

TERMS AND CONDITIONS**“Receive rewards with HSBC Auto bill payment”**
(*These Terms and Conditions take effect from 01/07/2022*)

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

1. The **“Receive rewards with HSBC Auto bill payment”** Promotion (the **“Promotion”**) is applicable to HSBC Vietnam Customer and takes effect from 01/07/2022 to 31/08/2022 (the **“Promotion Period”**)

2. This Promotion is applicable for customers who satisfy any and all the following conditions: (is called **“Eligible Customer”**)

2.1 Promotion is applicable for Primary Credit Card Customers/ Savings account owners/ Current account owners at HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam

2.2 The above customers who register for Auto Bill payment service for the first time on HSBC VietNam app before 31/07/2022 and have at least 1 successful bill payment transaction before 31/08/2022.

3. This promotion shall not apply for:

- The Promotion is not applicable for HSBC Corporate Credit Card, HSBC staff accounts/ cards.

4. Details of the Promotion:

4.1 Offer details (“Offer”):

- The eligible customers will receive Urbox voucher according to article “4.2” below

4.2 Detail of reward:

a. Reward scheme for Eligible Customer:

	Register 1 st bill provider for Autopay and make a bill payment	Register 2 nd bill provider for Autopay and make a bill payment
Reward	01 Urbox e-voucher worth VND 50,000 each	Additional 1 Urbox e-vouchers worth VND 50,000 each

b. The maximum reward per Eligible Customer is 2 vouchers during the promotion period.

c. There is a maximum quantity of 1,990 Urbox E-Vouchers during Promotion Period

- d. Eligible customers who registered for Autopay and have bill payment transaction recorded on HSBC system at the earliest will receive Urbox e-vouchers until the maximum quantity runs out or when the Promotion period ends, whichever comes first.

4.3 Urbox Terms and Conditions:

4.3.1 How to enjoy the Offer:

- a. Every Eligible Customer will receive notification from bank via email which the customers have registered with bank; and
- b. HSBC will send notification to eligible customer via registered email no later than 30/09/2022.

4.3.2 Urbox Terms and Conditions:

- a. Eligible customers would receive an Urbox e-voucher issued by To Qua Company Limited.
- b. Customer can contact Urbox for support.
- c. The usage of Urbox E-Vouchers will be subject to terms and conditions of Urbox
- d. HSBC is not the provider of Urbox E-Voucher. All matters related to the Offer on Urbox, please contact Urbox for consultation.
- e. Each e-voucher is valid till 10/12/2022 and cannot be exchanged for cash or refunds (if any).
- f. E-voucher will no longer be valid after the expiration date and will not be extended further.

5. General terms:

5.1 Eligible Customers are excluded from receiving the reward if:

- a. His/her HSBC Credit Card is in delinquent status or if the card balance is not paid as required by HSBC.
- b. The Credit Card/account cancelled/blocked by the Eligible customer or by HSBC, or the Credit Card/ account is in inactive status.

5.2 The transaction is posted in HSBC system during Promotion Period and no later than 31/08/2022. HSBC will consider the transaction date and transaction posting date as recorded by HSBC's system and shown on Credit Card/ account statements of cardholders to define the Eligible transactions.

5.3 The SMS notification about the transaction completion does not mean that the transactions are posted in HSBC system.

6. Eligible Customers may not receive the Offer if the Offer allocated for the Promotion Period runs out.

7. Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn) .
8. For all matters related to the Promotion, please contact HSBC for resolving.
 - HSBC Premier: (84) 28 37 247 666 (24/7)
 - HSBC Visa Platinum: (84) 28 37 247 248
 - HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)
9. All decisions of bank related to the Promotion are final, official and without notification to the customers.
10. These Terms and Conditions are 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 website of HSBC prior to application.
11. HSBC is not the supplier or delivery service provider of the Gift. The products are sold and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and HSBC accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by HSBC and under no circumstances shall the inclusion of any product or service in this promotion be construed as an endorsement or recommendation of such product or service by HSBC. Eligible customer will be bound by the Terms and Conditions of the supplier of these products/services. In case of any inquiries or disputes related to the products/services, eligible customer must contact the suppliers directly.
12. All queries related to products/ services will be following terms and conditions of products/ service provider.
13. In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
14. These Terms and Conditions shall be applied simultaneously with the General terms and conditions, HSBC Debit Card, HSBC Credit Card Agreement and HSBC Premier Credit Card Agreement.
15. These Terms and Conditions are 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 website of HSBC prior to application.

16. Terms and conditions of the Promotion shall be governed by the laws of Vietnam. These Terms and Conditions are made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.