



TERMS AND CONDITIONS
“SALARY TO HSBC ACCOUNT WITH GIFTS”

(These Terms and Conditions take effect from 01 November 2022)

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

1. The **“Salary to HSBC account with gifts”** Promotion (the **“Promotion”**) is applied at all HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) branches and takes effect from 01/11/2022 to 30/04/2023 (the **“Promotion Period”**).
2. This Promotion is applicable for customers who satisfy all of the following conditions: (**“Eligible Customers”**):
 - a. Transactional Account Holders who are maintaining active accounts at Vietnam by HSBC (**“Eligible Account Holders”** or **“Account Holders”**) as following:
 - Current Account
 - Saving Account(These accounts shall be referred to as **“HSBC Transactional Accounts”** or **“Accounts”**); and
 - b. Account Holders have 03 (three) eligible salary transactions in 03 (three) executive months during Promotion
 - c. Account Holders with Accounts yet to be activated will have to activate their Accounts prior to making payment transactions; and
 - d. Meet the Terms and Conditions of this Program.
3. This Promotion shall not apply for:
 - a. HSBC Corporate Credit Card-holders;
 - b. Account Holders/ Cardholders who are staff of HSBC.
4. **How to register for the Campaign:**

Account Holders who have received an email/ SMS invitation to join the Promotion from HSBC (“**Notice**”); and completed registration to join the Promotion by sending SMS with syntax of “**HSBC_EBS**” to **6067**.

Upon successful registration, Account Holders will receive a confirmation message via SMS about their successful registration.

5. Details of the Promotion:

a. Timelines of Promotion: from 01/11/2022 to 30/04/2023

b. Promotion requirements and offer details:

i. Eligible Customers will be rewarded with cashback (“**Gifts**”) to their transactional accounts if satisfy all below requirements of the Promotion:

Requirements	No later than
SMS Registration	01/02/2023
Receipt of confirmation message via SMS about successful registration	01/02/2023
Receipt of Salary Payment to HSBC Transactional accounts	30/04/2023

ii. Gifts will be allocated with priority to the first 2,000 (two thousand) customers who texted message to register for the Promotion, received a confirmation text message from HSBC about successful registration, and received 03 (three) Salary payments of minimum VND 6,000,000.00 (six million) per month to HSBC Transactional accounts as recorded in HSBC's system. 03 (three) Eligible Inward Payments have to be made in 03 (three) executive months during the Promotion to be eligible to the offer.

Each Eligible Customer meeting above requirement will receive 01 (one) Gift valued of VND 150,000 (one hundred and fifty thousand).

iii. The maximum budget (total value of goods and services) used for the Promotion is VND 300,000,000.00 (three hundred million).

c. Conditions to get Gifts:

- i. Eligible Customers will be notified with Gifts to their registered email by the Bank.
- ii. Each Gift will be of valued VND 150,000 (one hundred and fifty thousand)
- iii. Each Eligible Customers will be rewarded maximum 01 (one) Gift during the Promotion.
- iv. Number of Eligible Salary Inward Payments are 03 (three) transfers in 03 (three) consecutive months during Promotion to eligible for the offer.
- v. Eligible Salary Inward Payment is the salary amount transferred to Transactional accounts, satisfying below requirements:
 - ❖ Payment narrative is related to “Salary”;
 - ❖ Sending account of the salary payment is from a corporate account;
 - ❖ Salary amount received in Transactional accounts is of minimum VND 6,000,000.00 (six million) per month;
 - ❖ Date, time and number of transactions will be based on the records as per HSBC systems;
 - ❖ The SMS instant alert on transaction completion does not mean that the transaction is successfully posted on HSBC system;
 - ❖ Eligible Salary Inward Payment will be counted in the total number of payment transactions and/ or minimum transfer amount to be considered for the offer. HSBC reserves the right to request for valid documents and clarification from Account Holders regarding transaction content as well as financial invoices in order to prove that it is an Eligible Payment Transfers. The Bank also reserves the right to contact merchants to verify any suspicious or ineligible transactions. If customer refuses to fulfil the Bank’s request, or should the Bank verify and find that the transactions do not adhere to what is defined as Eligible Payment Transfers, the Bank shall not count these transactions in the total transactions to be considered for the offers.
 - ❖ Cancelled, disputed and/or fraudulent and/or returned/refunded transactions during the Promotion will be excluded from the total number of the Eligible Salary Inward Payments;
 - ❖ Eligible Salary Inward Payments do not include the transactions relating to alcohol, cigarette, lottery, medicine, milk, health check service at public

hospital, public school and other promotion restricted products based on prevailing regulations.

- iv. Total Eligible Salary Inward Payments include payment transactions successfully made to HSBC's Transactional Account and shown in the Account Holder's monthly bank statement
- v. After a customer receives his/ her Gifts, and in the event that his/ her Eligible Salary Inward Payments are cancelled, HSBC reserves the right to deduct the Gift value from the Customer's account which will be shown in the Account Holder's monthly statement

6. Other Terms and Conditions:

- a. Account Holders will bear the cost of VND 1.000 (one thousand) for each registered message to participate in the Promotion.
- b. To register for Promotion, The Account Holders need to send registration message 01 (one) time no later than the registration deadline.
- c. The first 2,000 (two thousand) Account Holders receive confirmation message via SMS about their successful registration (post sending SMS to register to join the Promotion) are eligible to join the Promotion. In case the Account Holder does not receive the confirmation SMS, please contact HSBC Contact Center hotline for further support
- d. To be eligible for Gifts, Eligible Customers will arrange Eligible Salary Inward Payments sent to Transactional accounts of minimum VND 6,000,000.00 (six million) per month, and for 03 (three) consecutive months during the Promotion.
- e. SMS registration must be sent from customer's registered mobile phone number which is recorded on HSBC system. If customer changed/ updated mobile phone number during the Promotion, he/ she would be required to send SMS registration again with the new mobile phone number.
- f. HSBC has the right to reject the request to join the Promotion if:
 - ❖ Account Holders' mobile phone numbers/ email addresses are not registered/ updated on HSBC system;
 - ❖ Account Holders' phone numbers are locked or closed during the Promotion;
 - ❖ Account Holders sent wrong SMS syntax;
 - ❖ Account Holders registered SMS beyond the above defined timeline.
- g. In case Account Holders have more than 01 (one) Account, the Promotion is only applicable for Transactional Account only.

- h. HSBC will consider the transaction date and posting date as recorded by HSBC’s system and shown on account's monthly bank statements of Account Holders to define the Eligible Salary Inward Payments.
- i. Cancelled/ reversed transactions within or after the Promotion Period will be excluded from the Payment Transfers. HSBC reserves the right to deduct the reward amount for cancellations, if any.
- j. Eligible Salary Inward Payments can be made to Primary Account Holders and/or Supplementary Account Holders. However, the reward will be rewarded to the Primary Account Holder.
- k. Reward timeline:

	No later than
Final Eligible Salary Inward Payment posted date no later than	30/04/2023
Gifts will be sent no later than	31/05/2023

- l. Account Holders are excluded from receiving the reward if the Account Holders are in the process of closing or have closed their HSBC Transactional Accounts before the date the rewards are sent to the Account Holders.

7. Regulations on Gifts:

- a. Eligible customers would receive a maximum of 01 (one) Gift.
- b. Information about the Program can be found on HSBC's website (www.hsbc.com.vn).
- c. For all matters related to the Promotion, please contact HSBC for resolving:
 - ❖ Go to the nearest HSBC branch.
 - ❖ Contact HSBC Contact Center through direct@hsbc.com.vn mailbox or call to:
 - ✓ HSBC Premier: (84) 28 37 247 666 (24/7)
 - ✓ HSBC Contact Center: (84 28) 37 247 247 (the South); (84 24) 62 707 707 (the North)
- d. All decisions of the Bank related to the Promotion are final, official and without notification to the customers.
- e. These Terms and Conditions are subject to changes at any time as HSBC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC prior to application.

- f. In the event of force majeure, HSBC must notify the termination of sales promotion programs ahead of time to customers and competent state management agencies in charge of commerce. Force majeure is an event which could not have been foreseen in normal course of business and which could not be remedied even after taking all possible necessary and admissible measures. Force majeure events include but are not limited to earthquakes, storms, floods, wars, strikes, dismissal, rebellion, pandemic, technical incident, any acts from government or any policies impacting the execution of the campaign or any other objective situations that are unexpected and unrecoverable despite all the necessary actions have been taken within the Bank's acceptable capacity.
- g. 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.
- h. These Terms and Conditions shall be applied simultaneously with the Account General Terms and Conditions.
- i. Terms and conditions of the Promotion shall be governed by the laws of Vietnam. 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.