



TERMS AND CONDITIONS

“CASH BACK FOR INSURANCE SPEND ON HSBC CASH BACK CREDIT CARD” *(These Terms and Conditions take effect from 20th December 2024)*

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

1. The Promotion of **“Cash Back for Insurance Spend on HSBC Cash Back Credit Card”** (**“Promotion”**) applies in all branches and transaction offices of **HSBC Bank (Vietnam) Ltd.** (**“HSBC”** or **“The Bank”**). **The Promotion** takes effect from 20th December 2024 to 28th February 2025 (**“Promotion Period”**).
2. **This Promotion is applicable for customers who satisfy all the following conditions:**
 - 2.1. Customers who primary cardholder of the **HSBC Cash Back Credit Card** (**“Card”**) which is issued by HSBC; and
 - 2.2. Receive Notification of this Promotion via email address registered with HSBC (**“Notification Letter”**); and
 - 2.3. Customers who satisfy the spending conditions defined in the this Terms and Conditions; and
 - 2.4. 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. Cardholders of HSBC Premier World Mastercard[®] Credit Card, HSBC LiveFree Credit Card, HSBC TravelOne Credit Card, HSBC Live+ Credit Card; and
 - 3.2. Cardholders of HSBC Quasi Credit Card; and
 - 3.3. Cardholders of HSBC Staff Credit Card; and
 - 3.4. Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the Promotion Period.

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4. Details of the Promotion:

4.1. Promotion timeline: from 20th December 2024 to 28th February 2025

4.2. Offer details: Eligible Customers will receive the Promotion Offer if they satisfy all the following conditions:

Offer	Conditions
Cash back VND 200,000	Have Insurance Spend on Card with total amount from VND 20,000,000 per calendar month, for at least one (01) month during Promotion Period.

4.3. Fulfillment timeline:

Spend timeline	from 20 th December 2024 to 28 th February 2025 (both days inclusive)
Promotion fulfillment timeline (no later than)	31 st March 2025

4.4. Promotion Condition

- a. HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders after customers qualify the spending condition defined in these Terms & Conditions. This cash back amount shall be shown on the next Credit Card statements after the reward fulfilment.
- b. After the reward is fulfilled to the Eligible Customers in case the Eligible Purchase Transaction(s) is(are) cancelled or refunded or disputed or illegal , HSBC reserves the right to deduct the reward from the customer ‘s account. The deducted amount will be shown on the next Credit Card statements of Eligible Customers.

4.5. Eligible Purchase Transactions Conditions:

- a. Eligible Purchase Transactions (“**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.
- b. Total Insurance spend on Card is calculated by summing up the amount of all Eligible Purchase Transactions each month within Promotion Period with Merchant Category Code listed below:

Merchant Category Code	5960, 6300
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- c. **Merchant Category Code (“Merchant Category Code” or “MCC”)** is defined by Card Association (Visa). The MCC is registered by the Merchants and/or the Merchant Banks at the sole discretion which follow the definition by Card Association. The Bank holds no responsibility for any wrong encoding of MCC; and/or should the MCC is inappropriately registered with the Purchase Category; and/or the Acquiring Bank decide to change the MCC without any notice to the Bank.
- d. Date & time of the transactions shall be based on HSBC records, which is Post Date on Card’s Statement. Transaction notification SMS is not considered as a confirmation of card transactions being posted on HSBC systems.
- 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. Eligible Spending can be made by the Primary Cardholder or Supplementary Cardholder, but the Promotion Offer will only be awarded to the Primary Cardholder.
- 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. General conditions

5.1. Promotion offer could not be exchanged for cash or any other benefits.

5.2. Cardholder will be disqualified if the below events happened before or at the time of the promotion result announcement:

- Submits a card cancellation request or has cancelled his/her Credit Card; or

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- Has his/her HSBC Credit Card cancelled by HSBC; or
 - Has his/her HSBC Credit Card blocked by cardholder 's request or by HSBC; or
 - Make late payment for any bank fees, or does not pay at least the minimum payment due as shown on the monthly statements; or
 - Be delinquent on any products with HSBC.
- 5.3.** Email address to participate in the Promotion must be the email address that the Eligible Customer registered with HSBC when opening a credit card/account at HSBC. In case the Eligible Customer changes the email address during the Promotion Period, the Eligible Customer must proactively update the email address with the Bank using (01) one of the following methods:
- a. Option 1: Visit any HSBC Branches or Transaction offices;
 - b. Option 2: Connect with HSBC Contact center via calls to (84) 28 37 247 248 (Operating 24/7);
 - c. Option 3: Use “Update your personal details” feature on HSBC Vietnam App.
- 5.4.** In case of any queries, complaints, customers can contact HSBC Contact center by one of the following channels for further support:
- a. Send an email to mailbox direct@hsbc.com.vn;
 - b. Call to (84) 28 37 247 248 (Operating 24/7).
- 5.5.** These Terms and Conditions are applied concurrently with the Terms and Conditions of the Credit Card Cardholder Agreement and the HSBC Credit Card Agreement, HSBC General Terms and Conditions posted and updated regularly on the HSBC website www.hsbc.com.vn.
- 5.6.** 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.
- 5.7.** Customers can check transactions recorded in their Card via Credit Card's Bank Statement, Online Banking, HSBC Vietnam App or HSBC Contact Center.
- 5.8.** Information about the Promotion is fully published on HSBC's website at <https://www.hsbc.com.vn/en-vn/important-information/>.
- 5.9.** The Terms and Conditions of this Promotion may be amended from time to time at HSBC's discretion. Changed content (if any) will be notified, registered according to legal regulations and updated on HSBC's website before the applicable date.
- 5.10.** In case of force majeure, HSBC will publicly announce the termination of the Promotion to customers and competent State Commercial Management Authority. A force majeure event is an objective event that is unpredictable and cannot be overcome despite the application of all necessary and permissible measures. Force majeure events include, but are not limited to, earthquakes, floods, wars, strikes, dismissal, riots, epidemics, quarantines, technical failures, any act of government or any policy that affects the implementation of the Promotion or other

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objective matters that are unpredictable and cannot be overcome despite the application of all necessary and permissible measures.

5.11. The Terms and Conditions of this Promotion are published in both English and Vietnamese. In case of any discrepancies between the English and Vietnamese versions of these Terms and Conditions, the Vietnamese version will prevail.