



TERMS AND CONDITIONS
“CASH BACK OFFER AT BIG C
WITH HSBC VISA CASH BACK CREDIT CARD”

(This Terms And Conditions takes effective from 17 August 2018)

1. The “Cash Back Offer At Big C With HSBC Visa Cash Back Credit Card” Promotion (“Promotion”) shall be effective from **17 August 2018 to 15 November 2018** (“Promotion Period”).
2. Promotion is applicable for customers who meet all the following requirements (“Eligible Cardholders” or “Cardholders”)
 - 2.1 HSBC cardholders who are holding HSBC Visa Cash Back Credit Card issued by HSBC Bank (Vietnam) Ltd. (“HSBC” or “Bank”) in Vietnam (Hereafter shall be referred to as “HSBC Credit Cards”).
 - 2.2 Cardholders who have Eligible Transactions specified in Promotion Details at Term 3.
 - 2.3 This Promotion is not applicable for HSBC Business Credit Card.
 - 2.4 Cardholders will not eligible for this Promotion if his/her Credit Card is delinquent, blocked, or inactive at HSBC.

3. Promotion Details:

3.1 Offer details (“Offer”):

Eligible Cardholder makes Eligible Transaction by HSBC Credit Card will get additional **2%** on the Cash Back Rate specified for Supermarket and Grocery Category during Promotion Period, detail:

Type	Cash Back Rate under general scheme of HSBC (*)	Additional Cash Back Rate at Big C of this Promotion	Total Maximum Cash Back Rate
HSBC Credit Card with salary credited into HSBC system	8%	2%	10%
HSBC Credit Card without salary credited into HSBC system	6%	2%	8%

(*) Cash Back Rate under general scheme of HSBC is on public website of HSBC (www.hsbc.com.vn) and subject to The Terms And Conditions Of HSBC Cash Back Credit Card.

3.2 Eligible Transaction (“Eligible Transaction”): is payment made by HSBC Credit Card at Big C Supermarket (**) which has been registered under Supermarket and Grocery Category defined by Visa during Promotion Period and is posted into HSBC system no later than 23/11/2018.

(**) Eligible Big C Supermarket is detailed in Term 8.

3.3 The maximum cash back amount is VND 200,000/ month/ Account holder for **all transactions spent for the whole Supermarket and Grocery Category** which is specified at The Terms And Conditions Of HSBC Cash Back Credit Card and on public website of HSBC (www.hsbc.com.vn).

3.4 Months are based on Vietnam Time GMT+7 (From 8AM 17 August 2018 to 11:59PM 15 November 2018), and HSBC’s system.

Month	Applicable duration
1 st Month	From 17/08/2018 to 31/08/2018
2 nd Month	From 01/09/2018 to 30/09/2018
3 rd Month	From 01/10/2018 to 31/10/2018
4 th Month	From 01/11/2018 to 15/11/2018

3.5 Eligible Transactions do not include credit card activation, cash advance, or payment of fees or outstanding loan.

3.6 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.

Note: A successful transaction confirmation message does not confirm that transaction has been recorded in HSBC’s system.

3.7 Promotion cannot be exchanged for cash.

3.8 Cancelled/ reversed transactions within or after the Promotion Period will be excluded from the Eligible Transactions. HSBC reserves the right to deduct cash back amount once cancellations are confirmed.

3.9 Eligible Transactions may be made by Primary Credit Cardholders or Supplementary Credit Cardholders, however the Promotion will be credited to the Primary Cardholder’s accounts.

3.10 The Cardholders may be requested by HSBC to provide the financial invoice and relevant supporting documents to prove that the transaction is eligible. In case that the Cardholder does not or fails to prove that the transaction is eligible, HSBC reserves the right to deduct his/her transactions from the value of total Eligible Transactions.

3.11 The total cash back reward for this Promotion will be credited one time to the Primary Credit Cardholder’s accounts no later than 15 January 2019.

3.12 Eligible Cardholders are excluded from receiving the cash back if the Eligible Cardholders reject or return cash back or the Credit Card is in the process of closing before/on the date the cash back is credited to the Eligible Cardholders’ credit card accounts.

3.13 In case the Eligible Cardholders qualifies for the cash back but do not receive it, they need to contact HSBC Contact Center (at (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) from 8AM to 10PM daily) no later than 15 February 2019. If the Eligible Cardholders do not contact HSBC by that date, HSBC is not obliged to respond and resolve any questions about the eligibility of the transactions.

4. This Promotion shall be bound and subject to Terms And Conditions of HSBC Visa Cash Back Credit Card.
5. 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. These Terms and Conditions can be amended at any time by HSBC. After completing necessary procedures as required by law, the adjustment will be updated on HSBC website before applied 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.
8. Eligible Big C Supermarket:

No	Store	Address	Location
1	Big C An Lac	1231 Quarter 5, National Road 1A, Binh Tri Dong B Ward, Binh Tan District, HCMC	Ho Chi Minh
2	Big C Mien Dong	268, To Hien Thanh Street, Ward 15, District 10, HCMC	Ho Chi Minh
3	Big C Go Vap	792 Nguyen Kiem Street, Ward 3, Go Vap, HCMC	Ho Chi Minh
4	Big C An Phu	No. 1, Cantavil An Phu Complex, Quarter 5, An Phu Ward, District 2, HCMC	Ho Chi Minh
5	Big C Phu Thanh	No. 53, Nguyen Son Street, Phu Thanh Ward, Tan Phu District, HCMC	Ho Chi Minh
6	Big C Truong Chinh	No. 1/1, Truong Chinh Street, Tay Thanh Ward, Tan Phu District, HCMC (basement, 1st floor, 2nd floor and 3rd floor)	Ho Chi Minh
7	Big C Thao Dien	The basement, Thao Dien Pearl Building, No. 12, Quoc Huong Street, Thao Dien Ward, District 2, HCMC	Ho Chi Minh
8	Big C Au Co	Apartment and Dong Phuong Trade Center, 685 Au Co Street, Tan Thanh Ward, Tan Phu District, HCMC	Ho Chi Minh
9	Big C Nguyen Thi Thap	Lot A, Cityland Residential, No. 99, Nguyen Thi Thap Street, Tan Phu Ward, District 7, HCMC	Ho Chi Minh
10	Big C Thang Long	222 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi	Ha Noi

11	Big C The Garden	First floor, The Garden shopping center, Me Tri street, My Dinh 1 ward, Nam Tu Liem district, Hanoi	Ha Noi
12	Big C Long Bien	Basement, Gia Thuy Commercial Center, X2, Gia Thuy Ward, Long Bien District, Hanoi	Ha Noi
13	Big C Me Linh	Floor 1, Me Linh Plaza Building Material Center and Furniture, Km8 Thang Long-Noi Bai Highway (Vo Van Kiet Street), Quang Minh Town, Me Linh District, Hanoi	Ha Noi
14	Big C Ha Dong	Level 1 and 2, Ho Guom Plaza, Mo Lao New Urban Area, Mo Lao Ward, Ha Dong District, Hanoi	Ha Noi
15	Big C Le Trong Tan	Basement 1, basement 2 and ground floor, Artemis Building, 3 Le Trong Tan Street, Khuong Mai Ward, Thanh Xuan Dist, Hanoi	Ha Noi
16	Big C Dong Nai	No. 833, Ha Noi Highway, Long Binh Tan Ward, Bien Hoa City, Dong Nai Province	Dong Nai
17	Big C Hai Phong	Lot 1/20, Nga Nam New Urban Area - Cat Bi Airport, Dang Giang Ward, Ngo Quyen District, Hai Phong	Hai Phong
18	Big C Da Nang	Vinh Trung Commercial Area, Hung Vuong Street, Vinh Trung Ward, Thanh Khe District, Da Nang	Da Nang
19	Big C Viet Tri	Nguyen Tat Thanh Street, Thanh Mieu Ward, Viet Tri	Phu Tho
20	Big C Ninh Binh	Tran Nhan Tong Street, Ninh Phuc Commune, Ninh Binh, Ninh Binh Province	Ninh Binh
21	Big C Ha Long	Area 5, Hong Hai Ward, Ha Long, Quang Ninh Province	Quang Ninh
22	Big C Bac Giang	Thuan Xuan Village, Tan Tien Commune, Bac Giang, Bac Giang Province	Bac Giang
23	Big C Hue	Dong Da-Hung Vuong-Ba Trieu Area, Phu Hoi Ward, Hue, Thua Thien Hue Province	Hue
24	Big C Da Lat	Lam Vien Square, Ho Tung Mau Street and Tran Quoc Toan Street, Ward 10, Da Lat, Lam Dong province	Lam Dong
25	Big C Quy Nhon	Vung Chua Green Urban Area, Ghenh Rang Ward, Quy Nhon, Binh Dinh Province	Binh Dinh
26	Big C Nha Trang	Big C Nha Trang Trade Center, Block 4, Road 19/5, Vinh Diem Trung Urban Area, Vinh Hiep Commune, Nha Trang, Khanh Hoa	Khanh Hoa
27	Big C Tan Hiep	Level 1 and 2, Big C Tan Hiep, 1135 Nguyen Ai Quoc street, Tan Hiep Ward, Bien Hoa, Dong Nai Province	Dong Nai

28	Big C Vinh	No. 02, Quang Trung Street, Quang Trung Ward, Vinh, Nghe An	Nghe An
29	Big C Nam Dinh	Trade Center - Thien Truong Supermarket, Loc Hoa Commune, Nam Dinh, Nam Dinh Province, Vietnam	Nam Dinh
30	Big C Thanh Hoa	Dong Le Street, Dong Hai Ward, Thanh Hoa, Thanh Hoa Province, Vietnam	Thanh Hoa
31	Big C Vinh Phuc	Vinh Phuc Trade Center, Khai Quang Ward, Vinh Yen, Vinh Phuc province	Vinh Phuc
32	Big C Hai Duong	Km 54 + 100, Highway 5, Zone 3, Nhi Chau Ward, Hai Duong, Hai Duong province	Hai Duong
33	Big C Can Tho	Lot 1, Hung Phu 1 Residential Area, Hung Phu Ward, Cai Rang District, Can Tho	Can Tho
34	Big C Binh Duong	No. 555B, Binh Duong Boulevard, Zone 1, Hiep Thanh Ward, Thu Dau Mot, Binh Duong	Binh Duong
35	Big C Di An (Green Square)	No. TM8, GS01, Quoc Truong Xanh, Dong Hoa ward, Di An town, Binh Duong	Binh Duong