

TERMS AND CONDITIONS

“**ACCOR CARD GIFT FOR HSBC PREMIER CUSTOMER**”

(Effective from 22nd April 2025)

Customers should note that when customers agree to participate in this promotion, customers will be deemed to have read, understood and accepted these Terms and Conditions.

1. PROGRAM INFORMATION

- 1.1. The “Accor card gift for HSBC Premier customer” promotion program (“**Program**”) is available for all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**The Bank**”) in Ho Chi Minh City, Da Nang City and Hanoi City, effective from **22nd April 2025 to 30th September 2025** (both dates inclusive) (“**Program Period**”).
- 1.2. The Program applies to customers who are:
 - a. New individual customer or existing customer who does not own any product within the most recent 12 months with the Bank, and who is identified as Premier customers during the period from **22nd April 2025 to 31st August 2025** (including these 2 days), called “**New Premier Customer**”.
 - b. Not being HSBC Vietnam staff.

2. PROGRAM DETAILS

- 2.1. Program conditions
 - a. New Premier Customer who is successfully identified as Premier Customer by Total Relationship Balance (“**Total Relationship Balance**” or “**TRB**”) criteria during the Program Period; and maintain qualification of Premier Customer by Total Relationship Balance for a minimum of 180 days since the date of Premier account opening; and
 - b. Total Relationship Balance Criteria is applicable for Deposits (not including USD currency), Mutual Funds and Insurance of New Premier customer within 30 days since the date of Premier account opening. Total Relationship Balance is regulated at the Premier Master Account Terms And Conditions at each time; and
 - c. Meeting the conditions of the Program.(Hereinafter referred to as “**Eligible Customer**”)
- 2.2. Program Details
 - a. Each Eligible Customer will receive one (01) Urbox gift code, valued of VND 5,082,555 (“**Gift Code**”).
 - b. The total number of Gift Codes is 208 and will be given to the 208 earliest Eligible Customers during the Program Period as recorded by the HSBC system.
 - c. Eligible Customers will not receive the Gift Code if Gift Codes have been given out.
- 2.3. Terms and Conditions of Gift Code
 - a. Each Eligible Customer will receive one (01) Gift Code issued by So To Qua Company to redeem the Accor Plus Explorer card.

- b. Each Gift Code is valid for one (01) month from the date of issue. The Gift Code will no longer be valid after the expiration date and will not be extended.
- c. Each Eligible Customer will receive a maximum of one (01) Gift Code of the Program.
- d. For Joint Accounts, the Eligible Customer will be 1 of 2 account holders of the Joint Account.
- e. The Bank will notify the Gift Code to the Eligible Customer by sending the Gift Code to the email address or phone number that the customer has registered with the Bank.
- f. Eligible Customers can redeem Gift Code by calling to Urbox hotline 1800282823 exclusively for HSBC customers.
- g. HSBC is not a Gift Code provider. Customers must comply with Urbox's terms and conditions (<https://urbox.vn/>) to use the Gift Code. For any questions or complaints related to Urbox's services, Customers should contact Urbox directly at Urbox hotline 1800282823 exclusively for HSBC customers for support.

2.4. Program Timeline

Program Period	
Eligible Premier Account Opening Date	From 22nd April 2025 to 31st August 2025
Period time for New Premier Customer deposits into Premier Account(s) to meet TRB condition	No later than 30 th September 2025
Final date for HSBC to send Gift Code to Eligible Customers	No later than 15 th November 2025

3. GENERAL TERMS AND CONDITIONS

- 3.1. The Bank will send notifications related to the Program to customers via the email address that the customer has registered with HSBC. Therefore, the Bank is not responsible for notifications not being sent successfully when the Customer does not provide and does not update the correct email address with the Bank.
- 3.2. The Bank will make an announcement on the Bank's official website if the number of Gift Codes has been fully awarded or during the Program Period, whichever comes first.
- 3.3. If customers have questions regarding the Program details, please contact HSBC Premier Customer Service Center via phone number: (84) 28 37 247 666 or HSBC Premier Customer Relationship Manager.
- 3.4. All decisions of the Bank related to the Program are valid, official and will be notified to customers accordingly.
- 3.5. In case of force majeure, HSBC will publicly notify customers of the termination of the Program before the deadline. A force majeure event is an event that occurs objectively and cannot be foreseen and overcome despite all necessary and possible measures being taken. Force majeure events include but are not limited to earthquakes, floods, wars, strikes, work stoppages, riots, epidemics, quarantines, technical incidents, any government action or policy affecting the implementation of the Program or other objective events that cannot

- be foreseen and cannot be overcome despite all necessary and possible measures being taken.
- 3.6. The Terms and Conditions of this Program may be amended from time to time at HSBC's discretion. Any changes, including the decision to terminate this program (if any), will be announced, registered in accordance with the law and updated on HSBC's website before the effective date.
 - 3.7. The Bank is not the supplier of the products/services. These products/services are provided by the respective suppliers under the terms and conditions stipulated by such suppliers, and the Bank is not responsible in any way in relation to such products/services. Such products/services are not certified by the Bank and under no circumstances shall the inclusion of any product/service in this promotion program be construed as the Bank's endorsement or introduction of such product/service. Any questions or complaints relating to the promotional products and services shall be handled in accordance with the regulations of the supplier of such products and services.
 - 3.8. For disputes arising in relation to the Program, HSBC will resolve them in a spirit of cooperation with the customer. In case the parties fail to reach an agreement, the dispute shall be resolved in accordance with the provisions of Vietnamese law at a competent Court.
 - 3.9. Eligible Customers will have to pay personal income tax (if any) according to the law before receiving the prize. HSBC will issue promotional goods invoices to customers immediately after receiving the prize according to current law (if any).
 - 3.10. This Program cannot be combined with other promotions or incentive programs. In case there is more than one (01) promotion program applied to the same type of product, the Customer has the right to apply whichever promotion program the Customer wants to participate in.
 - 3.11. The Terms and Conditions of this Program will be applied concurrently with the Premier Master Account Terms and Conditions.
 - 3.12. The Terms and Conditions of this Program are made in English and Vietnamese. In case of any conflict between the English and Vietnamese versions of the terms and conditions of the Program, the Vietnamese version will prevail.