

## TERMS AND CONDITIONS

### **“SHAKE THE LUCKY TREE”**

*(This Terms and Conditions takes effect from 21 December 2020)*

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

1. The **“Shake the Lucky Tree”** Promotion (the **“Promotion”**) takes effect from **21 December 2020 to 31 March 2021** (the **“Promotion Period”**)

2. This Promotion is applicable for customers who satisfy all the following conditions: (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**)

**2.1** Promotion is applicable for Primary cardholders who are holding any of the following credit cards issued by HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam:

- HSBC Premier World Mastercard® Credit Card
- HSBC Visa Platinum Credit Card
- HSBC Visa Cash Back Credit Card
- HSBC Visa Classic Credit Card

(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)

**2.2** Cardholder spends during the Promotion period and satisfies all conditions stated under Clause 4, provided below.

**2.3** Cardholder received a SMS or an Email invitation to join the Promotion from HSBC and participates in the game as stated in the email / SMS.

3. This promotion is not applicable for:

- Cardholders will not be eligible for this Promotion if his/her Credit Card is delinquent, blocked.
- The Promotion is not applicable for HSBC Corporate Credit Card.

#### **4. Details of the Promotion:**

##### **4.1 Offer details:**

###### **a. Play turns:**

- The eligible customers will receive 01 turn to play when they spend VND 500,000 or above in a single transaction, during the Promotion Period.
- Every spend of VND 500,000 = 01 play turn and multiples of VND 500,000
- Spend amount is not accumulated over multiple transactions.
- Maximum Cap of 100 turns per cardholder per day
- Any unused turns from previous day will carry forward to the next day and will be valid till the end of promotion (period mentioned in Article 1)

For example 01: The eligible cardholder have 02 transactions on day one:

- Eligible transaction 01: spends VND 1,200,000 and receive 02 play turns
- Eligible transaction 02: spends VND 800,000 VND and receive 01 play turn

Total play turns in day one is 03

For example 02: The eligible cardholder have 02 transactions on day one:

- Eligible transaction 01: spends VND 200,000
- Eligible transaction 02: VND 300,000

Total play turn in day one is 00

**b. Eligible transactions (the “Eligible transaction”):**

- Are transactions made by HSBC credit card (main card and supplementary card) during the promotion period and recorded on HSBC system from 21 Dec 2020 to 31 March 2021. However, the play turns only apply for main cardholders.
- Eligible Spends is from VND 500,000 and above
- Eligible Spends do not include credit card activation, cash advances, transactions including but not limited to gambling, cash withdrawal at a branch counter, Automatic Teller Machine (ATM) or at POS or other withdrawals in any other forms, fee payment transaction for HSBC or monthly installment payments, online bill payment via HSBC Online Banking/Mobile Banking Apps.
- Eligible Spends do not include the transactions relating to alcohol, cigarette and other promotion-restricted products. Eligible purchase transactions do not include the transactions relating to alcohol for customers under 18 years old.
- All Transactions made in the other currencies, not in VND, will be debited to the Card Account and applied the exchange rate of Visa/ MasterCard on the transaction date

**c. How to join the promotion: every Eligible Cardholder will receive an unique account to log in the game website during the campaign period (called “Rung Cây Hái Lộc Account”)**

- ❖ **Step 1:** HSBC will send SMS to Eligible Cardholder about “Rung Cây Hái Lộc Account” login credentials within 03 working days. This message will be sent once during the Promotion Period to the cardholders registered Mobile Number. The content will include:
  - (1) Player ID;
  - (2) Password;
  - (3) Link to website of the promotion; and
  - (4) Total play turns.

**Note:**

- *For Eligible Transactions made from 10 February 2021 to 17 February 2021, SMS will be sent on 23 February 2021*
- *The message will be sent to their registered mobile number with the Bank.*
- *Player ID is unique code randomly generated code by HSBC*
- *Cardholder takes responsibility of keeping Player ID and Password confidential during Promotion Period*

- Password is given one time only and cannot be changed during the Promotion Period
- ❖ Step 2: Cardholder click on the provided link, input the Player ID and Password to log in.
- ❖ Step 3: Cardholder can now access and play the game
- ❖ Step 4: Click on “Start Playing” button and shake your phone or touch on Lucky Tree. For every play turn, customer can randomly win various gifts.
- ❖ Step 5: Cardholder can check the list of reward in “Wallet” on the game website
- ❖ Step 6: HSBC will send notification to Eligible Cardholder on their registered email to notify the rewards won and timeline to receive them.

Note:

- ✓ New Play Turn (if any) will be added to Rung Cây Hái Lộc Account follows by timeline as below:
  - *The New Play Turn of eligible transaction will be added by HSBC within 3 working days after transaction date.*
  - *For Eligible Transactions made from 10 February 2021 to 17 February 2021, SMS will be sent on 23 February 2021*
- ✓ HSBC will notify un-used play turns (if any) to Eligible Cardholder weekly via Email or SMS.

d. Detail of reward:

Eligible Cardholder will play and have a chance to win the following rewards. Detail of Rewards are given below

Reward type	Value	Total rewards available
Cash Back	VND 200,000	660
	VND 100,000	1,140
	VND 50,000	480
	VND 30,000	9,000
	VND 20,000	16,320
Lucky Money	VND 88	794,100
HSBC Reward Points	1,000 points	96,312
	100 points	197,688
One more turns or Good luck		Unlimited

## 4.2 Timeline of reward notification

Timeline of win	Timeline of notification
From 24/12/2020 to 30/12/2020	04/01/2021
From 31/12/2020 to 06/01/2021	08/01/2021
From 07/01/2021 to 13/01/2021	15/01/2021
From 14/01/2021 to 20/01/2021	22/01/2021
From 21/01/2021 to 27/01/2021	29/01/2021
From 28/01/2021 to 03/02/2021	05/02/2021
From 04/02/2021 to 17/02/2021	19/02/2021
From 18/02/2021 to 24/02/2021	26/02/2021
From 25/02/2021 to 03/03/2021	05/03/2021
From 04/03/2021 to 10/03/2021	12/03/2021
From 11/03/2021 to 17/03/2021	19/03/2021
From 18/03/2021 to 24/03/2021	26/03/2021
From 25/03/2021 to 05/04/2021	09/04/2021

- Reward timeline: the details of reward timeline will be instructed in reward notification.
- The reward will be debited no later than 07 working days after HSBC sent notification to Eligible Cardholders.

## 4.3 Reward Terms and Conditions:

### a. Rewards and how to credit to Eligible Cardholders

- ❖ Cash Back: total cash back will be accumulated and credited to Main Cardholder's Account, and mentioned in your next Credit Card Statement after the date of cash back.
- ❖ Reward Point: The Reward Points will be accumulated and credited to Cardholder's Account, and mentioned in your next Credit Card Statement after the date of cash back.
  - Reward points can be redeemed against rewards given in the rewards Catalogue updated on the Bank's website. Reward Catalogue and redemption process follow instructions are given in Terms and Conditions of Rewards Programme, updated on the Bank's website.
  - Cardholders can participate in HSBC rewards's offer or promotion following the Terms and Conditions updated on the Bank's website
- ❖ "One more turn" reward: the turn will be added to your Rung Cây Hái Lộc account and will expire after 24 hours of winning
- ❖ HSBC will not be responsible to send notification to customers via email or sms which is not registered with the Bank, or Mobile Supplier prevent it from HSBC

### b. Proof of winings

- ❖ The proof of all winings is sent in the form of a notification email or sms from HSBC to Eligible Cardholders;
- ❖ After promotion ends, HSBC will close the game website. Any unused play turns will expire after **05/04/2021**
- c. Time, location and how to know wining
  - ❖ Time of wining: after HSBC send notification to Eligible Cardholder according to Article 4.1
  - ❖ Eligible Cardholder will receive the reward after following all steps in section C under Article 4.1
  - ❖ How to win a reward: Reward type and number of rewards will be set random daily during Promotion Period. Eligible Cardholder will use their turns for a chance to win the prize, which are rewarded randomly.
  - ❖ Location: Eligible Cardholder log in to RUNG CAY HAI LOC website and use available turns to play. After playing, a pop up message will notify customers if they won or not.
  - ❖ The promotion may end sooner than the promotion period if all the rewards allocated for the promotion runout .

## 5. General terms:

**5.1** SMS/ Email registration must be sent from customer's registered mobile phone number or email address which is recorded on HSBC system. If customer changed/updated mobile phone number or email address during the Promotion Period, customer have to update mobile phone number or email address with the Bank by (01) in (02) ways below:

### 1. Call to Contact Center

- Peronal Banking (from 8am to 10pm everyday)
  - (84 28) 37 247 247 (Sounth)
  - (84 24) 62 707 707 (North)
- Platinum (24/7): (84 28) 37 247 248
- Premier (24/7): (84 28) 37 247 666

### 2. Sending request to Internet Banking

**5.2** HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on credit card statements of cardholders to define the Eligible transactions.

**Notice:** The SMS notification about the transaction completion does not mean that the transactions is posted in HSBC system.

**5.3** Cancelled/ reversed transactions within or before the nofitation timeline will be excluded from the Eligible Transactions.

**5.4** Eligible Cardholders are excluded from receiving the reward if the Eligible Cardholder is in the process of closing his/her HSBC Credit Card before/on the date the reward is sent to the Eligible Cardholders or if his/her HSBC Credit Card is in delinquent status.

- 5.5** If the Cardholder upgrades or downgrades the Card during the Promotion Period, any rewards or bonus points will be credited to the Main Card account which is active at the time of awarding.
- 5.6** Please contact HSBC in case you have eligible transactions but have not received the promotional offer.
- 5.7** Full details of this Promotion shall be announced on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)) from 21/12/2020 onwards.
- 5.8** Other matters relate to Promotion, please contact HSBC for resolution.
- Premier Customers (operating 24/7): (84 28) 37 247 666
  - Visa Platinum Credit Cardholders (operating 24/7): (84 28) 37 247 248
  - Personal Banking Customers (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)
- 5.9** 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.
- 5.10** These Terms and Conditions shall be applied simultaneously with terms and conditions of HSBC Credit Cardholder Agreement and HSBC Reward Programme terms and conditions.
- 5.11** These Terms and Conditions are subject to changes at any time as HSBC and supplier 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.
- 5.12** At the end of the promotion HSBC is responsible for reporting the results of the promotion to the authorities in accordance with the local laws.
- 5.13** For prizes without winners, HSBC is responsible for paying 50% of the declared value of such prizes to the State budget according to the provisions of Clause 4, Article 96 of the Commercial Law.
- 5.14** These 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.