

TERMS AND CONDITIONS "SPECIAL OFFER AT HOANG YEN GROUP WITH HSBC CREDIT CARDS"

(This Terms and Conditions takes effect from 01 Apr 2023)

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

- 1. The "Special Offer at Hoang Yen Group with HSBC Credit Cards" Promotion (the "Promotion") is applied at Hoang Yen Group's Restaurants ("Hoang Yen") and takes effect from 01 Apr 2023 to 30 Nov 2023 (the "Promotion Period")
- 2. This Promotion is applicable for customers who satisfy any and all the following conditions: ("Eligible Customer" or "Eligible Cardholder" or "Cardholder")
 - **2.1** Cardholders who are holding the following credit cards issued by HSBC Bank (Vietnam) Ltd. ("HSBC" or the "Bank") in Vietnam:
 - HSBC Premier World MasterCard[®] Credit Card
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card

(These credit cards shall be referred to as "HSBC Credit Cards" or "Cards")

- 2.2 Cardholders with card yet to be activated will have to activate their Cards prior to purchase; and
- **2.3** Cardholders satisfy for this Terms and Conditions of this Promotion.
- **3.** This Promotion shall not apply for:
 - **3.1** HSBC Corporate Credit Card
 - **3.2** By & within the Promotion Period, Cardholders have his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.
- 4. Details of the Promotion:
 - 4.1 Offer details ("Offer"):
 - Offer 1: Discount 10% (Up to 500.000 VND) ("the Discount") directly on bill of products or servives purchase at Hoang Yen (exclude VAT and service charge)
 - Applicable from 09:00 AM to 10:00 PM every weekday from Monday to Friday based on Vietnam Time (GMT+7).
 - Issued by HSBC Bank (Vietnam) Ltd.

- Offer is not applicable on Public Holidays and New Year's according to regulations of Hoang Yen Group (including Hung King's Anniversary, April 30, May 1, June 1, September 2, October 20, November 20, 2023);
- Applicable for the first come first serve Eligible Cardholders. Total budget for this Offer is 90.000.000 VND. Eligible Cardholders may not receive the Offer if the total budget allocated for this Promotion run out; whichever comes first.

4.2 List of Eligible Restaurant:

a. Hoang Yen Vietnamese Cuisine:

- 07-09 Ngo Duc Ke Street, Ben Nghe Ward, District 1, Ho Chi Minh City
- 148 Hai Ba Trung Street, Da Kao Ward, District 1, Ho Chi Minh City
- Block CR1-12, Ho Ban Nguyet, 103 Ton Dat Tien Street, District 7, Ho Chi Minh City

b. Hoang Yen Buffet:

- Vincom Center, B3-27 Floor B3, 72 Le Thanh Ton Street, Ben Nghe Ward, District 1,
 Ho Chi Minh City
- Van Hanh Mall, 5th Floor, 11 Su Van Hanh Street, Ward 12, District 10, Ho Chi Minh City
- Pearl Plaza, Tang 04, 561A Dien Bien Phu Street, Ward 25, Binh Thanh District, Ho Chi Minh City
- Aeon Mall Tan Phu, Tang 03, 30 Bo Bao Tan Thang Street, Son Ky Ward, Tan Phu District, Ho Chi Minh City

c. Hoang Yen Buffet Premier

- Saigon Centre, Tang 05, 65 Le Loi Street, Ben Nghe Ward, District 1, Ho Chi Minh City

d. Trong Com:

- Pearl Plaza, Tang 04, 561A, Dien Bien Phu Street, Ward 25, Binh Thanh District, Ho Chi Minh City
- Estella Place, Tang 02, 88 Song Hanh Street, An Phu Ward, District 2, Ho Chi Minh City
- y Aeon Mall Tan Phu, Tang 03, 30 Bo Bao Tan Thang Street, Son Ky Ward, Tan Phu District, Ho Chi Minh City
- Crescent Mall, Tang 05, 101 Ton Dat Tien Street, Tan Phu Ward, District 7, Ho Chi Minh City
- Vincom Mega Mall Thao Dien, Tang 50, 161 Ha Noi Highway, Thao Dien Ward, District 2, Ho Chi Minh City

e. Chao Ca:

- Pearl Plaza, Tang 04, 561A Dien Bien Phu Street, Ward 25, Binh Thanh District, Ho Chi Minh City
- Vincom Mega Mall, Tang 05, 161 Ha Noi Highway, Thao Dien Ward, District 2, Ho
 Chi Minh City
- Aeon Mall Tan Phu, Tang 03, 30 Bo Bao Tan Thang Street, Son Ky Ward, Tan Phu District, Ho Chi Minh City
- Crescent Mall, Tang 05, 101 Ton Dat Tien Street, Tan Phu Ward, District 7, Ho Chi Minh City
- Van Hanh Mall, Tang 5, 11 Su Van Hanh Street, Ward 12, District 10 Ho Chi Minh City
- Issued by HSBC Bank (Vietnam) Ltd.

- Estella Place, Tang 02, 88 Song Hanh Street, District 2, Ho Chi Minh City

f. Stix

174A Nguyen Dinh Chieu Street, Ward 6, District 3, Ho Chi Minh City; (Only for this restaurant, the discount only applies to Alacarte orders, not applicable to party and buffet orders)

4.3 How to enjoy the Offer:

- During the Promotion Period, at the payment stage, the Eligible Cardholder is required Cashier to pay the bill by HSBC Credit Card to enjoy the Offer.
 - The Discount (if applicable) shall be displayed on the Bill before Cardholder makes payment.
- **4.4** Applicable for the **first come first serve Eligible Cardholders**. Total budget for this Offer is 90.000.000 VND. Eligible Cardholders may not receive the Offer if the total budget allocated for this Promotion run out; whichever comes first.
- 4.5 Each Eligible Cardholder of Offer 1 and/ or Offer 2 (based on HSBC Credit Card information and account registered for purchase on Hoang Yen) may only receive the Offer maximum one (01) time only in each calendar month during the Promotion Period 1 and/ or Promotion Period 2.
- **4.6** The Offer is not applied to the following orders/ bills:
 - Orders are applied for home delivery
 - Orders signify abuse promotions or violate The Community Standard or Hoang Yen
 Policy, or do not meet all the requirements of this Promotion.
 - Free shipping code is not applicable for orders using Express shipping channel and
- **4.7** The Promotion cannot be exchanged for cash, other products, or transferred in any form.
- **4.8** The Promotion cannot be exchanged, incremental and applied same time/ bill with other Promotions.
- **4.9** Full details of this Promotion shall be announced on HSBC's website (<u>www.hsbc.com.vn</u>), and Hoang Yen from 01 Apr 2023 onwards.
- **4.10** The Offer is not re-issued in case the order is cancelled or exchanged due to any reason.
- **4.11** The Eligible Cardholder shall be bound by the Terms and Conditions of this Promotion and of Hoang Yen at here.
- **4.12** Purchases at Hoang Yen will be subject to terms and conditions of Hoang Yen. All matters related to the Offer at Hoang Yen, please contact Hoang Yen for consultant. Hotline Hoang Yen: (028) 3823 3220 or email: care@hoangyengroup.com

Other matters related to Promotion, please contact HSBC for resolving.

- Go to the nearest HSBC Branch / Transaction Office
- Contact HSBC Contact Center via email direct@hsbc.com.vn or call at one of the following numbers:
- Issued by HSBC Bank (Vietnam) Ltd.

- Premier customers: (84) 28 37 247 666 (*Operating* 24/7)
- o Platinum Credit Cardholder: 84) 28 37 247 248 (Operating 24/7)
- O Personal Banking customer: (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. Personal Banking customers in the Central may call our Contact Center on either the number of the South or the North)
- 5. HSBC is not a supplier of products, goods or services of Hoang Yen. Hoang Yen is responsible to the Cardholder for the products, goods and services provided by Hoang Yen. In case of any dispute arising out of or in connection with this Promotion, Hoang Yen and HSBC shall resolve disputes in cooperation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- **6.** In the event that the quantity of promotional goods or services or goods and services used for promotion is exhausted, issue all the proofs of winning the prize announced or certified by the state management agency. The termination of the Program will only be made after HSBC has notified the competent state management agency and must ensure the full benefits of customers who have participated in the program.
- 7. In case of force majeure, the early termination of the Program will be publicly notified by HSBC to the customer and the competent commercial regulatory agency. 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. Force majeure events include but are not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any government or government action any policy affecting the implementation of the Program or other objective events that cannot be foreseen and cannot be remedied despite all necessary and permissible measures have been taken.
- **8.** HSBC reserves the right to require the Cardholder to provide a financial invoice and related documents proving that the Cardholder's transaction is valid. In case the Cardholder cannot prove that the Cardholder's transaction is valid, the Cardholder will not be entitled to the Promotion of the Program.
- **9.** This Terms and Conditions shall be applied simultaneously with terms and conditions of General, HSBC Credit Card and HSBC Premier Credit Card Cardholder Agreement.
- 10. This Terms and Conditions is subject to changes at any time as HSBC and Hoang Yen may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC and Hoang Yen prior to application.
- **11.** This Terms and Conditions is made in Vietnamese and english. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.