



## TERMS AND CONDITIONS

### **“DELIGHTFUL GIFTS WITH HSBC VISA CLASSIC LIVEFREE CREDIT CARDS”**

*(These Terms and Conditions take effect from 13/04/2023)*

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

1. The **“DELIGHTFUL GIFTS WITH HSBC VISA CLASSIC LIVEFREE CREDIT CARDS”** Promotion (the **“Promotion”**) is applied at all HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) Branches and Transaction Offices in Hochiminh, Danang and Binh Duong, and takes effect from 13/04/2023 to 12/07/2023 (the **“Promotion Period”**).
2. This Promotion is applicable for customers who satisfy all of the following conditions:
  - a. Cardholders who are holding HSBC Visa Classic LiveFree Credit Cards issued by Bank at HSBC Branches or Transaction offices in Hochiminh, Danang and Binh Duong (Vietnam) (**“Eligible Cardholder”** or **“Cardholder”**) and newly-opened since 01/04/2022 (referred to as **“HSBC Credit Cards”** or **“Cards”**); and
  - b. Meet the Purchase Category and Total Eligible Spend Value requirements for each Period during Promotion Period per HSBC requirement and are qualified for this Terms and Conditions; and
  - c. Cardholders with Cards yet to be activated will have to activate their Cards prior to joining this Promotion; and
  - d. Meet the Terms and Conditions of this Promotion.
3. This Promotion shall not apply for:
  - a. Cardholders who are holding HSBC Premier World Mastercard®/HSBC Visa Platinum Cashback Credit Card/HSBC Visa Platinum Online Credit Card/HSBC Visa Classic opened before 01/04/2022/HSBC Corporate Credit Cards;
  - b. Before or at the time of the promotion result announcement, Cardholders have submitted a card cancellation request/cancelled their Credit Cards; or have their HSBC Credit Cards cancelled by HSBC; or made late payment for any bank fees, or does not pay at least the minimum payment due as shown on the monthly statements; or be delinquent on any products with HSBC.

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#### 4. Promotion details:

##### 4.1. Promotion requirements and Promotion registration method:

- a. Cardholders choose to register for the Promotion by selecting Purchase Category and respective Gifts, and complete registration by sending SMS with syntax of “**HSBC\_CT\_Gift code**” to **6067**. Example, Cardholder chooses Purchase Category as “Entertainment” and Gift as “Cashback”, Cardholder will send syntax “**HSBC\_CT\_1**” to 6067.

Purchase Category	Gift code	Gift	Gift details
Entertainment	1	Cashback	Cashback 8%, maximum VND 200,000 (two hundred thousands)/Period
Entertainment	2	CGV e-voucher	CGV e-voucher value VND 200,000 (two hundred thousands)/Period
Food/Dining	3	Cashback	Cashback 8%, maximum VND 200,000 (two hundred thousands)/Period
Food/Dining	4	Beamin e-voucher	Beamin e-voucher value VND 200,000 (two hundred thousands)/Period
Fashion shopping	5	Cashback	Cashback 8%, maximum VND 200,000 (two hundred thousands)/Period
Fashion shopping	6	Starbucks e-voucher	Starbucks e-voucher value VND 200,000 (two hundred thousands)/Period

- b. Promotion Periods:

Promotion Periods	Timeline
Period 1	From 13/04/2023 to 12/05/2023
Period 2	From 13/05/2023 to 12/06/2023
Period 3	From 13/06/2023 to 12/07/2023

- c. Cardholders can register multiple Promotion Periods and send only 01 (one) registration SMS for all 03 (three) Periods.
- d. Cardholders will bear the cost of VND 1,000 (one thousand) for the registered message to participate in the Promotion.
- e. SMS registration must be sent from customer’s registered mobile phone number which is recorded on HSBC system. If Cardholders changed/updated their mobile phone numbers during the Promotion, they would be required to send SMS registration again with the new mobile phone numbers.

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- f. Cardholders will receive an SMS confirmation from HSBC after registration is successfully completed. Post successful registration, Cardholders will not be able to change their Gift selections.

In case Cardholders do not receive such SMS confirmation from HSBC, please contact HSBC's Contact Center for support.

#### **4.2. Purchase Category, Total Eligible Spend Value and Gift under each Period:**

- a. If Cardholders register for the Promotion by selecting Gift as Cashback and Purchase Category as Entertainment or Food/Dining or Fashion Shopping, Cardholders need to meet below requirements:
  - i. Cardholders need to spend on Merchant Category Codes under the selected Purchase Category during each Period; and
  - ii. Cashback rate of 8% and maximum VND 200,000 (two hundred thousands) for each Period will be based on actual Total Eligible Spend Value during each Period; and
  - iii. Actual Total Eligible Spend Value during each Period will include values of all spends on Cards during each Period; and
  - iv. No minimum threshold applied for Total Eligible Spend Value.
- b. If Cardholders register for the Promotion by selecting Gift as e-voucher (CGV/Beamin/Starbucks) and Purchase Category as Entertainment or Food/Dining or Fashion Shopping, Cardholders need to meet below requirements:
  - i. Cardholders need to spend on Merchant Category Codes under the selected Purchase Category during each Period; and
  - ii. Cashback rate of 8% and maximum VND 200,000 (two hundred thousands) for each Period will be based on actual Total Eligible Spend Value during each Period; and
  - iii. Minimum threshold applied for Total Eligible Spend Value is minimum VND 2,000,000 (two millions) during each Period.
- c. Cardholders can only register for 01 (one) Purchase Category, under which, there are multiple Merchant Category Codes. Details of Purchase Category and Merchant Category Codes can be found at Appendix.
- d. Gift selected by Cardholders upon Promotion registration will be rewarded to Cardholders meeting Purchase Category and Total Eligible Spend Value during each Promotion Period as above defined.
- e. Purchase Category, respective Merchant Category Codes and Total Eligible Spend Value are recorded by HSBC system no later than the 20<sup>th</sup> (the twentieth) of each Period.

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- f. Merchant Category Code (MCC) is defined by Card Association (Visa/Mastercard). The MCC is registered by the Merchants and/or the Merchant Banks at the sole discretion which follow the definition by Card Association. The Bank holds no responsibility for any wrong encoding of MCC; and/or should the MCC be inappropriately registered with the Purchase Category; and/or the Acquiring Bank decides to change the MCC without any notice to the Bank.

**4.3. Regulations on Gifts and transactions:**

- a. The maximum number of Gifts per Cardholder is 03 (three) during the entire Promotion and 01 (one) per Period.
- b. Eligible spend is defined as:
- i. Eligible spends: Spends permissible under Vietnamese law and are successfully processed at point of sale (POS) by HSBC Credit Card or online merchants which are registered with VISA, and under correct Purchase Category upon Promotio registration (“**Total Eligible Spend Value**”);
  - ii. Eligible Spends do not include Card Activation, Balance transfer, Cash advantage in any form (at Teller, ATM or POS, etc), top-up to e-wallets, transaction related to gambling, payment to HSBC fees, online bill payments through Online Banking or HSBC Vietnam app;
  - iii. The SMS notification about the transaction completion does not mean that the transaction is posted on HSBC systems;
  - iv. Eligible Spends will be counted in the Total Eligible Spend Value to be considered for the offer. HSBC reserves the right to request for valid documents and clarification from Cardholders regarding transaction content, address of the POS, as well as financial invoices in order to prove transactions are eligible. HSBC also reserves the right to contact merchants to verify eligible transactions. If customer refuses to fulfil the Bank’s request or the mentioned documents, or should HSBC verify and find that the transactions do not adhere to what are defined as Eligible Spends, the Bank shall not include these transaction values in the Total Eligible Spend Value to be considered for the offer;
  - v. Cancelled, disputed and/or fraudulent and/or returned/refunded transactions within or post the Promotion Period will be excluded from the total number of the Eligible Spends. HSBC reserves the right to revoke Gifts from the Cardholders if their Eligible Spends are cancelled.

- vi. Payment transactions subject to this Promotion do not include the transactions relating to alcohol, cigarette, lottery, medicine for people including drugs under distribution permission, milk replacing breast milk, health check service at State’s hospital, educational service of State’s school or educational State’s school and other restricted goods, services based on prevailing regulations;
  - vii. Eligible Spends during Promotion Period include payment transactions successfully made by HSBC Credit Cards and shown in the Cardholders’ monthly statements;
  - viii. Date, time, spend value and Purchase Category will be based on HSBC systems.
- c. Gift will be allocated with priority to Cardholders who texted messages to register for the Promotion and reach the Total Eligible Spend Value of each Period at the earliest as recorded on HSBC systems. Cardholders will be rewarded in accordance with the Promotion Period or until each Period budget is exhausted, whichever comes first.
- d. Cardholders will not receive Gift in case the Promotion budget has been exhausted. The maximum budget (total value of goods and services used for promotion) for each Period is VND 200,000,000 (two hundred millions). If the budget of a Period has not been used up, it will be carried over to the next Period and similarly for other Periods. The total budget (total value of goods and services used for promotion) for the entire Promotion is VND 600,000,000 (six hundred millions).
- e. Reward timeline:

Transaction date	Period 1	Period 2	Period 3
	From 13/04/2023 to 12/05/2023	From 13/05/2023 to 12/06/2023	From 13/06/2023 to 12/07/2023
Date recorded in HSBC systems no later than	20/05/2023	20/06/2023	20/07/2023
Date sending Gift no later than	09/08/2023		
Method to send Gift	If Gift is cashback, it will be credited to your Card.		
	If Gift is e-voucher, it will be sent via SMS/email registered with the Bank.		

#### 4.4. **Other Terms and Conditions:**

- a. HSBC has the right to reject the request to register for the Promotion if:
  - Số điện thoại/địa chỉ thư điện tử của Chủ Thẻ chưa được đăng ký/cập nhật với Ngân Hàng;
  - Cardholders’ mobile phone numbers/email addresses are not registered/updated in HSBC systems;
  - Cardholders’ mobile phone numbers are locked or closed during the Promotion.
- b. In case Cardholders have more than 01 (one) Card, the Promotion is only applicable for the Card with Card numbers stated in HSBC email invitation.

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- c. HSBC will take into account the transaction date and posting date as recorded by HSBC systems and shown on monthly statements of Cardholders to define the Total Eligible Spend Value.
- d. Eligible Spends can be made by Primary Cardholders and/or Supplementary Cardholders, however, Gift will be rewarded to the Primary Cardholders.
- e. Gift, if being cashback, will be reflected in the latest monthly statements from the date that the cashback to Card is completed.
- f. Gift, if being e-voucher, will no longer be valid after the expiry date and will not be extended. Each e-voucher is valid for 60 (sixty) days since the date it was sent to Cardholders by the Bank and cannot be exchanged for cash or refunds (if any). The usage of e-voucher will be subject to terms and conditions of its e-voucher issuer.  
For Gift being sent via SMS, HSBC shall not be responsible for undelivered SMS due to incorrect/outdated mobile phone numbers registered with the Bank or if Cardholders are blocking SMS from their mobile operators.
- g. HSBC is not the supplier or delivery service provider of the Gift. The products are sold and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and HSBC accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by HSBC and under no circumstances shall the inclusion of any product or service in this Promotion be construed as an endorsement or recommendation of such product or service by HSBC. Cardholders will be bound by the Terms and Conditions of the supplier of these products/services. In case of any inquiries or disputes related to the products/services, Cardholders must contact the suppliers directly.
- h. Cardholders are excluded from receiving Gift if they are in the process of closing/having closed their Cards before the date the Gifts are sent to Cardholders.
- i. In case of any queries, complaints, customers can contact by one of the following channels for further support.
  - Any HSBC Branches or Transaction offices.
  - HSBC's Contact Center via mail box [direct@hsbc.com.vn](mailto:direct@hsbc.com.vn) or via call:
    - ✓ HSBC Premier: (84) 28 37 247 666 (24/7);
    - ✓ Platinum Credit Cardholder: (84) 28) 37 247 248 (24/7);
    - ✓ Personal Banking: (84) 28 37 247 247 (South); (84) 24 62 707 707 (North) (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters).

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- j.** In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with Cardholders. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- k.** Information about the Program can be found on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)).
- l.** All decisions of the Bank related to the Promotion are final, official and without notification to the Cardholders.
- m.** 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 is not able to 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.
- n.** In the event that the quantity of promotional goods and services or goods and services used for promotion is exhausted, and the entire quantity of proof of winning has been announced or confirmed by the relevant local authority, the termination of the Promotion implementation only comes into effect after HSBC has notified the competent relevant local authority and must guarantee the full benefits of customers who have participated in the Promotion.
- o.** The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC Premier Credit Card Cardholder Agreement, HSBC General Terms and Conditions, HSBC Premier Master Account Terms and Conditions, and eligibility requirements of Credit Card in accordance with HSBC's policy
- p.** 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.
- q.** 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

## **5. Appendix**

Purchase Category and respective Merchant Category Code

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Purchase Category	Details	Merchant Category Code	Diễn giải
Entertainment	Spends for services/expenses on entertainment including periodical subscription payment	7832	Cinema
		4899	Cable, Sat, Pay TV/radio SVCS
		5815	Digital Goods Books Movie Music
		5816	Digital Goods GameS
		5817	Digital Goods App (excl Games)
		5818	Large Digital Goods Merchant
		5968	Continuity/Subscription Merchant
Food/Dining	Spends for services/expenses on food/dining/restaurants	5462	Bakeries
		5811	Caterers
		5812	Eating Places and Restaurants
		5813	Eating Places and Restaurants
		5814	Fast Food Restaurants
		5921	Package Stores–Beer, Wine and Liquor
Fashion shopping	Spends for services/expenses on fashion shopping including fashion clothes, accessories, luxury brandnames, etc	5311	Department Stores
		5094	Precious Stones and Metals, Watches and Jewelry
		5137	Men’s, Women’s and Children’s Uniforms and Commercial Clothing
		5139	Commercial Footwear
		5611	Men’s and Boys’ Clothing and Accessories Stores
		5621	Women’s Ready to Wear Stores
		5631	Women’s Accessory and Specialty Stores
		5641	Women’s Accessory and Specialty Stores
		5651	Women’s Accessory and Specialty Stores
		5655	Women’s Accessory and Specialty Stores
		5661	Shoe Stores
		5681	Furriers and Fur Shops
		5691	Men’s and Women’s Clothing Stores
		5697	Alterations, Mending, Seamstresses, Tailors
		5698	Wig and Toupee Shops
		5699	Accessory and Apparel Stores–Miscellaneous
		5941	Sporting Goods Stores
		5944	Clock, Jewelry, Watch and Silverware Stores
		5948	Leather Goods and Luggage Stores
		5949	Fabric, Needlework, Piece Goods and Sewing Stores
7251	Fabric, Needlework, Piece Goods and Sewing Stores		
7296	Clothing Rental–Costumes, Uniforms and Formal Wear		
7631	Clock, Jewelry and Watch Repair Shops		

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