

TERM AND CONDITION
“150 YEARS HSBC ANNIVERSARY”
PROMOTION

(This Term and Condition is effective from 04/08/2020)

1. The “15 years HSBC Anniversary” Promotion (“Promotion”) shall be effective from 04 August 2020 till 31 October 2020 (“Promotion Period”).

2. Applicable Customers:

2.1 HSBC Credit Card Cardholders (“Cardholders”) issued by HSBC Bank (Vietnam) Ltd. in Vietnam (“Bank” or “HSBC”):

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

(“HSBC Credit Card”)

2.2 Cardholders are not HSBC Business Credit Card Cardholders.

2.3 Cardholders will not be eligible for this Promotion if his/her HSBC Credit Card is delinquent, blocked with any reason.

2.4 Registering for the Promotion by sending SMS from their mobile number registered with HSBC during the Promotion Period with the following syntax: **HSBC 150 to 6067**. Cardholders only need to register for the campaign once during the Promotion Period.

3 Promotion Details:

3.1 Offers details:

- Reward Samsung Galaxy Fit smart watch for first 50 Cardholders from each phase of the Promotion, as shown in the table below, when they spend VND 15 million or above during the Spend Period.
- Reward Grab e-voucher valued at VND 150,000 for the next 500 Cardholders from each phase of the Promotion, as shown in the table below, when they spend VND 15 million of above during the Spend Period.

	Phase 1	Phase 2	Phase 3
SMS registration date	04/08/2020 – 31/10/2020		
Spend period	04/08/2020 – 31/08/2020	01/09/2020 – 30/09/2020	01/10/2020 – 31/10/2020

Latest transaction post date on HSBC system	07/09/2020	07/10/2020	07/11/2020
Reward date	15/10/2020	15/11/2020	15/12/2020

3.2 Each Eligible Cardholder only can receive the reward once (01) during the entire Promotion Period, after they qualify. Eligible Cardholders will be contacted by HSBC through SMS/email regarding the reward.

3.3 The reward will be presented to Eligible Cardholders who have achieved the total spend as mentioned in 3.1, based on HSBC's record. In case there are multiple winners Eligible Cardholders, the reward will be presented to the Cardholder with the higher spend during each phase of the Spend Period.

3.4 Samsung Galaxy Fit's terms and conditions:

- HSBC will send reward notification to the Eligible Cardholder's registered phone number / email address, linked to their HSBC Credit Card. In case the Cardholder does not have a valid registered email address, HSBC will then notify the Eligible Cardholder via SMS
- Instruction on how to receive Samsung Galaxy Fit will be provided in the email / SMS sent to the winners. The Cardholders will need to follow the instruction and receive the reward within the given time mentioned in the notification.
- HSBC accepts no liability for undelivered SMS/ Email notification due to incorrect or outdated contact details.
- The reward gift cannot be exchanged for cash.
- HSBC is not the supplier of the reward. The Products are sold solely by Supplier, under such Terms & Conditions are determined and applicable by the Supplier. Eligible customer will be bound by the Terms & Conditions of the Supplier of these Products. In case of any inquires or disputes related to the Products, eligible customers must contact Supplier for any assistance, HSBC will coordinate with the Supplier to handle any inquires or disputes.

3.5 Grab e-vouchers terms and conditions:

- Eligible Cardholders will receive Grab e-vouchers with total value of VND 150,000. In denominations of VND 50,000
- HSBC will send reward notification to the Eligible Cardholder's registered email address, linked to their HSBC Credit Card. In case the Cardholder does not have a valid registered email address, HSBC will then notify the Eligible Cardholder via SMS.

- The e-vouchers are only applicable for GrabCar, GrabBike and GrabDelivery services, available on the Grab app.
- Each voucher can be redeemed only once. The voucher cannot be exchanged to cash or refunded (if any).
- Validity of each voucher is two (02) months from the issuance date. The validity of e-vouchers will be provided in the email/SMS sent to the Eligible Cardholder.
- The e-vouchers will expire on the expiry date and cannot be extended.
- HSBC accepts no liability for undelivered SMS/ Email notification due to incorrect or outdated contact details.
- Customer has to pay by HSBC Credit Card for Grab services when using Grab e-vouchers. The payment process will follow Grab's terms and conditions.
- After collecting reward gift, customers must directly contact Grab if they have any inquiries related to the services. HSBC is not responsible for responding to inquiries and problems mentioned above. In case of any dispute related to this Promotion, HSBC shall resolve disputes in co-operation with the customer.

3.6 Eligible Transactions can be made by Primary Credit Cardholders and/or Supplementary Credit Cardholders. However, the reward will be sent to the Primary Cardholder.

3.7 Eligible Transactions do not include credit card activation, or but not limited to, gambling related transactions, cash withdrawal at a branch counter, Automatic Teller Machine (ATM) or at POS or other cash withdrawals in any other forms, fee payment transaction for HSBC or monthly installment payments. Eligible 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 purchase of alcohol for customers under 18 years old.

3.8 Cancelled/ reversed transactions within or after the Promotion Period will be excluded from the Eligible Transactions. HSBC reserves the right to deduct the reward amount once cancellations, if any.

3.9 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.
Note: The SMS notification about the transaction completion does not mean that the transactions posted in HSBC system.

3.10 Eligible Cardholders are excluded from receiving the reward if the Eligible Cardholder is in the process of closing card before/on the date the reward is sent to the Eligible Cardholders.

3.11 In case of any concerns or complaints, customer can contact HSBC Customer Service Centre via:

- HSBC Premier (24/7): (84) 28 37 247 666
 - HSBC Visa Platinum (24/7): (84) 37 247 248
 - HSBC Visa Classic/Visa Cash Back: (84) 28 37 247 247 (the South) or (84 24) 62 707 707 (the North) (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters.
- 4 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.
 - 5 These terms and conditions is applied in conjunctions with the terms and conditions of HSBC Credit Card Cardholder Agreement & HSBC Premier World Mastercard Credit Card Cardholder Agreement.
 - 6 These Terms and Conditions can be amended at any time by HSBC. The adjustment will be updated before effective date.
 - 7 These Terms and Conditions are available in both English and Vietnamese versions. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.