

TERMS AND CONDITIONS

“EXCHANGE CURRENCIES, ENJOY PREFERENTIAL TIME DEPOSIT INTEREST RATES FROM HSBC PREMIER” PROMOTION

(This Terms and Conditions take effect from 03 May 2024)

Note: Please note that participation in the promotion will be deemed as a confirmation that Customer has read, understood and accepted the following Terms and Conditions

1. PROMOTION INFORMATION

- 1.1 The “Exchange Currencies, Enjoy Preferential Time Deposit Interest Rates From Hsbc Premier” (“Promotion”) is available for all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“HSBC” or “The Bank”) and take effect from 03 May to 31 Aug 2024 (“Promotion Period”).
- 1.2 The Promotion is not applicable to HSBC employees.
- 1.3 The Promotion is applicable to the customers that met the below criteria (“*Eligible Customers*”):
 - (i) Existing HSBC Premier customer (“**Premier Customer**”); and (ii) Meet the conditions of the Promotion during the promotion period.

2. PROMOTION DETAILS

- 2.1 Applicable customers:

The Promotion is applicable to Premier customer that met the below criteria during the Promotion period:

 - a. During the Promotion period, Premier Customers receive an email invitation to participate in the Promotion from HSBC and register by sending email or calling the Premier Relations Manager; The phone number and email of the Premier Relationship Manager are provided in the Invitation email; and
 - b. Have at least one active Account or Credit Card at HSBC
 - c. Have successful currency exchange transaction (“**Currency Exchange**”):
 - From VND to one of the foreign currencies listed in 2.2.f (Australian Dollar (AUD), Canadian Dollar (CAD), Singapore Dollar (SGD), British Pound (BP), Euro (EUR)) (“**Foreign Currency**”); or
 - From one of the foreign currencies to VND; and
 - d. Foreign currency is deposited or transferred to Premier Customer's account at HSBC during the Promotion Period; and
 - e. Types of accepted currency exchange transactions for this Promotion include:

- i. The transaction is conducted in the form of spot foreign exchange trading (notes exchange, cash deposit, inward/outward remittance, Global Transfers).
 - ii. The transactions follow authorized foreign currency conversion instructions, including but not limited to transactions/instructions/orders to transfer and receipt.
- f. Customers can access the Bank's website at [Exchange Rate | Foreign Exchange - HSBC EN](#) to get the exchange rates at the time of transaction.

2.2 Reward details

- a. For a Successful Currency exchange, Eligible customers are entitled to enjoy a preferential time deposit interest rates when placing VND time deposit in 1-month or 3-month tenor ("**Deposit**"), with the total interest rate as specified in the Savings Deposit Terms and Conditions in Section 2.2.f of this Terms and Conditions ("**Promotion**"); and
- b. Deposit amount shall not exceed the amount conducted in a Currency Exchange Transaction; and
- c. In case the Currency Exchange Transaction is not successfully completed due to reasons such as insufficient balance in the Customer's account, incomplete or unclear information on the Money Transfer, or lack of appropriate supporting documents, this Promotion will not be applied and the Bank will not execute the Time Deposit with preferential interest rates of this Promotion.
- d. For each Premier Customer, during the Promotion Period, the minimum Currency Exchange/Deposit amount is VND 50 million and the maximum is not greater than VND 650 million for each (01) Currency Exchange/Deposit Transaction (*applicable to VND amount converted to and from*).
- e. The fund deposited into the Time deposit account to get the reward must come from new funds, deposited at the counter or transferred to the customer's account at HSBC from the date of the Currency Exchange Transaction carried out by the Customer.
- f. Terms for Time deposit:

Currencies (to and from, exchange VND)	Preferential VND Time deposit rates (per annum)	
	1-month tenor	3-month tenor (Interest received at maturity)
CAD	4,46%	3,57%
GBP	4,41%	3,55%
AUD	4,35%	3,53%
EUR	4,35%	3,53%
SGD	4,46%	3,57%

- g. The final Time deposit interest rate that Customer receives will be the total of the interest rates as stipulated in Table 2.2.f
- h. Time Deposits will be carried out by the Bank after and within 1 working day from the successful date of the Currency Exchange Transaction.
- i. For each Currency Exchange Transaction arising from the Joint Account, the reward will be applied to one (01) of the two (02) account holders of the Joint Account.

Example:

- Case 1: Customer A and Customer B have a joint account A&B. Customer A sells AUD 1,000 to VND arising from the joint account A&B. In this case, the reward will be applied to Customer A (or Customer B) when Customer A (or Customer B) places a 1-month tenor VND time deposit (or 3-month tenor).
 - Case 2: Customer A and Customer B have a joint account A&B. Customer B sells SGD 1,000 to VND arising from the joint account A&B. In this case, the reward will be applied to Customer A (or Customer B) when Customer A (or Customer B) places a 1-month tenor VND time deposit (or 3-month tenor).
- j. The reward will be applied to Customers who register to participate and meet the conditions earliest in the Promotion period, or until the total budget of the Program is exhausted, whichever condition comes first.
 - k. Each Eligible Customer can participate in the Promotion maximum four (04) times during the Promotion Period.
 - l. Customers must sign on this Terms and Conditions as a confirmation and provide required information including Full name, Account number, amount transacted in Currency exchange Transaction, amount of Time deposit.

2.3 General Terms and Conditions

- a. Total budget of the Promotion is VND 99,900,000 (ninety-nine million nine hundred thousand dong).
- b. The Bank is not responsible for the failure of the notice delivery if the Customer has failed to provide or update their exact email address with the Bank.
- c. In case of any concerns relating to the Promotion, customers could contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Customer' Premier Relationship Manager for further assistance.

- d. All decisions of the Bank related to the Program are valid, official and will be notified to customers accordingly.
- e. The Terms and Conditions of this Promotion can be changed from time to time at HSBC's discretion. Changes (if any) will be notified, registered in accordance with the law and updated on HSBC's website before the effective date.
- f. These Terms and Conditions apply in conjunction with:
 - General Terms and Conditions at [general-terms-and-conditions.pdf \(hsbc.com.vn\)](https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/en/general-terms-and-conditions.pdf)
 - HSBC Premier Terms and Conditions [HSBCPremier_TC_VN_002.pdf](https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/en/HSBCPremier_TC_VN_002.pdf);
 - Telegraphic Transfer Terms and Conditions at <https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/en/foreign-exchange/telegraphic-transfer-terms-and-conditions-en.pdf>
 - Savings Deposit Terms and Conditions at <https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/en/accounts/time-deposit-savings-terms-and-conditions.pdf>
- g. In case of any dispute arising during the Promotion, HSBC will handle the dispute in the most satisfactory way for customer. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- h. The Terms and Conditions of this Promotion are made in English and Vietnamese. In case of any discrepancy or inconsistency between the English and Vietnamese versions, the Vietnamese version shall prevail.

Confirmation Customer information	
Full name:	
Customer number:	
Type of Currency Exchange will be made:	Time deposit amount:
Currency exchange amount:	Time deposit tenor:
Date of Currency exchange:	Preferential interest rate:
Customer's signature	