

TERMS AND CONDITIONS

“Happy golden birthday, thousands of gifts” Promotion Campaign

(These Terms and Conditions take effect from 01 November 2024)

Customers are advised to note that participating in the Promotion program or accepting the promotional benefits offered by the program shall mean that Customers have read, understood and accepted these Terms and Conditions.

1. The “Happy golden birthday, thousands of gifts” Insurance Promotion Campaign (“Campaign”) is a promotion campaign held by Bao Viet Insurance Corporation (“Bao Viet”) and is applicable for customers (“Customers”) who buy insurance products which are underwritten by Bao Viet and distributed online through digital channel of HSBC.
2. The Campaign is applicable to purchase of Bao Viet Home Insurance product & Travel Care Insurance product. Hereafter called “Product”.
3. Promotion Period: from 01 November 2024 to 15 January 2025 (both days including the start date and the end date).
4. Details of the Campaign:
 - 4.1 Eligibility to enjoy the offer: Customers who meet the criteria below.
 - a. Apply online for Product on the website www.hsbc.com.vn from 01 November 2024 and make premium payment within Promotion Period; and
 - b. Have insurance policy’s start date no later than 15 January 2025.
 - 4.2 How to receive the offer: When applying online for Product on the website www.hsbc.com.vn, Customers are entitled to 10% discount on the total payable insurance premium of each order for Home Insurance & Travel Care Insurance.
5. Offers are not redeemable for cash and not refundable for change.
6. If Customers receive the offer and request for cancelling the insurance contract after getting the offer, Customers will not receive the refundable premium due to insurance contract cancellation.
7. In case Bao Viet requests cancellation, Bao Viet will refund the premium in accordance with Product’s terms and conditions after deducting the corresponding value of the discount offer.
8. Each Customer can receive Offers under Campaign multiple times as long as they meet all conditions of the Campaign.
9. Customers must follow the Standard Terms and Conditions of Product.
10. HSBC is acting in the role of Bao Viet’s insurance agent; in case there’s any complaint, claim which might arise relating to the Product, Customers must contact and send request to Bao Viet.

11. For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. The timeline to receive such complaints and claims must not exceed fifteen (15) days from the end of the Campaign. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
12. The Terms and Conditions of this Program 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.
13. In case of any queries, complaints relating to the Campaign, Customers are suggested to contact by hotline number 1900 55 88 99 of Bao Viet for support.
14. Terms and Conditions of the Campaign is made into two (02) versions in Vietnamese and English. In case of any inconsistency between the Vietnamese and English version, the Vietnamese version shall prevail.