

TERMS AND CONDITIONS OF THE PROMOTION
“CAMPAIGN ON HSBC PAYROLL ACCOUNT”
(These Terms and Conditions take effect from 12/11/2021 to end of 12/12/2021)

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 for all customers who successfully open a Payroll Account or upgrade existing current/ saving account to Payroll account with HSBC Bank (Vietnam) Ltd. (“HSBC”).
2. The campaign period (“**Campaign Period**”) is given as below:
 - 2.1 Successful Payroll Account opened between 12/11/2021 and 12/12/2021 (both days inclusive)
 - 2.2 The time period for customers to receive salary to their HSBC Current Account and use their HSBC Debit Card - from 12/11/2021 till end of day 12/02/2022 (both days inclusive)
3. Details of the Promotion
 - 3.1 This Promotion is applicable for first 999 (nine hundred ninety nine) customers who satisfy all the following conditions: (“Eligible Customer” “Eligible Cardholder” or “Cardholder”).
 - a. New customers who successfully open a HSBC Current Account; and transfer a minimum monthly salary of VND 6 million in to their HSBC Current Account;
 - b. Register and activate HSBC Online Banking and
 - c. Complete at least two transactions using debit card with a minimum total monthly spend of two hundred thousand VND (200,000 VND) at point-of-sale (POS) or e-commerce websites (i.e. top up e-wallet from debit card). The transactions should be posted in HSBC system during the Campaign Period.
 - 3.2 Customer will receive a cashback of 01 (one) hundred thousand VND (100,000 VND) when they meet each of the above conditions during the Campaign Period no later than 31/03/2022
 - 3.3 In this Campaign, Eligible Transactions means
 - a. Transactions permissible under Vietnamese law and are successfully processed at POS or online merchants which are registered with VISA during the Promotion Period. Bill payment are processed using Current Account/ Savings Account or HSBC Credit Card via Online Banking or through HSBC Mobile Banking application. 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.

- b. The SMS notification about the transaction completion does not mean that the transaction is posted in HSBC system. The date and time of Eligible Transaction is based on HSBC's systems.
 - c. 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 are defined as Eligible Transaction, then the Bank shall not count these transactions in the total transactions to be considered for the offers.
 - d. 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.
 - e. Eligible transactions do not include the transactions relating to alcohol, cigarette, lottery, medicine, milk, health check service at public hospital, public school and other promotion restricted products. Eligible transactions do not include the transactions relating to beer for customers under 18 years old.
4. Congratulation SMS for successful cashback will be notified to the registered phone number of the Customers with the Bank. HSBC shall not be responsible if Customers registered a wrong phone number with the Bank.
5. 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, Da Nang and Binh Duong 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)
6. 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.

Issued by HSBC Bank Ltd.

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

7. Full details of this Promotion will be announced on HSBC's website (www.hsbc.com.vn). These Terms and Conditions are applied in conjunction with the General Terms and Conditions, and HSBC Debit Card Terms and Conditions.
8. 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.
9. These Terms and Conditions have been written in both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.

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