

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

(These Terms and Conditions take effect from 03/02/2023)

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:** **NEW YEAR PROMOTION 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
 - vi. HSBC Payroll Account
 - vii. HSBC Mobile Application Vietnam
3. **Promotion Period:** From 03/02/2023 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 Customers using the following services:
 - a. HSBC Payroll Account (“**HSBC Account**” or “**Account**”); and
 - b. HSBC Vietnam application.

6.3 Customers who have qualified in clause 6.1 and 6.2, will receive an email invitation (**Invitation Letter**) to join the Promotion from HSBC and complete registration to join the Promotion by sending SMS with syntax: **HSBC_KM** to **6067**.

6.4 Customer has Eligible Transactions that successfully executed from 03/02/2023 to 31/03/2023 (two dates inclusive).

6.5 Customer fully meets the conditions of this T&C.

6.6 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)
Grand Prize	1 st Prize	<ul style="list-style-type: none">• 01 (one) iPhone 14 Pro Max 128GB;• 01 (one) Apple Macbook Pro 13 inches M2 2022, RAM 8 GB, SSD 256GB;• 01 (one) Apple Watch Series 8 41 mm GPS Sport;• 01 (one) Apple iPad Gen 10 Wi-fi 64GB;	95,460,000	1	95,460,000
	2 nd Prize	Apple Ipad Gen 10 Wi-Fi 64GB	12,990,000	3	38,970,000
	3 rd Prize	Apple AirPods Pro (2nd Gen)	6,990,000	5	34,950,000
Grand Total				9	169,380,000

*Retail prices of iPhone prizes at <https://www.topzone.vn/> on 26/12/2022.

7.2 Regulations on prizes for the Monthly Prize:

a. First Prize:

Eligible customers will receive an physical prize of

- i. 01 (one) iPhone 14 Pro Max 128GB.
- ii. 01 (one) Apple Macbook Pro 13 inches M2 2022, RAM 8 GB, SSD 256GB;
- iii. 01 (one) Apple Watch Series 8 41 mm GPS Sport;

iv. 01 (one) Apple iPad Gen 10 Wi-fi 64GB;

b. **Second Prize:** Eligible customers will receive an physical prize of Apple Ipad Gen 10 Wi-Fi 64GB

c. **Third Prize:** Eligible customers will receive an physical prize of Apple Airpods Pro (2nd Gen).

8 Details of the Promotion rules

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

a. On 03/02/2023, The Bank will send the Invitation Letter to the promotion beneficiaries mentioned in clause 6.1 and 6.2 to join the Promotion. After receiving the Invitation Letter to participate in the Promotion from HSBC, the Customer registers to participate in the Promotion by texting with the syntax HSBC_KM to 6067, the fee is 1,000 VND/message, sign up no later than 15/03/2023. Customers only need to text to register once during the Promotion Period. Customers register at any time from the Promotion period 03/02/2023 to 15/03/2023, will be eligible for points accumulation from the Promotion start date.

b. Invitation Letter will be sent from mail box hsbc@informationservices.hsbc.com.vn.

c. HSBC will confirm the successful registration of the Promotion by responding SMS from 6067. HSBC will send the responding SMS to confirm the successful registration no later than 01 (one) working day post the successful registration date with the following message content

“Thank you for signing up for New Year Promotion with HSBC Credit Cards”.

d. Regulations of Point Accumulation:

i. The total accumulated points of each Period is cumulative and determined from the first day to the last day of the Promotion (two days inclusive).

ii. The ways to accumulate points are specified as follows:

How to collect points	Accumulated point(s)
Each Eligible Domestic Transaction reaches from VND 1,000,000 via HSBC Card (for one payment)	1 point for each 1,000,000 VNĐ
Each Eligible Spending Transaction for international payment from VND 1,000,000 via HSBC Card (for one payment)	2 points for each 1,000,000 VNĐ
Average Balance per Period on HSBC Account from VND 5,000,000 or more	2 points for each 5,000,000 VNĐ
Make 01 (one) Bill Payment transaction on HSBC Vietnam App via HSBC card	2 points
Each registration with 0% interest installment payment via HSBC Vietnam App	2 points
For each Payroll Transaction to HSBC Account	5 points
<i>For HSBC Card with no transaction in 3 consecutive months before the Promotion starts:</i> for each Eligible Spending Transaction from VND 1,000,000.	5 points
Make 01 (one) attach of 01 (one) automatic bill payment provider on HSBC Vietnam App with HSBC Card	5 points

e. Regulations on Lucky Draw Code:

- i. During the Promotion Period, to be eligible for Lucky Draw, Customers need to collect the Lucky Draw code.
- ii. The Lucky Draw codes are defined as follow: Each 20 accumulated points, Customers will get a chance (code) to take part in Lucky Draw (“Lucky Draw Code”).
- iii. Each eligible customer may have more than one Lucky Draw Code.
- iv. Expected time for Lucky Draw event: 25/04/2023 (“**Lucky Draw Date**”).
- v. How to run the Lucky Draw: On the Lucky Draw Date, the Lucky Draw Code will be defined in HSBC head quarter via automatic Lucky Draw platform.
- vi. Examples on Lucky Draw Code:

Example 1: Customer A:

- Paying for domestic goods and services via HSBC Card worth VND 5,000,000 will earn 5 Points; and
- Paying for international goods and services via HSBC Card worth VND 1,200,000 will earn 2 Points.
- So Customer A's total point is 7 points during the Promotion Period and Customer A has no Lucky Draw Code.

Example 2: Customer B:

- Paying for domestic goods and services via HSBC Card worth 10,000,000 VND will earn 10 Points; and
- Paying for international goods and services via HSBC Card worth 10,500,000 VND will accumulate 20 Points.
- So Customer B's total point is 30 points during the Promotion Period and Customer B has one Lucky Draw Code.

Example 3: Customer C:

- Maintaining Average Balance in Feb in HSBC Account is 5,000,000 VND, which will earn 10 Points; and
- So Customer C's total point is 10 points during the Promotion Period and Customer C has no Lucky Draw Code.

Example 4: Customer D:

- Maintaining Average Balance in Feb in HSBC Account is 100,000,000 VND, which will earn 20 Points; and
- So Customer D's total point is 20 points during the Promotion Period and Customer D has one Lucky Draw Code.

8.2 Time and manner of issuing proof of winner determination:

- a. HSBC will send an email from hsbc@informationservices.hsbc.com.vn to the Eligible Customers on 21/04/2023 to inform to each Eligible Customers related to:
 - i. Total number of Lucky Draw codes; and
 - Issued by HSBC Bank (Vietnam) Ltd.

- ii. List of Lucky Draw codes.
- b. Regulation of proof of winner determination: Each Lucky Draw code from Eligible Customers will be equivalent to one (01) random serial code, including one (01) to six (06) digits, starting from 1 to 999999.
- 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
 - iii. Manner to define winners:
 - Perform the Lucky Draw by automatic platform with the witness from the Bank and Customer representative, who joined the Promotion. The final result of winners will be recorded via Document with the signature from the representatives.
 - Lucky Draw order: the Third Prize, 2nd Prize and 1st prize will be selected accordingly to select the Eligible Customers to win the Prizes.

8.3 Winner announcement:

Within 5 working days following the Lucky Draw Date, HSBC will send announcement email to Winners via (+84 28) 37 247 247 or email from direct@hsbc.com.vn with the content:

“Dear <Customer’s name >! Thanks for joining the Promotion “NEW YEAR PROMOTION 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. Place: The Bank will conduct the award ceremony on the expected date of 15/05/2023 at:
 - i. HSBC Headquarters: 235 Dong Khoi, Ben Nghe Ward, District 1, City. Ho Chi Minh, Vietnam;
 - ii. Hanoi: Tower 1, Capital Place Building, No. 29 Lieu Giai, Ngoc Khanh Ward, Ba Dinh District, Hanoi City;
 - iii. Da Nang: Room 2, 1st floor, Office Building No. 01 Nguyen Van Linh, Binh Hien Ward, Hai Chau District, Da Nang;
 - iv. Binh Duong: 35 Phu Loi, Phu Loi Ward, Thu Dau Mot City, Binh Duong.
- b. Reward method:

HSBC will directly award physical prizes to Eligible Customers to win prizes;
- c. Procedures for awarding physical prizes: Eligible customers who come to receive prizes must present the following documents:
 - i. Email notification of winning;

- ii. The original of the identity card/citizen identification/passport in accordance with the information registered at the Bank;
- iii. Eligible Customers may not authorize others to receive prizes.
- iv. Prizes may not be given to or transferred to any other third part.
- v. Closing date for awarding: 15/05/2023.
- d. Prizes may not be given to or transferred to any other third party.
- e. Closing date for awarding: 15/05/2023. After this milestone, if there is no Customer to claim the prize, the prize will be treated as if there was no winner.
- f. For physical prizes, winner wishing to receive them by post must send certified copies of their identification documents, a copy of the winning notice, and customer's address and send all these documents by post to HSBC head office address: 235 Dong Khoi, Ben Nghe Ward, District 1, City. Ho Chi Minh City, Vietnam no later than 05/05/2023 (according to the postmark of the sender) or by email to direct@hsbc.com.vn of HSBC by 05/05/2023. For Eligible Customers to receive prizes by post, the ID card number/Passport/Citizen ID card number must match the ID card number/Passport/Citizen ID number registered with the Bank.
- g. HSBC will mail the prize to the address requested by the Customer at the Bank's expense. When receiving the prize, the Eligible Customer who wins the prize must sign the hard copy of award minutes and send it back to HSBC at 235 Dong Khoi, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam.

8.5 Eligible Transactions include:

- a. Regulations on Eligible Spending Transactions:
 - i. Transactions that are paid with the primary HSBC Card made by the from 03/02/2023 to 31/03/2023 (two days inclusive).
 - 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) or online payment gateways that have registered with Visa card organization;
 - 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. HSBC reserves the right to contact Card acceptance merchants to verify Eligible Spending Transactions;
 - 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.
- Issued by HSBC Bank (Vietnam) Ltd.

- 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.
- b. Eligible Salary Transaction Regulations: The salary amount transferred to HSBC Account during the Promotion Period and satisfying the following conditions:
- i. The content of the money transfer contains the description related to “salary”;
 - ii. The payer's salary transfer account is the company account;
 - iii. The minimum amount of salary received into HSBC Account is VND 6,000,000 (six million VND)/ calendar month and recorded no later than the last day (31/03/2023) of the Promotion;
- c. Regulations on Average Balance per calendar month on HSBC Account:

Average Balance for each calendar month in HSBC Account

$$= \frac{\text{Total daily ending balance for each calendar month}}{\text{Number of days for each calendar month}}$$

In which: Closing balance is the balance of HSBC Account at 17 o'clock every day. Accumulative Point based on monthly average balance to calculate the final Accumulative Point and the final Accumulative Point will be the total of monthly Accumulative Points. The first month will be from 03/02/2023 to 28/02/2023 and the second month will be from 01/03/2023 to 31/03/2023.

- 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 Eligible Customers who win prizes will be responsible for fees and personal income tax (if any) on the total prize value received by Eligible Customers from the Promotion in accordance with applicable laws. Eligible Customers will pay for the taxes and expenses related to receiving the prize, including but not limited to: abnormal income tax, Other taxes/fees (if any) as required by law applicable law prior to awarding, expenses to get the reward (if any) such as personal living, travel.

- 11.2** HSBC will collect/withhold personal income tax (if any) of Eligible Customers before awarding prizes. The provisional personal income tax amount HSBC will declare and pay on behalf of the Winners to the Tax Authority in accordance with regulations. This tax is calculated on the prize value based on the VAT invoice paid by HSBC.
- 11.3** 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.
- 11.4** HSBC will collect/deduct personal income tax (if any) of the Eligible Customer to one (01) of the Eligible Customer's HSBC accounts before awarding the prize. The provisional personal income tax amount HSBC will declare on behalf of the Winning Eligible Customer to declare and submit to the Tax Authority in accordance with regulations. This tax is calculated on the prize value based on the VAT invoice paid by HSBC.
- 11.5** Information about the Promotion is fully disclosed on HSBC's website at www.hsbc.com.vn.
- 11.6** HSBC will base on information of transaction date, transaction record date (system date) stored on HSBC's system and Card statement of Eligible Customer to determine Eligible Spending Transaction. A successful transaction confirmation message is not valid to confirm a card transaction has been recorded into HSBC's system.
- 11.7** 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.
- 11.8** 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.
- 11.9** 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:
- 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

- 11.10** 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.
- 11.11** HSBC will make every effort with service provider to resolve all inquiries and complaints related to service and product quality, Eligible customers need to coordinate and Contact the Bank directly for settlement.
- 11.12** 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.
- 11.13** 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.
- 11.14** 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.
- 11.15** 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.