

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

(These Terms and Conditions take effect from 19/01/2023)

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:

- 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
- f. HSBC Payroll Account
- g. HSBC Mobile Application Vietnam

Quantity of goods and services (if any):

3. Promotion Period: From 19/01/2023 to 18/04/2023 (two dates inclusive) (“Promotion Period”). The Promotion is divided into three periods as follows:

- Period 1: From 19/01/2023 to 18/02/2023
- Period 2: From 19/02/2023 to 18/03/2023
- Period 3: From 19/03/2023 to 18/04/2023

4. Location (area) of promotion: Hanoi, Hochiminh, Binh Duong, Da Nang.

5. Customers of the Promotion (promotion beneficiaries):

5.1 The Customer uses products/services provided by HSBC in Vietnam, including:

- a. The Customer is the primary cardholder of the following cards:
- b. HSBC Visa Platinum Cashback Credit Card
- c. HSBC Visa Platinum Online Credit Card
- d. HSBC Visa Classic LiveFree Credit Card
- e. HSBC Debit Card
- f. 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**”):

5.2 Customers using the following services:

- a. HSBC Payroll Account (“**HSBC Account**” or “**Account**”); and
- b. HSBC Vietnam application.

5.3 Customers who have received an email invitation (**Invitation Letter**) to join the Promotion from HSBC and completed registration to join the Promotion by sending SMS with syntax: **HSBC_KM** to **6067**.

5.4 Customer has Eligible Transactions that successfully executed and recorded on HSBC's system from 19/01/2023 to 18/04/2023 (two dates inclusive).

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

5.6 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 5 are called "**Eligible Customers**".

6. Prizes Details:

Prize		Award (Details and reward code for each prize)	Value (VND) (*)	Quant ity	Quant ity/ Period	Total (VND)
Monthly Prize	1 st Prize	01 (one) iPhone 14 Pro Max 128GB	34.490.000	3	1	103.470.000
	2 nd Prize of Period 1	05 (five) free golf entries	23.885.400	48	48	1.146.499.200
	2 nd Prize of Period 2 & Period 3	01 (one) iPhone 14 128GB	24.990.000	48	24	1.199.520.000
	3 rd Prize	01 (one) Voucher Urbox	500.000	300	100	150.000.000
	4 th Prize	01 (one) pair of CGV movie ticket	160.000	1.500	500	240.000.000
Grand Total				1.875	649	2.839.489.200

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

7. Regulations on prizes for the Monthly Prize:

a. First Prize:

- Issued by HSBC Bank (Vietnam) Ltd.

- Eligible customers will receive an physical prize of 01 (one) iPhone 14 Pro Max 128GB.
- For each Period 1 or Period 2 or Period 3, the Eligible Customer needs to have a minimum total Eligible Spending Transaction value of VND 68,980,000.

b. Second Prize:

i. Second Prize of Preriod 1:

- Eligible customers will receive a prize of five (05) free golf entries at participating Golf Courses (“**Golf Offer**”), worth VND 4,777,080/play/guest .
- Eligible Customers need to have a minimum total Eligible Spending Transaction value in Period 1 of VND 47,770,800.
- Golf Offer is valid before 31/05/2023 and cannot be exchanged for cash or refunded change (if any).
- Golf Offer will be discounted 100% of the announced Golf fee (including entrance fee, Golf service fee and tram fee) with a maximum fee of 4,777,080 VND/entry on weekdays and the end of the week.
- Eligible customers who receive Golf Offers will not receive a refund if 100% of the golf fee per entry is less than VND 4,777,080/entry.
- Eligible Customers who receive Golf Offer will pay extra if 100% of golf fee for each round is more than 4,777,080 VND/entry.
- Eligible customers who win the prize, must make payment for golf with HSBC Card.
- To play golf, Eligible Customers need to call to make a reservation in advance, via Hotline (+8428) 3 824 0503 (special number for HSBC customers). Booking confirmation will be subject to availability and priority given to customers who make reservations at each golf course. HSBC is not a golf service provider, the Customer must abide by the Terms and Conditions of using each golf course.
- The list of golf courses participating in the Promotion includes:

South	Central	North
Vietnam Golf and Country Club Long Thanh Golf Club Bo Chang Dong Nai Golf Taekwang Jeongsan Golf Sea Links Golf Phan Thiet Sacom Tuyen Lam Golf Vinpearl Golf Phu Quoc	FLC Quy Nhon Golf Links KN Golf Links Cam Ranh Vinpearl Golf Nam Hoi An FLC Quang Binh Golf Links Vinpearl Golf Nha Trang	BRG Kings Island Golf Club Chi Linh Star Golf Club Dai Lai Golf Club FLC Sam Son Golf Links Vinpearl Golf Hai Phong FLC Ha Long Golf Club Stone Valley Golf Club BRG Ruby Tree Golf Sky Lake Golf Trang An Golf Club

ii. Second Prize of Preriod 2 & Period 3:

- Eligible customers will receive prizes including 01 (one) iPhone 14 128GB.

- For each Period 2 or Period 3, the Eligible Customer needs to have a minimum total Eligible Spending Transaction value of each Period of VND 49,980,000;

c. Third Prize:

- Eligible Customers who win the prize will receive a prize of Urbox Gift Code issued by So To Qua Company worth VND 500,000;
- For each Period 1 or Period 2 or Period 3, the Eligible Customer needs to have a minimum total Eligible Spending Transaction value of VND 1,000,000.
- Expiry date: 30/06/2023;
- Gift codes cannot be exchanged for cash or refunded change (if any);
- The gift code will no longer be valid after the expiration date and will not be renewed;
- HSBC is not a supplier of Urbox Gift Codes, the use of Urbox Gift Codes, Customers need to comply with Urbox terms and conditions (<https://urbox.vn/>).

d. Fourth Prize:

- Eligible customers who win the prize will receive a prize of 01 (one) pair of movie tickets across the nationwide CGV cinema, worth 160,000 VND;
- For each Period 1 or Period 2 or Period 3, the Eligible Customer needs to have a minimum total Eligible Spending Transaction value in a Period of VND 320,000.
- Expiry date: 30/06/2023;
- 01 (one) pair of CGV movie tickets will no longer be valid after the expiration date and will not be renewed;
- For the use of 01 (one) pair of CGV movie tickets, the Customer needs to abide by the terms and conditions of CGV;
- Eligible Customers who win movie tickets need to comply with CGV's terms and conditions.

8. Details of the Promotion rules

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

- The Bank will send the Invitation Letter to the Customer no later than the Promotion start date. 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 04/04/2023. Immediately after the Customer sends a message to register for the Promotion or at the latest after one working day, the 6067 switchboard will respond with a message informing that the Customer has successfully registered to participate in the Promotion.
- HSBC will confirm the successful registration of the Promotion and send a message to the Customer from 6067 with the following message content:

“Thank you for signing up for New Year Promotion with HSBC Credit Cards”.
- Customers only need to text to register once during the Promotion Period.

- Issued by HSBC Bank (Vietnam) Ltd.

d. Regulations for the Monthly Prize:

i. During each Period of the Promotion Period, in order to receive the respective prizes, Customer must have the total accumulated points of each Period in the order of highest from top to down and the earliest transactions as recorded on HSBC's system and meet the minimum Eligible Spending Transaction value of that Period as specified by the Promotion;

ii. The total accumulated points of each Period is cumulative and determined from the first day of the Promotion to the last day of that Period (including the first day of the Period and the end of the Period);

iii. The accumulated points of each Customer will start counting from the start date of the Promotion.

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
For HSBC Card with no transaction in 3 consecutive months before the Promotion starts: 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

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 in that Period.

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 in that Period.

e. Regulations for the First Prize:

In order to receive the First Prizes, the Customer must have the earliest cumulative total points of each Period from top to bottom as recorded on HSBC's system and reach the minimum Eligible Spending Transaction value according to regulations the Promotion.

8.2 Time and manner of issuing proof of winning determination:

- a. Awarding time: The Bank will award prizes to Eligible Cardholders on the expected date of 02/06/2023. Particularly, the Second Prize of Phase 1 will be awarded by the Bank, which is expected to be no later than 02/04/2023.
- b. Closing date for awarding: 02/06/2023.

8.3 Winner announcement:

For the Monthly Prize: HSBC will send an email from hsbc@informationservices.hsbc.com.vn to the Eligible Customer on 17/05/2023.

8.4 Time, place, manner and procedure for awarding:

- a. Place: The Bank will conduct the award ceremony on the expected date of 02/06/2023 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:
 - i. Physical Prizes: HSBC will directly award physical prizes to Eligible Customers to win prizes;
 - ii. For the prize of Urbox Voucher: gift code will be given to Eligible Customer via SMS/email no later than 02/06/2023;
 - iii. For the prize of 1 pair of CGV tickets: tickets will be given to Eligible Customers via SMS/email no later than 02/06/2023;
 - iv. For the prize of 05 free golf entries: gift code will be sent to Eligible Customer by email no later than 02/04/2023.
- 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 party.
- v. Closing date for awarding: 02/06/2023.
- d. Prizes may not be given to or transferred to any other third party.

- e. Closing date for awarding: 02/06/2023. 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 24/05/2023 (according to the postmark of the sender) or by email to direct@hsbc.com.vn of HSBC by 24/05/2023. 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 Cardholder and successfully recorded on HSBC's system from the start date of the Promotion to 18/04/2023.
- 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) or online payment gateways that have registered with Visa card organization;
- iii. The date and time of successful transactions will be based on the recording of information stored on HSBC's system;
- iv. The transaction SMS notification is not valid to confirm a Card transaction has been successfully recorded into HSBC's system;
- v. Each Eligible Spending 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;
- vi. HSBC will send an email from hsbc@informationservices.hsbc.com.vn to the Cardholder on 17/05/2023 to notify the Cardholder of the total Eligible Spending Transaction value.
- vii. 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.
- viii. 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.

ix. 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)/Period and recorded on the Bank's system no later than the last day of the Promotion;

iv. The date and time of salary transfers will be based on information stored on HSBC's system.

c. Regulations on Average Balance per Period on HSBC Account:

Average Balance for each Period in HSBC Account

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

In which: Closing balance is the balance of HSBC Account at 17 o'clock every day.

d. Any query related to the Promotion: Cardholders contact HSBC Customer Service Center for support.

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

9. Other Terms and Conditions:

9.1 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.

9.2 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 Winner to the Tax Authority in accordance with regulations. This tax is calculated on the prize value based on the VAT invoice paid by HSBC.

9.3 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.

9.4 Eligible customers who win the prize will bear all costs incurred to receive the prize (if any) such as accommodation, travel...

9.5 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.

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

9.7 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.

9.8 After the end of the Promotion, HSBC is responsible for reporting to the competent state management agency 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.

9.9 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

9.10 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.

9.11 HSBC will make every effort with golf service provider, Urbox gift code, CGV to resolve all inquiries and complaints related to service and product quality, Eligible customers need to coordinate and Contact the Bank directly for settlement.

9.12 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.

9.13 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.

9.14 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.

9.15 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.