



TERMS AND CONDITIONS OF THE PROMOTION

“ONLINE APPLICATION FOR HSBC CREDIT CARD”

Valid from 06 January 2021

Customer is advised to note that participating in the Promotion program/ accepting the promotional benefits offered by the program shall mean that Customer has read, understood and accepted this Terms and Conditions.

1. The Promotion of **“Online application for HSBC Credit Card”** (“**Promotion**”) is applicable for online application via <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> of **HSBC Bank (Vietnam) Ltd.** (“**HSBC**”).
2. Eligible products: **HSBC Primary Credit Card** (“**Card**” or “**HSBC Credit Card**”) is issued by HSBC in Vietnam
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
3. **The promotion is not applicable for:**
 - HSBC Premier Mastercard® Credit Card
 - HSBC Business Credit Card
 - HSBC Secured Credit Card
 - HSBC Staff Credit Card
 - Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
 - Customer who applied new Credit Card via traditional way (paper application process)
 - Customers who have applied for new HSBC Credit Card within twelve (12) months from the cancellation date of any HSBC Credit Card types listed in item 2 & 3 of this Terms (not including HSBC Supplementary Credit Card and HSBC Business Credit Card) and Condition as recorded by HSBC’s system.
4. **Promotion Period:** from **06 January 2021** to **31 March 2021**
 - Application date: till **31 March 2021** (31 March 2021 is inclusive)
 - Approval date: from **06 January 2021** – **12 April 2021** (both days inclusive)
5. **Promotion Details:**

Customers who submit new HSBC Credit Card applications online via link <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> (“**Eligible Cardholders**”) are eligible for **Offers** as defined below:

 - Issued by HSBC Bank (Vietnam) Ltd.

5.1 Offer details:

Visa Platinum	Visa Cash Back	Visa Classic	Spending Period
<ul style="list-style-type: none">- Instant reward of VND900,000 for first year Annual Fee; and- Cashback VND 2 million when having total eligible purchase transactions from VND 8 million.	<ul style="list-style-type: none">- Instant reward of VND400,000 for first year Annual Fee; and- Cashback VND 1 million when having total eligible purchase transactions from VND 5 million.	<ul style="list-style-type: none">- Instant reward of VND87,5000 for first year Annual Fee; and- Cashback VND 800,000 when having total eligible purchase transactions from VND 3 million.	Within 60 days from card issuance date

5.2 Reward Timeline:

	Promotion Period		
	Phase 1	Phase 2	Phase 3
Application date	Till 31/03/2021		
Approval date	06/01/2021 – 31/01/2021	01/02/2021 - 28/02/2021	01/03/2021 - 12/04/2021
Transaction posted date no later than	09/04/2021	07/05/2021	18/06/2021
HSBC will notify Eligible Cardholders, details of the reward no later than	04/05/2021	01/06/2021	13/07/2021

5.3 General terms for offers:

- For Cash back rewarding: Eligible Cardholders will receive cash back award in one (01) time. HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders.

This cash back amount is shown on Credit Card statement of customers on the following cycle after reward date.

- For 1st year Annual Fee instant reward: HSBC will directly deduct VND900,000 for Platinum Card, VND400,000 for Cash Back Card, VND87,500 for Classic Card.. Eligible Cardholder has to pay the remaining amount for first year annual fee on the cycle that 1st year annual fee incurs.

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Details of remaining amount of 1st year Annual Fee need to be paid:

- For VISA Platinum Credit Card: VND 300,000.
- For VISA Cash Back Credit Card: VND 400,000.
- For VISA Classic Credit Card: VND 262,500.

6. General terms

6.1 To identify eligible transactions, HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on Credit Card statements of cardholders. For further details, relating to eligible transactions of the Promotion, customers can contact HSBC's hotline:

- South Vietnam: (84) 28 37 247 247
- North Vietnam: (84) 24 62 707 707

6.2 Eligible transactions must be made by Primary Cardholder and Supplementary Cardholder (if any), and must be authentic for genuine personal purposes and allowed by Vietnamese Law. All eligible spending from Primary and Supplementary Cards opened in promotion period will be club to calculate for total minimum spending requirement.

6.3 Eligible purchase transactions do not include Card's annual fee transaction and cash advance transactions, including but not limited to, cash advance transactions at counters / ATMs / POS and other cash advance transactions, HSBC fee-related transactions and monthly instalment repayments, gambling-related transactions and e-wallets charging by credit.

Eligible purchase transactions do not include the transactions relating to alcohol, cigarette and other promotion restricted products.

Eligible purchase transactions do not include the transactions relating to beer for customers under 18 years old.

6.4 Cardholder will be disqualified if he/she performs or is subject to the following at the time of the promotion result announcement:

- Submits a card cancellation request or has cancelled his/her Credit Card; or
- Has his/her HSBC Credit Card cancelled by HSBC; or
- Is late paying any bank fees, or does not pay at least the minimum payment due as shown on their statements;
- Is delinquent on any of products with HSBC.

6.5 Any disputed, cancelled and/or reversed transaction amount which is recorded in the cardholder's Credit Card statement during the Promotion Period will be deducted from the total eligible spend.

- 6.6** Cardholder may check their transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline.
- 6.7** If after a winner receives his/her prize and his/her eligible purchase transactions are cancelled or reversed, HSBC reserves the right to deduct the prize value from the primary cardholder's Credit Card account. The transaction will be shown on the Credit Card bank statement of the primary cardholder.
- 6.8** If customer is holder of more than one (01) Credit Card, Credit Cardholder will only receive the highest prize of each Offer during this promotion
- 6.9** One Eligible Customers can receive only one (01) offers for the whole campaign.
- 6.10** If new Cardholder upgraded or downgraded current Credit Card during the promotion period or at the time of the promotion result announcement, Credit Cardholder will receive the prize of upgraded or downgraded card only.
- 6.11** If the Cardholders have questions relating to the process or results of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 5.
- 6.12** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.13** In case of any dispute related to this Promotion, HSBC shall resolve disputes in co-operation with the customer. If the parties fail to reach an agreement, disputes will be resolved in accordance with Vietnamese laws.
- 6.14** Standard Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy shall be applied in conjunction with the Terms and Conditions of this Promotion.
- 6.15** This Terms and Conditions is 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.
- 6.16** These Terms & Conditions are made in both English and Vietnamese. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.