

**TERMS AND CONDITIONS**  
**“CASHBACK PROMOTION”**  
*(This Terms and Conditions takes effect from 01 July 2023)*

Customer is advised to note that participating in the Promotion program or accepting the promotional benefits offered by the program shall mean that Customer has read, understood and accepted this Terms and Conditions.

1. “Cashback Promotion” (the “**Promotion**”) is applied branches or transaction offices in Hanoi, Ho Chi Minh, Binh Duong and Danang of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) and take effect from 01 July 2023 to 10 Jan 2024 (the “**Promotion Period**”)
2. This Promotion is applicable for the payment of new first year premium of insurance products which are manufactured by AIA (Vietnam) Life Insurance Ltd. (“**AIA**”) and distributed via HSBC (“**Products**”).
3. This Promotion is applicable for customers who satisfy any and all the following condition: (“**Eligible Customer**”)
  - Customers are those who (i) apply for Products (with or without rider product); and (ii) make the the payment of new first year premium of Products; and (iii) are the Policyholders who purchase Products in the Promotion Period; and (iv) register auto-payment of regular premium via HSBC credit cards (“**Card**”) or HSBC current account / saving account (“**Account**”); and (v) meet all Terms and Conditions of this Promotion.

4. Details of the Promotion:

Offers shall be presented to the Eligible Customer if they qualify for the following conditions:

i. Offers scheme:

Total New First Year Premium per customer per batch	Offer details
From VND12 million and above	Cashback amount equals 7% of New First Year Premium and capped at VND12 million per customer per batch

ii. Promotion Period

Batch	Submitted Application & New First Year Premium Payment Date	Issued Date of Insurance policy	Closing Date
1	From 01 July 2023 to 31 July 2023	From 01 July 2023 to 10 August 2023	10 August 2023
2	From 01 August 2023 to 31 August 2023	From 01 August 2023 to 10 September 2023	10 September 2023
3	From 01 September 2023 to 30 September 2023	From 01 September 2023 to 10 October 2023	10 October 2023
4	From 01 October 2023 to 31 October 2023	From 01 October 2023 to 10 November 2023	10 November 2023
5	From 01 November 2023 to 30 November 2023	From 01 November 2023 to 10 December 2023	10 December 2023

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6	From 01 December 2023 to 31 December 2023	From 01 December 2023 to 10 January 2024	10 January 2024
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iii. Other rules for Offers

a. Qualified policies:

- Shall be submitted and approved within the Promotion Period;
- Pay regular premium by annually or semi-annually or quarterly;
- Register auto-payment of regular premium via HSBC credit cards (“Card”) or HSBC current account / saving account (“Account”).

b. New First Year Premium (“NFYP”) is premium of customer’s policies which are submitted and approved within Promotion Period, excluding top-up premiums. NFYP is accumulated per each batch of Promotion Period.

c. Submitted date is based on payment received date which is initially recorded by AIA system. For new policies which are transferred from cancelled policies, payment received date will be used as submitted date for such new policies.

d. Within 21 days from the end of each batch of Promotion Period, if customer changes their premium payment mode which leads to the increase or decrease of NFYP or customer changes their Sum Insured or insured benefits of their policies which leads to the increase or decrease of NFYP, the date when AIA completes all processing procedures will be used as effective date of the NFYP increase/decrease.

e. Any change of premium payment mode, Sum Insured or insured benefits needs to be completed and take effect before:

- Batch 1 (July): 31 August 2023
- Batch 2 (August): 1 October 2023
- Batch 3 (September): 31 October 2023
- Batch 4 (October): 1 December 2023
- Batch 5 (November): 31 December 2023
- Batch 6 (December): 31 January 2024

f. Final result of each batch will be announced after:

- Batch 1 (July): 25 September 2023
- Batch 2 (August): 25 October 2023
- Batch 3 (September): 24 November 2023
- Batch 4 (October): 25 December 2023
- Batch 5 (November): 25 January 2024
- Batch 6 (December): 5 March 2024

g. The offers of each batch will be delivered before:

- Batch 1 (July): 10 October 2023

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- Batch 2 (August): 9 November 2023
  - Batch 3 (September): 9 December 2023
  - Batch 4 (October): 9 January 2023
  - Batch 5 (November): 9 February 2024
  - Batch 6 (December): 20 March 2024
- h. HSBC will transfer the offers to Card or Account which is registered for regular premium auto-payment. In case Card or Account is inactive at the time of offers delivery, the offers will be void.
  - i. The offers are not applicable for the customers who cancel the policy within 21 days after the end of campaign period of each batch and the policy is no longer valid at the calculation final result.
  - j. HSBC reserves the right not to deliver the offers to customer or deduct the prize value from customer's Card or Account if there is any change to customer's policy which leads to customer's unqualification to participate in the Promotion. The transaction will be shown on the Card / Account bank statement of customer.
  - k. No limit number of reward per customer.
- 5.** Full details of this Promotion shall be announced on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)).
  - 6.** In case of any queries, complaints, customers are suggested to contact HSBC by following one of the following manners for further support:
    - i. HSBC's hotline:
      - South Vietnam: (84) 28 37 247 247
      - North Vietnam: (84) 24 62 707 707
    - ii. Branches or transaction offices of HSBC.
  - 7.** 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.
  - 8.** Customers need to contact AIA to solve any disputes and complaints in related to Products.
  - 9.** This Terms and Conditions shall be applied simultaneously with the Terms and Conditions of Products of AIA.
  - 10.** This Terms and Conditions is 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 HSBC's website prior to application.
  - 11.** This Terms and Conditions is made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.

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## RE: CUSTOMER PROMOTION FROM JULY TO DECEMBER 2023

### 1. Eligibility:

Qualifiers are the policyholders who purchase AIA products ("Products") which are manufactured by AIA (Viet Nam) Life Insurance Co., LTD (AIA Viet Nam) in the promotion period via HSBC Bank (Vietnam) Ltd. ("HSBC Vietnam") branches or transaction offices in Hanoi, Ho Chi Minh, Binh Duong and Danang.

### 2. Promotion period: From 01/07/2023 to 10/01/2024

### 3. Details of the Promotion :

#### 4.1. Promotion period:

Batch	Submitted Date of Insurance Application	Issued Date of Insurance Policy
1	01/07 - 31/07/2023	01/07 - 10/08/2023
2	01/08 - 31/08/2023	01/08 - 10/09/2023
3	01/09 - 30/09/2023	01/09 - 10/10/2023
4	01/10 - 31/10/2023	01/10 - 10/11/2023
5	01/11 - 30/11/2023	01/11 - 10/12/2023
6	01/12 - 31/12/2023	01/12 - 10/01/2024

#### 4.2. Term and conditions:

- This Promotion is applicable for the payment of new first year premium of insurance products ("Products") which are manufactured by AIA (Vietnam) Life Insurance Ltd. ("AIA") and distributed via HSBC:
- Criteria & rewards:
  - a. Promotional gifts shall be offered to the policyholders who do not register auto-payment of regular premium via HSBC credit cards ("Card") or HSBC current account / saving account ("Account") if they qualify for the following conditions:
  - b. All qualified policies must be submitted and issued within the above mentioned periods and satisfy the conditions below:

Tier	Total NFYP per customer (VND million) per batch	Reward
1	$12 < \text{NFYP}$	-
2	$12 \leq \text{NFYP} < 15$	Voucher URBOX 0.5M
3	$15 \leq \text{NFYP} < 25$	Voucher URBOX 0.8M
4	$25 \leq \text{NFYP} < 50$	Voucher URBOX 1.5M
5	$50 \leq \text{NFYP}$	Voucher URBOX 2.5M

- Customer needs to buy at least 01 rider product to qualify the above campaign.



**5. General Conditions:**

- a. Customer is HSBC customer.
- b. By the end of each Batch, the list of customers will be prepared by AIA and sent to HSBC for verification and confirmation. Upon the confirmation of HSBC (T + 5 working days), AIA will calculate and provide who are eligible for rewards.
- c. All qualified policies must be submitted and approved within the above mentioned periods.
- d. NFYP is the new first year premium (excluding FYP top-up). NFYP of cases from one customer submitted & approved within campaign periods will be accumulated per each batch.
- e. Submitted date is based on payment received date which is recorded by AIA system. For new policies which are transferred from cancelled policies, payment received date will be used as submitted date for such new policies.
- f. Within 21 days after the end of each batch, if the customer changes the insurance premium, or the sum insured, or the insurance benefits of the insurance policy which leads to an increase/decrease in the premium then The date when AIA Company completes all the relevant procedures will be the effective date of the increase / decrease of insurance premiums and the additional or reduced fees will be included in the campaign
- g. Any change of premium payment mode, Sum Insured or insured benefits needs to be completed & take effect before:
  - i. Batch 1 (July): 31 August 2023
  - ii. Batch 2 (August): 1 October 2023
  - iii. Batch 3 (September): 31 October 2023
  - iv. Batch 4 (October): 1 December 2023
  - v. Batch 5 (November): 31 December 2023
  - vi. Batch 6 (December): 31 January 2024
- h. Final result of each batch will be announced after:
  - i. Batch 1 (July): 25 September 2023
  - ii. Batch 2 (August): 25 October 2023
  - iii. Batch 3 (September): 24 November 2023
  - iv. Batch 4 (October): 25 December 2023
  - v. Batch 5 (November): 25 January 2024
  - vi. Batch 6 (December): 5 March 2024
- i. The awards will be delivered directly to customer and only after the official result is announced. The reward delivery schedules are as follows:
  - i. Batch 1 (July): 10 October 2023
  - ii. Batch 2 (August): 9 November 2023
  - iii. Batch 3 (September): 9 December 2023
  - iv. Batch 4 (October): 9 January 2023
  - v. Batch 5 (November): 9 February 2024
  - vi. Batch 6 (December): 20 March 2024
- j. AIA Vietnam shall deliver reward to phone number which customer declares on AIA Viet Nam's system at calculation time. The rewards are valid for 3 months since the final result is announced. In case AIA



Vietnam cannot contact the qualifiers within 3 months since the final result is announced, the rewards will be void.

- k. AIA Vietnam reserves the right to decide which vendor(s) to provide the services/rewards.
- l. Cash exchange is not allowed.
- m. Gifts are not applicable for the customers who cancel the policy within 21 days after the end of campaign period of each batch and the policy must be valid at the calculation final result.
- n. AIA Viet Nam has the right to withdraw/ not to deliver promotion gift to customer if there is any change to customer's policy which leads to customer's unqualification to participate in the promotion campaign.
- o. If the promotion is delayed, hold or completely stopped due to any unexpected change in the law that AIA Viet Nam has little to no control over, AIA Viet Nam can (to the extent permitted by law) cancel, terminate, change or delay a part or the whole program after receiving approval from the government or any competent authorities.