



TERMS AND CONDITIONS OF THE PROMOTION
“CAMPAIGN ON HSBC PAYROLL ACCOUNT”
(These Terms and Conditions take effect from 01/06/2021)

Customers are advised that participating in the Promotion program or accepting the promotional benefits offered by the program means that customer has read, understood and accepted these Terms and Conditions.

1. “CAMPAIGN ON HSBC PAYROLL ACCOUNT” (“**Promotion**”) is applicable at all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“HSBC”) in Ho Chi Minh City, Ha Noi, Da Nang, Binh Duong.
2. The campaign period (“**Campaign Period**”) is as below:
 - 2.1 The time customer opens HSBC Current Account from 01/06/2021 till end of day 30/06/2021 (both days inclusive)
 - 2.2 The time customer receive salary and uses Debit Card from 01/06/2021 till end of day 31/08/2021 (both days inclusive)
3. This Promotion is applicable for first 999 (nine hundred and ninety-nine) customers who satisfy all the following conditions in **Campaign Period** (“**Eligible Customer**” hoặc “**Eligible Cardholder**” or “**Cardholder**”)
 - 3.1 New customer who successfully open HSBC Current Account; and
 - 3.2 Monthly salary credited to HSBC Current Account, at least 06 (six) million VND (6,000,000 VND); and
 - 3.3 Register and activate Mobile Banking; and
 - 3.4 With at least 03 (three) Eligible Transactions at point-of-sale (POS) or e-commerce websites using HSBC Debit Card.
4. Eligible Customer will receive 02 (two) Grab e-code (valued at VND 50,000/each) which are applicable for GrabFood services.
 - 4.1 The Grab e-code will be valid for 03 (three) months from the time of issuance. The validity of e-code will be notified to Customers along with the e-code
 - 4.2 The e-code is used on Grab mobile application and payment must be made by HSBC Debit card

Issued by HSBC Bank Ltd.

Floor 1,2,6 The Metropolitan, 235 Dong Khoi Street, District 1, HCM City

- 4.3 Each Customer is eligible to receive at most 02 (two) Grab e-code throughout the Campaign Period
5. Eligible Customer may not receive the Offer if the Offer allocated for the Promotion Period runs out.
 6. Full details of this Promotion will be announced on HSBC's website (www.hsbc.com.vn).
 7. In this Campaign, Eligible Transactions are transactions permissible under Vietnamese law and are successfully processed at POS or online merchants which are registered with VISA during the Promotion Period. Eligible Transactions do not include card activation transactions, transfers, cash withdrawals (including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions), credits into any e-wallet services, fee-related transactions. The date and time of Eligible Transaction is based on HSBC's systems.
 - 7.1 Eligible Transactions will be counted in the total transactions to be considered for the offers. The Bank reserves the right to request for valid documents and clarification from cardholders regarding transaction content, address of the point of sales, as well as financial invoices in order to prove that it is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify any suspicious or ineligible transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify and find that the transactions do not adhere to what Eligible Transaction has been defined, the Bank shall not count these transactions in the total transactions to be considered for the offers.
 - 7.2 Cancelled, fraudulent and/or disputed and/or returned/refunded transactions within the Promotion Period will be excluded from the total number of the Eligible Transaction. If after a customer receives his/her offers and his/her eligible transactions are cancelled, HSBC reserves the right to deduct the prize value from the Customer's account.
 - 7.3 Transactions must be posted to the HSBC system from the 1st to the last day of the month to be counted towards Eligible Transactions of that month.
 - 7.4 Eligible transactions do not include the transactions relating to alcohol, cigarette and other promotion restricted products. Eligible transactions do not include the transactions relating to beer for customers under 18 years old.
 8. All e-code(s) will be sent to the registered email address of the Customers with the Bank in the following month of the transactions'. Only if Customers do not have an email address registered with the Bank, the Bank will send e-code(s) to Customers' registered phone number. For debit card which is opened under joint account, the e-code(s) will be sent to the email address/phone number of the cardholders. HSBC shall not be responsible if Customers registered wrong email address or phone number with the Bank.
 9. The Grab e-code(s) cannot be replaced with any other products or exchanged for cash.

Issued by HSBC Bank Ltd.

Floor 1,2,6 The Metropolitan, 235 Dong Khoi Street, District 1, HCM City

- 10.** Redemption of the e-code(s) that HSBC provide during the Campaign Period will be subject to terms and conditions of Grab. After collecting reward gift, Customers must directly contact Grab if they have any inquiries related to the services. In case of any dispute related to this Campaign, HSBC and the related partners (Grab) will handle the dispute in co-operation with the Customers.
- 11.** For other matters related to the Promotion, please contact HSBC for resolution by one of the ways below:
 - Branch/ Transaction Office at Ha Noi, Ho Chi Minh City and Da Nang City
 - Contact Center for Personal Banking customer (from 8AM to 10PM everyday):
 - (84 28) 37 247 247 (the South)
 - (84 24) 62 707 707 (the North)
- 12.** 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 agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- 13.** These Terms and Conditions are applied in conjunction with the General Terms and Conditions, and HSBC Debit Card Terms and Conditions.
- 14.** 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 HSBC's website prior to application.
- 15.** These Terms and Conditions have been written in both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.

Issued by HSBC Bank Ltd.

Floor 1,2,6 The Metropolitan, 235 Dong Khoi Street, District 1, HCM City