



TERMS AND CONDITIONS

HSBC's Donation Programme

The Terms and Conditions take effect from **12/10/2020**

Customer is advised to note that participating in the Programme shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. HSBC's Donation Programme (**the "Programme"**) is applied at all branches and transaction offices of HSBC Bank (Vietnam) (**"the Bank" or "HSBC"**) and takes effect from **12/10/2020** to **31/03/2021** (**the "Programme Period"**)

2. This Programme is applicable for customers who are holders of HSBC Credit Card issued by HSBC in Vietnam: (**"Eligible Cardholders"**)

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

("HSBC Credit Card")

3. The Programme is not applicable for:

- HSBC Visa Cash Back Credit Card
- HSBC Business Card Credit Card

4. Details of the Programme:

Cardholders can donate to charity organization(s) (**"The Organization(s)"**) which partnered with HSBC by converting their HSBC Reward Points into cash under HSBC's terms and conditions.

5. How to donate:

Cardholders can request to convert reward points through the following channels:

a. Call to HSBC Contact Center hotline:

- HSBC Premier (24/7): (84) 28 37 247 666
- HSBC Visa Platinum (24/7): (84) 37 247 248
- HSBC Visa Classic: (84) 28 37 247 247 (the South) or (84 24) 62 707 707 (the 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.)

b. Send SMS to 6067 with syntax: (SMS fee: VND 1,000 per SMS)

HSBC_RP_Last 6 digits of credit card number_N_2101

("N": the quantity of donation value VND 50,000)

6. General terms:

- a. Reward points only can be redeemed by Primary Cardholders.
- b. HSBC Credit Card should be active, in good standing, not delinquent nor blocked for any reason.
- c. Once points are converted, the donation request may no longer be changed, cancelled, transferred or refunded.
- d. For donation requests by SMS, Cardholders are required to send the requests from the mobile phone number registered with HSBC. HSBC will notify Cardholders of the status of their requests by SMS within 10 working days from receipt of donation request.
- e. For successful donation requests, HSBC will transfer the donation amount to the organization by the last working day of the following month from the date of completing donation requests. To clarify, HSBC will transfer the whole donation amount to the organization under HSBC's Donation Programme. The Organization does not allow HSBC to provide any personal information of Cardholder or details of individual donation request to The Organization.
- f. Information of The Organization(s) will be published on HSBC's website (www.hsbc.com.vn). HSBC will be careful when selecting The Organizations to participate in the Programme to ensure that these Organizations are legally established and operated. The Cardholder is encouraged to contact The Organizations directly in order to know their activities before deciding to donate for the programme.
- g. The Organization will be the solely responsible for the use of all donations received from the Program. HSBC will take no responsibility on donation activities and purpose of the donated amount of these Organization(s).
- h. HSBC shall have the absolute and exclusive right to approve or reject conversion requests of points into cash donation.
- i. HSBC reserves the right to wholly or partly modify the list of Organization, Charity activities and change the Reward points conversion rate. All changes will be published on HSBC's website before implementing.
- j. HSBC reserves the right to terminate or change the Programme at any time it deems appropriate upon prior notice on HSBC's website.

- k. Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn), at branches and transaction offices of HSBC.
- l. In case of any queries, complaints, customers are suggested to contact HSBC Contact Center hotline by the following manners for further support:
 - HSBC Premier (24/7): (84) 28 37 247 666
 - HSBC Visa Platinum (24/7): (84) 37 247 248
 - HSBC Visa Classic: (84) 28 37 247 247 (the South) or (84 24) 62 707 707 (the 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.)
- m. These terms and conditions are applied in conjunction with the terms and conditions of:
 - HSBC Credit Card Cardholder Agreement
 - HSBC Premier World Mastercard® Credit Card Cardholder Agreement
 - HSBC Reward Programme
- n. 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. HSBC reserves the right to amend these Terms and Conditions at any time with prior notice to customers, after completing necessary procedures as required by law.
- o. 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 HSBC's website prior to application.
- p. These Terms and Conditions are available in both English and Vietnamese versions. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.