

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 This Program is applicable for all existing HSBC Premier customers.
- 1.4 HSBC employees are not eligible to join this program.

2. PROGRAM DETAILS

2.1 Eligible Customers are Customers that meet the below criteria:

- 2.1.1 Are existing Premier Customers, holding Premier Account(s); and
- 2.1.2 Remain a Total Relationship Balance of at least VND 3 billion or foreign currency equivalent in the latest two (02) months before Customers’ birthday.

Example:

Customer Nguyen Van A whose birthday falls into November, Customer Nguyen Van A is considered eligible only if his Total Relationship Balance by 30th September is VND 3 billion or foreign currency equivalent (applying exchange rates as of 30th September).

2.2 Offer details

- 2.2.1 Within the birthday month, Eligible Customers would receive one **(01) Gift Code** used to exchange for **flowers or a birthday cake** (**“Offer”**).

2.2.2 Offer receipt terms

- a. In case of Joint Account(s) including current account(s) and saving account(s), this **Offer** is only applicable for the primary Account Holder during the entire Promotion period
- b. Each Eligible Customer is only eligible for this **Offer** once a year.
- c. Upon receiving the **Gift code**, to exchange the **Gift code** for **flowers or a birthday cake**, Customer should contact **(084 28) 3824 0503** – operating 24/7 – and following the instructions. Afterwards, **flowers or a birthday cake** would be sent to requested address within 24 hours in Ho Chi Minh City, Binh Duong, Ha Noi, and Da Nang.

2.3 Other terms and conditions:

- 2.3.1 From the 1st to the 5th day of every month during the Promotion period, the Bank will announce the Gift Code to Eligible Customers via email address or phone number registered at the Bank.
- 2.3.2 The monthly list of Eligible Customers during the Promotion period will be recorded automatically in the Bank's systems.
- 2.3.3 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.
- 2.3.4 The Bank is not responsible for the failure of the announcement delivery if the Customer has failed to provide or update their exact email address with the Bank.
- 2.3.5 The Gift Codes are not transferable or redeemable for other Offers. The Gift Codes could not be exchanged for cash and would expire within 90 days from the date of announcement by the Bank.
- 2.3.6 The Gift Codes would be invalid if Eligible Customers fail to use it within the announced timeline.
- 2.3.7 In case of any queries regarding the Program, customers could contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Customer' Premier Relationship Manager for further assistance.
- 2.3.8 The decisions of HSBC on all matters relating to the Program are final, conclusive, and binding without further notice to customers.

- 2.3.9 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.
- 2.3.10 HSBC is not a product/service provider for flowers and birthday cakes. These products/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.
- 2.3.11 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.
- 2.3.12 The definitions set forth in these Terms and Conditions shall be construed, interpreted and referred to the HSBC Premier Terms and Conditions.
- 2.3.13 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.
- 2.3.14 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: DELIVERY AREA

	HCM City	Hà Nội City	Đà Nẵng City
1	Thủ Đức city	Ba Đình	District Hải Châu
2	District 1	Đống Đa	District Sơn Trà
3	District 3	Hai Bà Trưng	District Thanh Khê
4	District 4	Hoàn Kiếm	
5	District 5	Tây Hồ	
6	District 6	Nam Từ Liêm	
7	District 7	Cầu Giấy	
8	District 8	Hà Đông	
9	District 10	Hoàng Mai	
10	District 11	Long Biên	
11	Tân Phú	Thanh Xuân	
12	Bình Thạnh		
13	Gò Vấp		
14	Phú Nhuận		
15	Tân Bình		