



TERMS AND CONDITIONS

“CASHBACK OFFER FOR USING HSBC CREDIT CARDS AT BEN THANH-SUOI TIEN METRO LINE”

(These Terms and Conditions take effect from 15th April 2025)

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 **“Exclusive Cash Back Promotion for HSBC Credit Cards used at Ben Thanh – Suoi Tien Metro Line”** (**“Promotion”**) applies in all branches and transaction offices of **HSBC Bank (Vietnam) Ltd.** (**“HSBC”** or **“The Bank”**). **The Promotion** takes effect from from 15th April 2025 to 15th May 2025 (**“Promotion Period”**).
2. **This Promotion is applicable for customers who satisfy all the following conditions:**
 - 2.1. Customers who are Primary cardholders of the **HSBC Credit Cards** (**“Card”**) which are issued by HSBC;
 - 2.2. Customers who receive Notification of this Promotion via email address registered with HSBC (**“Notification Letter”**);
 - 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 Cardholders of HSBC Quasi Credit Cards.
4. **Details of the Promotion:**
 - 4.1. **Offer details:** Eligible Customers will receive the Promotion Offer if they satisfy all the following conditions:

Offer
Cashback gift of 5% for total value of Eligible Purchase Transactions on Card paying for metro pass for Ben Thanh-Suoi Tien line, capped at VND 50,000, during Promotion Period.

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4.2. Fulfillment timeline:

Spend timeline	from 15 th April 2025 to 15 th May 2025 (both days inclusive)
Promotion fulfillment timeline (no later than)	30 th June 2025

4.3. Promotion Conditions

- 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.

4.4. 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 spend for metro pass for Ben Thanh – Suoi Tien line on Card is calculated by summing up the amount of all Eligible Purchase Transactions within Promotion Period with Merchant Name and Merchant Identification Number (“**Merchant ID**”) listed below:

Merchant Name	METRO HCM
Merchant ID	000000061999999

- c. Merchant ID is a unique code that identifies a merchant for the Acquiring Bank to process payments. The Merchant ID is registered by the Merchants and the Bank holds no responsibility for any wrong encoding of Merchant ID; and/or the Acquiring Bank decides to change the Merchant ID 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 Purchase Transactions 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 any other benefits and will not be gifted or transferred to any other third party.

5.2. Each Eligible Customer will receive the Offer once during the Promotion Period.

5.3. 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
- 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.

5.4. 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:

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- a. Option 1: Visit any HSBC Branches or Transaction offices;
 - b. Option 2: Connect with HSBC Contact center via calls to one of the phone numbers in 5.5.b.
 - c. Option 3: Use “Update your personal details” feature on HSBC Vietnam App.
- 5.5.** 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 one of the following numbers:
 - (i) Personal Banking customers: (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. Personal Banking customers in the Central may call our Contact Center on either the number of the South or the North;
 - (ii) HSBC Cash Back, Live+, TravelOne Credit Card holders (24/7): (84 28) 37 247 248;
 - (iii) Premier customers (24/7): (84 28) 37 247 666.
- 5.6.** 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.
- 5.7.** 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.
- 5.8.** Customers can check transactions recorded in their Card via Credit Card’s Bank Statement, Online Banking, HSBC Vietnam App or HSBC Contact Center.
- 5.9.** Information about the Promotion is fully published on HSBC's website at <https://www.hsbc.com.vn/en-vn/important-information/>.
- 5.10.** 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.
- 5.11.** 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 objective matters that are unpredictable and cannot be overcome despite the application of all necessary and permissible measures.

5.12. 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.

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