

TERMS AND CONDITIONS
“PROSPEROUS NEW YEAR WITH HSBC CREDIT CARDS”

(These Terms and Conditions take effect from 07/02/2023)

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

- 1. Promotion campaign name:** PROSPEROUS NEW YEAR WITH HSBC CREDIT CARDS (the “Promotion”)
- 2. Promotional products & services:** Including cards issued by HSBC Bank Limited (Vietnam) (“HSBC” or “The Bank”) in Vietnam and HSBC services, including:
 - i. HSBC Visa Platinum Cashback Credit Card
 - ii. HSBC Visa Platinum Online Credit Card
 - iii. HSBC Visa Classic LiveFree Credit Card
 - iv. HSBC Debit Card
 - v. HSBC Visa Platinum Debit Card
- 3. Promotion Period:** From 07/02/2023 to 31/01/2023 (two dates inclusive) (“Promotion Period”).
- 4. Location (area) of promotion:** Hanoi, Hochiminh, Binh Duong, Da Nang.
- 5. Promotion Scheme:** Scheme of chance
- 6. Customers of the Promotion (promotion beneficiaries):**
 - 6.1 The Customer uses products/services provided by HSBC in Vietnam, including:

The Customer is the primary cardholder of the following cards:

 - a. HSBC Visa Platinum Cashback Credit Card
 - b. HSBC Visa Platinum Online Credit Card
 - c. HSBC Visa Classic LiveFree Credit Card
 - d. HSBC Debit Card
 - e. HSBC Visa Platinum Debit Card

These credit cards shall be referred to as “**HSBC Credit Cards**” or “**Cards**”), Customers who own the card shall be referred to as “**Cardholder**”):
 - 6.2 Customer has Eligible Transactions that successfully executed from 07/02/2023 to 31/03/2023 (two dates inclusive).
 - 6.3 Customer fully meets the conditions of this T&C and who have qualified in clause 6.1 and 6.2.
 - 6.4 This Promotion shall not apply for:
 - a. HSBC Corporate Credit Card.

- b. By & within the Promotion Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.

Customers who satisfy the conditions in this Article 6 are called "**Eligible Customers**".

7. Prizes:

7.1 Prizes Details

Prize	Award (Details and reward code for each prize)	Value (VND) (*)	Quantity	Total (VND)
Prize	Cashback 200,000 VND	200,000 VND	600	120,000,000
Grand Total			600	120,000,000

8 Details of the Promotion rules

8.1 Specific conditions, rules and procedures Customer must perform to participate in the Promotion:

- On 07/02/2023, The Bank will send the Invitation Letter to the promotion beneficiaries mentioned in clause 6.1 and 6.2 to join the Promotion.
- Invitation Letter will be sent from mail box hsbc@informationservices.hsbc.com.vn.
- All Eligible Cardholders with Eligible Transactions made from the Promotion start date to 31/03/2023 and with a bill authorization code (randomly issued) ending with 6868 will receive award. In case there are more than 600 winners, the Bank will register to amend and supplement the Promotion to add more prizes.

Eligible Cardholders who have Eligible Transaction on their HSBC Card by swiping the card at card-accepting points of sales, that will receive a cashback of VND 200,000 to their HSBC Card/ HSBC Account. **8.2 Time and manner of issuing proof of winner determination:**

- Regulations on proof of winner determination: For each successful transaction of Eligible Spending by swiping card at card-accepting points of sales, excluding online spending, Customer will receive one (01) authorization code. The authorization code is a sequence of 6 numbers that appears immediately after the characters "Approval Code" or "App. Code" or "Authorization Code" or "Auth. Code" or "So chuan chi" on the invoice of transactions made with HSBC Card, printed immediately after the Customer makes a successful transaction at card-accepting points of sales (POS machine). If this authorization code ends with 6868, the Customer will receive a refund of VND 200,000 to their HSBC Card/ HSBC Account. The validation code is randomly generated.
- Regulation of proof of winner determination: The Bank will check on HSBC's system all payment transactions by swiping card from 07/02/2023 to 31/03/2023 and select Eligible Transactions.

- c. Time, location and manner to define winners:
 - i. Time to define winners: 25/04/2023
 - ii. Location to define winners: at HSBC head quarter, 235 Dong Khoi, Ben Nghe Ward, District 1, HCMC

8.3 Winner announcement:

HSBC will send the email from email address hsbc@informationservices.hsbc.com.vn to the winners on 28/04/2023 the latest with below content:

“Dear <Customer’s name >! Thanks for joining the Promotion “PROSPEROUS NEW YEAR WITH HSBC CREDIT CARDS”

HSBC would like to inform that you are luckily win the prize and eligible for <Reward>.

HSBC will contact and reward the prize no later than 15/05/2023.”

8.4 Time, place, manner and procedure for awarding:

- a. Reward time: The Bank will award to Winners on the expected date of 15/05/2023.
- b. Reward method:

The refund will be credited to the Winner’s HSBC Card/HSBC Account on the expected date of 15/05/2023 and shown on the latest statement after the successful refund date.
- c. Closing date for awarding: 15/05/2023.

8.5 Eligible Transactions include:

- a. Regulations on Eligible Spending Transactions:
 - i. Transactions with authorization code ending with 6868 are paid with the primary HSBC Cardholder of HSBC from the start date of the Program to 31/03/2023.
 - ii. Payment transactions for buying and selling legal goods and services in accordance with Vietnamese law by Card, shall be made at card payment acceptance merchants (POS), not including Online transaction.
 - iii. The transaction SMS notification is not valid to confirm a Card transaction has been successfully recorded into HSBC's system;
 - iv. Each Eligible Transaction will be accumulated to calculate the total number of transactions and the transaction value to be considered for benefits from the Promotion. In case HSBC verify that the transaction made with the Card is not an Eligible Transaction or is cheating or fraudulent, the Customer will not receive the prize of the program;
 - v. Canceled, disputed, counterfeit and/or refunded transactions during the Promotion Period will be deducted from the total amount and value of the eligible payment transaction.
 - vi. Eligible Spend Transactions do not include:
 - Card activation transactions, transfers, cash withdrawals in any form (at the counter, at ATMs or at POS machines...).
 - Transactions to top up e-wallets.

- Transactions related to the payment of fees by HSBC.
- Payments/transactions related to alcohol, tobacco, lotteries, medicines for people including those allowed to be circulated, breast milk substitutes, medical examination and treatment services of medical facilities state-owned institutions, educational services of state-owned institutions, state-owned vocational education institutions.
- Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services banned from promotion or restricted in accordance with current laws; and
- Transactions involving gambling, betting and other prohibited or illegal activities.

vii. All transactions made in currencies other than Vietnam Dong will be debited to the Card upon conversion to Vietnam Dong at the exchange rate determined by reference to the exchange rate issued by Mastercard or Visa applies on the date the transaction is made.

9 Any query related to the Promotion: Cardholders contact HSBC Customer Service Center with (84 28) 37 247 247 (South) or (84 24) 62 707 707 (North) for support.

10 Disclosure responsibility: Information about the Promotion & winner results is fully disclosed on HSBC's website at www.hsbc.com.vn

11 Other Terms and Conditions:

11.1 Promotion budget: 120,000,000 VND (one hundred and twenty million Vietnamese Dong). In case of force majeure, the early termination of the Promotion will be publicly notified by HSBC to the customer and the State Management Organization of Commercial. A force majeure event is an event that occurs objectively, which cannot be foreseen and cannot be remedied even though all necessary and permissible measures have been applied in accordance with the provisions of Vietnamese law.

11.2 The Eligible Customer will lose the Promotion's right to receive the prize if the Card is being requested to be closed or closed for any reason prior to the awarding date by HSBC; or Cardholder is in a state of late payment of fees and outstanding Card balances at HSBC.

11.3 Information about the Promotion is fully published on HSBC's website at www.hsbc.com.vn.

11.4 For the Prize(s) with no winner, HSBC will deduct 50% value of announced reward value and transfer to the State Treasury following the Clause 4 Article 96 of the Commercial Law.

11.5 After the end of the Promotion, HSBC is responsible for reporting to the State Management Organization on the results of the above Promotion implementation in accordance with the law, taking responsibility and storing relevant documents in order to purpose of inspection and examination according to regulations.

11.6 Phone number/Email address to participate in the Promotion must be the phone number/email address that the Eligible Customer has registered with HSBC when opening a credit card/account at HSBC. In case the Eligible Customer changes their phone number or email address during the Promotion period, the Eligible Customer must actively update the phone number or email address with the Bank by (01) either (02) the following way:

- Issued by HSBC Bank (Vietnam) Ltd.

a. Option 1: Call the Customer Service Center at:

- Individual Customers (from 8am to 10pm daily)
 - o (84 28) 37 247 247 (Southern)
 - o (84 24) 62 707 707 (Northern)
- Platinum Cardholders (24/7): (84 28) 37 247 248
- Premier Cardholders (24/7): (84 28) 37 247 666

b. Option 2: Submit request as instructed via SecureMessage on HSBC Online Banking

- 11.7** The message or email sent by the Bank to the Customer to participate in the Promotion is the phone number and email address that the Customer has registered with the Bank. HSBC is not responsible for notification via phone number or email address Customer registered with HSBC is not sent successfully when Customer fails to provide and update correct information; or when Customer's carrier blocks notifications from HSBC at Customer's request.
- 11.8** If approved by the Eligible Customer, HSBC has the right to use the Eligible Customer's image and name for the purpose of advertising and public announcement without any cost.
- 11.9** The Promotion is applied in conjunction with the Terms and Conditions of the HSBC Credit Card Consent and the HSBC Credit Card Consent which are posted and updated regularly on the HSBC website www.hsbc.com.vn.
- 11.10** Customers can participate in other HSBC's ongoing promotions.
- 11.11** For complaints arising in connection with the Promotion, HSBC will resolve in the spirit of cooperation with the Customer. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- 11.12** This Promotion is subject to change from time to time at HSBC's discretion and has been confirmed by regulatory authorities in accordance with the law and will be updated on HSBC's website prior to the date of application.