



## TERMS AND CONDITIONS

### **“GREEN LOAN”**

*(This Terms and Conditions takes effect from 15/07/2020)*

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

1. “Green Loan” Program (the “**Promotion**”) is applied to Premier Customers and Personal Customers who participate into the Green Loan Program which take effect from 15/07/2020 to 11/11/2020 (the “**Promotion Period**”).
2. This Promotion is applicable to customers who satisfy any and all the following conditions: (“**Eligible Customer**”)
  - i. HSBC exiting customers who apply HSBC Personal Instalment Loan or pay cash to purchase a rooftop solar system from GIC Investment Joint Stock Company, located at 177 Hoa Lan Street, Ward 2, Phu Nhuan District, Ho Chi Minh City (“GIC”), and install in Ho Chi Minh City or Da Nang City.
3. This Promotion is not applicable to:
  - i. Customers who paid by HSBC Credit Card or enjoy separated promotion offered by GIC.
4. Details of the Promotion:
  - 4.1. Eligible Customer will receive Discount and/or Preferential Interest Rate (“Offer”) when purchasing GIC’s Solar Roof System .
  - 4.2. **Offer** definition:

a. Offer Characteristics:

<b>Customer</b>	<b>Offer on each Customer</b>
<b>Individual</b>	
Premier Customers	Personal Instalment Loan with interest rate of 11.99% p.a and 14% discount on listed price
Personal Customers	Personal Instalment Loan with interest rate of 12.99% p.a and 12% discount on listed price
<b>Group of Personal Customers</b>	
Groups of 5-9 Customers	+3% discount compared to individual customers
Groups of 10-20 Customers	+5% discount compared to individual customers

b. How to receive the Offer:

Phát hành bởi Ngân hàng TNHH một thành viên HSBC (Việt Nam)

Lầu 1,2,3,6 Tòa nhà Metropolitan, 235 Đồng Khởi, Quận 1, Tp. Hồ Chí Minh

- i. Customer who purchases GIC's Rooftop Solar System and applies for a Personal Instalment Loan at HSBC for payment.
  - ii. Eligible customer who purchases GIC's Rooftop Solar System and uses cash for payment will receive discount following with conditions of Clause 4.2.(a).
- c. Requirement on the use of the Offer
- i. Personal Instalment Loan must be successfully disbursed during the Promotion Period and recorded on HSBC's system no later than 25/11/2020. Loan withdrawal date is the date of the Loan with the loan amount, loan tenor and interest rate requested by the Borrower who is eligible customer at the Application Form accepted and disbursed by the Bank into the Account of GIC.
- d. The goods purchased / use of services at GIC Investment Joint Stock Company is carried out in compliance with the requirements, terms and conditions of GIC Investment Joint Stock Company.
- e. In accordance with notification/ registration with authorities, we may terminate the Promotion earlier than the plan or change the award if the amount of allocated Offers is over before Promotion Period end.
- f. Customers have enquiries about the Promotion should contact with HSBC or GIC before 11/12/2020 for guidance and support.

4.3. Offers cannot be exchanged for cash.

4.4. Eligible Customers may receive multiple Offers during the Promotion Period.

4.5. In case the Eligible Customer has successfully disbursed the Personal Instalment Loan during the Promotion Period but did not receive the Offer, please contact HSBC no later than 11/12/2020 for an answer. After 11/12/2020, if the Eligible Customer does not contact HSBC, Customer's inquiries shall not be resolved.

4.6. Rooftop Solar Systems are provided by GIC. This product providing is not an obligation of and is not guaranteed by HSBC (. All information relating to this product may be changed from time to time by GIC and HSBC . will not take responsibility for that change.

**5. Eligible Customers will not receive the Offer if:**

- a) Dismissed or disputed disbursements during or after the Promotion Period will be treated as invalid and not eligible for the Offer.

- b) After the Promotion Period, if the Eligible Customer refuses or denies the Offer, he/she will lose the right to receive the Offer.
6. Personal income tax, if any, arising from the receipt of the Offer will be borne by the Customer. Customer will declare and pay taxes in accordance with the laws.
  7. Full details of this Promotion shall be announced on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)) and branches and transaction offices of HSBC.
  8. In case of any queries, complaints, customers are suggested to contact HSBC and/or GIC by following one of the following manners for further support:
    - i. Call HSBC Contact Center
    - ii. Visit HSBC or GIC's Offices
  9. 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.
  10. This Terms and Conditions shall be applied simultaneously with Personal Instalment Loan Terms and Conditions.
  11. These Terms and Conditions are subject to changes at any time as HSBC GIC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on HSBC's website GIC Company prior to application.
  12. These Terms and Conditions are made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.