

TERMS AND CONDITIONS
“SPECIAL OFFER AT PNJ
WITH HSBC CREDIT CARDS”

(This Terms and Conditions takes effect from 1 Jan 2023)

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

1. The “Special Offer at PNJ with HSBC Credit Cards” Promotion (the “Promotion”) is applied at PNJ and takes effect from 01 Jan 2023 to 31 Mar 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 Holding PNJ membership accounts at PNJ Store or website: www.pnj.com.vn (“PNJ’s website”).

2.3 Cardholders with card yet to be activated will have to activate their Cards prior to purchase; and

2.4 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”):

a. Offer 1: When customer making payment at PNJ Store or PNJ’s website by HSBC Credit card

During Promotion Period from **00:00 AM to 11:59 PM** based on Vietnam Time (GMT+7) and PNJ system, the first 200 Eligible Cardholders complete the payment of orders at the earliest of each month will receive a discount **VND 200,000** directly on spends of **VND 6,000,000** and above.

b. Offer 2: When customer making payment at PNJ Store or PNJ's website by HSBC Credit card

During Promotion Period from **00:00 AM to 11:59 PM** based on Vietnam Time (GMT+7) and PNJ system, the first 100 Eligible Cardholders complete the payment of orders at the earliest of each month will receive a discount **VND 600,000** directly on spends of **VND 18,000,000** and above.

c. Offer 1 and Offer 2 shall be referred to as "Offers"

4.2 Quantity:

	Ưu Đãi 1	Ưu Đãi 2
Quantity of Discount code /month	200	100
Total of discount code	600	300

4.3 How to enjoy the Offer:

a. PNJ store:

- During the Promotion Period, the Eligible Cardholder is required to choose payment method by using HSBC Credit Card to enjoy the Offer
- The Promotion will be notified by PNJ's staff to the customer (if applicable) and will directly debit on the payment invoice at the payment step before the Cardholder executes the payment order.

b. PNJ's website:

- At the payment stage, the Eligible Cardholder is required to choose payment method by using HSBC Credit Card to enjoy the Offer.
 - o The Offer 1 or Offer 2 (if applicable) shall be displayed automatically before Cardholder makes payment.

4.4 During the Promotion Period, each Eligible Cardholder may only receive maximum one (01) time only of the Offer 1 or one (01) time only of the Offer 2 each month

4.5 Eligible Cardholders may not receive the Offer if the each Offers allocated for each month run out or the Promotion Period has expired whichever comes first. If the quantity of previous month's discount code has not been used up, it will be carried over to the next month. However, the Total of quantity of Discount Code in the whole Promotion will not exceed 900 Codes

4.6 Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn) , and PNJ from 01 Jan 2023 onwards.

4.7 The Offer is not applied to the following orders/ bills:

- Orders to buy Gold Bars, Round Rings, 22K Gold, 24K Gold, loose Diamond, loose Stones, Accessories & Watches
- Orders signify abuse promotions or violate The Community Standard or PNJ Policy, or do not meet all the requirements of this Promotion.

4.8 The Offer is not re-issued in case the order is cancelled or exchanged due to any reason.

- 4.9** The Promotion cannot be exchanged for cash, other products, or transferred in any form.
- 4.10** The Promotion only applies for retail customers. PNJ reserves the right to refuse the application of the Promotion to any purchase which appears or is proven to be made by traders.
- 4.11** The Eligible Cardholder shall be bound by the Terms and Conditions of this Promotion and of PNJ at PNJ's website.
- 4.12** Purchases at PNJ will be subject to terms and conditions of PNJ. All matters related to the Offer on PNJ, please contact PNJ for consultant. Hotline PNJ: 1800 54 54 57
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:
 - Premier customers: (84) 28 37 247 666 (*Operating 24/7*)
 - Platinum Credit Cardholder: 84) 28 37 247 248 (*Operating 24/7*)
 - 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*)
- 4.13** 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, he/she shall not enjoy the Promotion.
- 5.** In case of any dispute arising out of or in connection with this Promotion, PNJ and 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.
- 6.** This Terms and Conditions shall be applied simultaneously with terms and conditions of General, HSBC Credit Card and HSBC Premier Credit Card Cardholder Agreement.
- 7.** This Terms and Conditions is subject to changes at any time as HSBC and PNJ may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC and PNJ prior to application.
- 8.** 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.