to enjoy Olympic Games Paris 2024 for 2 people”, “Cashback of VND 10,000,000”, “Cashback of VND 5,000,000”>.

HSBC will proactively contact you to guide the process of rewarding and clarify any questions that arise. Once again, congratulations and sincere thanks for always choosing HSBC as your companion!”

8.4 Time, location, method and procedures for awarding prizes:

a. Time and location of awarding: The Bank will conduct the awarding on the expected date of 15/05/2024 at:

- i.** HSBC Headquarters: 235 Dong Khoi, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam;
- ii.** Hanoi: Tower 1, Capital Place Building, No. 29 Lieu Giai, Ngoc Khanh Ward, Ba Dinh District, Hanoi City;
- iii.** Da Nang: Room 2, 1st floor, Office Building No. 01 Nguyen Van Linh, Binh Hien Ward, Hai Chau District, Da Nang;
- iv.** Binh Duong: 35 Phu Loi, Phu Loi Ward, Thu Dau Mot City, Binh Duong.

b. How to award:

- i.** For the Gold Prize, HSBC will award a 5-day 4-night package to France to enjoy the Olympic Games Paris 2024 to Winner.
- ii.** For Silver and Bronze Prizes, HSBC will credit a cashback amount to Winner's Card account.

c. Award procedure:

- i.** For Gold Prize, Winner who come to receive their prize at an HSBC Branch or Transaction Office must:
 - Present the Winner Announcement email;
 - Present the original copy of identity card/citizen identification card/passport in accordance with the information registered at the Bank;
 - After presenting the above documents, HSBC will guide the Winner to complete personal income tax payment procedures at the HSBC Branch or Transaction Office no later than 15/05/2024.
 - After completing the personal income tax payment procedures, with the approval of the Winner, HSBC will provide the Winner's information to the partner, who is in charge of handling the processes and procedures to support Winner to make the trip.
 - Winner may not authorize others to receive the prize on behalf.
 - Deadline for awarding: 15/05/2024. After this deadline, if no Customer receives the prize, the prize will be treated as no Winner or HSBC will award the prize to another Winner.
 - List of HSBC Branches and Transaction Offices as prescribed in 8.4.a.
 - 15/05/2024 is the day the Winner completes the reward receipt procedure and is also the day the Bank awards the prize.
- ii.** For Silver and Bronze Prizes, Winner coming to HSBC Branches or Transaction Offices must:

- Present the Winner Announcement email;
- Present the original copy of identity card/citizen identification card/passport in accordance with the information registered at the Bank;
- After presenting the above documents, HSBC will guide the Winning Customers to complete personal income tax payment procedures at the HSBC Branch or Transaction Office no later than 15/05/2024.
- After the Winner completes the personal income tax payment procedures, HSBC will credit a cashback to Winner's Card account no later than 10/06/2024.
- List of HSBC Branches and Transaction Offices as prescribed in 8.4.a.

8.5 Regulations on Eligible Spending Transaction:

- a. Are transactions paid with an HSBC Card made by the Cardholder from the campaign starting date to the ending date from 01/03/2024 to 26/04/2024 (both dates inclusive)
- b. Eligible Spend Transactions can be made by the Primary Cardholder or Supplementary Cardholder, but the prize will only be awarded to the Primary Cardholder. Payment transactions for buying and selling legal goods and services according to the provisions of Vietnamese law using Cards, made at card payment acceptance points (POS) or online payment gateways that have been registered with worldwide payment-processing network;
- c. The date and time of successful transactions will be based on the recording of information stored on HSBC's system;
- d. The transaction notification message is not valid to confirm that a Card transaction has been completed successfully;
- e. Each Eligible Spending Transaction will be accumulated to calculate the total number of transactions and transaction value considered eligible for incentives from the Campaign. HSBC reserves the right to contact Card acceptance points to verify Eligible Spending Transactions;
- f. Canceled, disputed, counterfeit and/or refunded transactions during the Campaign Period will be deducted from the total amount and value of eligible payment transactions.
- g. Eligible Spending Transactions do not include:
 - i. Transfer transactions, cash withdrawals in any form (at the counter, at ATMs or at POS machines...).
 - ii. Transaction to deposit money into e-wallet.
 - iii. Transactions related to payment of HSBC fees.
 - iv. Payments/transactions related to alcohol, cigarettes, lotteries, human medicines including those permitted for circulation, breast milk substitutes, medical examination and treatment services of the facility public healthcare, educational services of public establishments, public vocational education establishments.

- v. Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services prohibited from promotion or limited promotion according to current laws; and
- vi. Transactions related to gambling, betting and other prohibited or illegal activities.
- h. All transactions made in currencies other than Vietnam Dong will be debited to the Card after conversion to Vietnam Dong at the exchange rate determined by reference to the exchange rate issued by Mastercard or Visa applies on the date the transaction is made.
- i. Eligible Spend Transaction Thresholds will be reflected in the Invitation sent to Eligible Customers.
- j. Rules for successfully Opt-in notification in HSBC Vietnam App: After logging in to HSBC Vietnam App, Eligible Customers need to:
 - Select the Bell icon in the top right corner of the screen;
 - Click “Turn on notifications”;
 - Select “Accept” for notifications.

9. Other regulations

- 9.1** Contact point to answer questions for Customers on issues related to the Campaign: Cardholders contact HSBC Customer Service Center for support.
- 9.2** Responsibility for information disclosure: Information about the Campaign and winning results are fully published on HSBC's website at www.hsbc.com.vn.
- 9.3** Winner will be responsible for fees and personal income tax (if any) on the total value of prizes that Winner receive from the Campaign in accordance with current law. Winner will pay all taxes and expenses related to receiving the prize, including but not limited to: Extraordinary income tax, other taxes/fees (if any) according to regulations of current law before receiving rewards such as accommodation and travel expenses.
- 9.4** HSBC has the right to collect/deduct personal income tax (if any) from the Winner to one (01) of the Winner's HSBC accounts before rewarding the prize. HSBC will declare and submit the provisional personal income tax amount on behalf of the Winner to the Tax Authority according to regulations. This tax is calculated according to the prize value based on the VAT invoice that HSBC has paid.
- 9.5** Winner will lose the right to receive prizes from the Campaign if the Card is required to be closed or has been closed for any reason before the date HSBC awards the prize; or the Cardholder is in a state of late payment of fees and card balances at HSBC.
- 9.6** Winners will bear all costs incurred to receive the prize (if any).
- 9.7** HSBC will base on the transaction date information, transaction recording date (system date) stored on HSBC's system and Eligible Customer's Card/Account statement to determine Eligible Spending Transactions.
- 9.8** Phone number/Email address to participate in the Campaign must be the phone number/email address that the Eligible Customer registered with HSBC when opening a credit card/account at HSBC. In
- Issued by HSBC Bank (Vietnam) Ltd.

case the Eligible Customer changes the phone number or email address during the Campaign period, the Eligible Customer must proactively update the phone number or email address with the Bank using (01) one of the following methods:

- a. Option 1: Call the Customer Service Center at:
 - Individual Customers (from 8am to 10pm daily)
 - o (84 28) 37 247 247 (Southern region)
 - o (84 24) 62 707 707 (Northern region)
 - Platinum/TravelOne Cardholders (24/7): (84 28) 37 247 248
- b. Option 2: Submit request according to instructions via SecureMessage on HSBC Online Banking.

9.9 The message or email sent by the Bank to the Customer to participate in the Campaign is the phone number and email that the Customer has registered with the Bank. HSBC is not responsible for notifications via phone number or email address registered by the Customer with HSBC not being sent successfully when the Customer does not provide and update accurate information; or when the Customer's carrier blocks notifications from HSBC at the Customer's request.

9.10 HSBC will endeavor with the service provider to resolve all questions and complaints related to service and product quality. Winner need to coordinate and contact directly the service provider and the Bank to be resolved.

9.11 With the alignment by the Winner, HSBC has the right to use the image and name of the Winner for advertising and public announcement purposes without having to pay any costs and HSBC has the right to transfer Customer's information to third parties to serve for the preparation steps for awarding prizes as well as carrying out steps and procedures for the trip.

9.12 The Campaign is applied concurrently with the Terms and Conditions of the HSBC Credit Card Agreement and the HSBC Credit Card Agreement posted and updated regularly on the HSBC website www.hsbc.com.vn.

9.13 Campaign details are publicly displayed in HSBC website (www.hsbc.com.vn) or points of transaction.

9.14 For complaints arising related to the Campaign, HSBC will resolve them in the cooperation spirit with the Customer. In case the parties cannot reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.

9.15 This Campaign is subject to change from time to time at HSBC's discretion and has been confirmed by regulatory authorities in accordance with the law and will be updated on HSBC's website prior to the date of application.