

TERMS AND CONDITIONS

“BIRTHDAY GIFT OFFERS FOR HSBC PREMIER CUSTOMERS” PROGRAM

Please note that participation in the Program will be deemed as a confirmation that Customer has read, understood and accepted the following Terms and Conditions.

1. PROGRAM INFORMATION

- 1.1 The “**Birthday Gift Offers for HSBC Premier Customers**” Program (“**Program**”) is available for all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**The Bank**”) in Ho Chi Minh City, Hanoi and Da Nang; and would take effect from **16th October 2023 (“Program Period”)**.
- 1.2 Within the scope of these Terms and Conditions, Premier Account(s) is (are) all account(s) held by Premier customers at HSBC, including current account(s) and saving account(s) (excluding all Credit Card types).
- 1.3 The Program applies to all Existing Premier customer of HSBC
- 1.4 HSBC employees are not eligible to join this program.

2. PROGRAM DETAILS

2.1 Eligible Customers:

- 2.1.1 Currently existing Premier Customer holding Premier Account(s); and
- 2.1.2 Maintain Total Relationship Balance of at least VND 3 billion or foreign currency equivalent at the month of before two (02) months since customer’s birthday month.

Example:

Customer Nguyen Van A whose birthday in November, is considered as Eligible Customer for the program if his Total Relationship Balance by 30th September meets minimum threshold of VND 3 billion or foreign currency equivalent.

2.2 Program Details

- 2.2.1 In the birthday month, Eligible Customer is entitled to receive one (01) gift code (“**Gift Code**”), that is redeemable for one (01) of following options: (“**Birthday Gift**” or “**Offer**”):

- a. A delectable birthday cake made from the finest ingredients.
 - b. A stunning bouquet of fresh flowers.
 - c. An elegant high tea at a prestigious hotel.
 - d. A sunset cocktail at one of the city's most exclusive bars.
 - e. A unique moss frames.
- 2.2.2 For Joint Account, for both demand deposit account and Term Deposit account, the offer will be applied to main account holder only during the Program Period
- 2.2.3 Each Eligible Customer is only eligible for this Offer once a year.
- 2.2.4 To redeem the code, Eligible customers must contact HSBC Premier Concierge (24/7) at (084 28) 3824 0503 subject to followed term and conditions.
- 2.3 **Other conditions**
- 2.3.1 The Bank will notify Gift code to eligible customers through their registered email address, with the Bank, from the 1st to the 15th day of each month. The Bank is not responsible for the failure of the notice, if the Customer has not provided or updated their correct email address.
- 2.3.2 Foreign currency exchange used to calculate the Total Relationship Balance is subject to the exchange rate publicly listed by the Bank on HSBC's website.
- 2.3.3 The Gift Code are non-transferable nor converted to cash nor exchangeable between other Promotions. All codes will expire after 90 days, from the date that the Bank has notified Gift code to eligible customers.
- 2.3.4 If customers have any concerns relating to the Program, they can contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or customer's Premier Relationship Manager for further assistance.
- 2.3.5 The decisions of HSBC on all matters relating to the Program are final, conclusive, and binding without further notice to customers.
- 2.3.6 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.
- 2.3.7 HSBC is not a product or service provider. These products and services are provided by the respective providers under such terms and conditions as determined by that provider. And HSBC accepts no liability whatsoever in connection with such products/services.

The products/services are not certified by HSBC and under no circumstances should any product/service be included in this Program will be construed as an endorsement or recommendation of the product/service by HSBC.

- 2.3.8 Inquiries and complaints regarding the products and services offered in the Program will be addressed in accordance with the provisions of the supplier of that product or service.
- 2.3.9 The definitions set forth in these Terms and Conditions shall be construed, interpreted and referred to the HSBC Premier Master Account Terms And Conditions.
- 2.3.10 For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 2.3.11 The terms and conditions of the Program shall be governed by the provisions of Vietnamese law. These Terms and Conditions are made in English and Vietnamese. In case of discrepancies between the English and the Vietnamese versions of these terms and conditions, the Vietnamese version shall prevail.

APPENDIX 1: BIRTHDAY CARE GUIDEBOOK

No.	BIRTHDAY GIFT	REDEMPTION PROCESS	LOCATION
1	<p>The Rare Moss Moss is carefully processed to retain its natural color and lasts up to ten years without maintenance. The ultra-light picture frame is made from a durable, waterproof, and eco-friendly material, featuring a minimalist design suitable for various decorative spaces.</p>	<ol style="list-style-type: none"> 1. Reservations must be made at least 24 hours in advance via the call center. 2. Shipping area: Ho Chi Minh City and Hanoi. 3. Shipping time: 3-4 days 	Hanoi and Ho Chi Minh City
2	<p>Cocktails Sunset Experience the enchanting beauty of sunset at restaurants situated in picturesque locations, where you can savor delightful drinks and snacks.</p>	<ol style="list-style-type: none"> 1. Reservations must be made at least 24 hours before via the call center. 2. Cancellations or modifications to reservations can also be made through the call center. Free cancellations are allowed up to 12 hours before the scheduled reservation time. 3. Service areas include Ho Chi Minh City and Hanoi. 4. Applicable: From 3:00PM to 7:00PM 	<p>Hanoi</p> <ul style="list-style-type: none"> - The Summit Bar - Pan Pacific Hanoi Hotel <p>HCMC</p> <ul style="list-style-type: none"> - ROS Yacht Club - Social Club M Gallery Hotel Des Arts - Level 23 Wine Bar @ Sheraton Saigon Grand Opera Hotel
3	<p>Afternoon Tea Experience the enchanting beauty of sunsets at restaurants situated in stunning locations, where you can savor delightful drinks and snacks</p>	<ol style="list-style-type: none"> 1. Reservations must be made at least 24 hours in advance via the call center. 2. Cancellations or modifications to reservations can also be made through the call center, with free cancellations allowed up to 12 hours before the scheduled reservation time. 	<p>Hanoi</p> <ul style="list-style-type: none"> - Satine M Gallery - Hotel de l'Opera Hanoi <p>HCMC</p> <ul style="list-style-type: none"> - Café des Beaux Arts M Gallery Hotel Des Arts Saigon - The Lounge Sheraton Saigon Grand Opera Hotel - RBar Renaissance Riverside
4	<p>Floral Gift -Luxurious Bouquet Or Orchid Gifts Noble bouquets, meticulously curated, embody a fusion of artistry and emotion, making them an ideal gift for special occasions.</p>	<ol style="list-style-type: none"> 3. Service areas include Ho Chi Minh City and Hanoi. 	<p>Hanoi</p> <ul style="list-style-type: none"> - Poppyland Floral Studio - Voan Flower & Gift <p>HCMC</p> <ul style="list-style-type: none"> - Flower Corner - Padma De Fleur - Yume Florist

5	<p>Birthday Cake Birthday cakes are prepared sophisticatedly and carefully by famous chefs, bringing a complete and special experience to customers on their birthdays</p>		<p>Hanoi - Intercontinental Hanoi Westlake HCMC - Sheraton Saigon - JW Marriott Hotel & Suites Saigon - Renaissance Riverside Hotel Saigon</p>
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