

TERMS AND CONDITIONS

“EXCLUSIVE OFFER FOR HSBC PREMIER CUSTOMERS” PROGRAMME

Customer is advised to note that participating in the programme shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. PROGRAMME INFORMATION

- 1.1. The “Exclusive Offer for HSBC Premier Customers” (“Program”) is available for all branches of HSBC Bank (Vietnam) Ltd. (“HSBC” or “The Bank”) at Ho Chi Minh City, Binh Duong, Hanoi and Da Nang and ~~is~~ would be in effect from **01 August 2022 to 30 November 2022 (“Program Period”)**.
- 1.2. HSBC employees are not allowed to participate in this Program.
- 1.3. The Program applies to the following customers: (i) New Premier customer of HSBC (“**New Premier Customer**”); or (ii) an existing customer who is eligible to become a Premier customer (“**Upgrade Premier Customer**”); and (iii) meet the conditions of the Program during the promotion period (hereinafter collectively referred to as “**Eligible Customers**”).

2. PROGRAMME DETAILS

- 2.1 Programme conditions
 - 2.1.1 An individual customer is successfully identified as a Premier Customer including the new Premier Customer and the Upgrade Premier Customer with a Premier Account, in the following 2 cases:
 - a) New Premier Customers are required to have a Total Relationship Balance of at least VND 2 billion or foreign currency equivalent (“**TRB**”) and maintain TRB for 12 months from the date of account opening.
 - b) Premier Upgrade Customers need to top up new additional deposit to Premier Account of at least VND 2 billion or foreign currency equivalent (“**New Deposit**”) and maintain for 12 months from the date of upgrade to Premier Account.

2.1.2 The date of opening or upgrading to Premier Account and the date of top up to Premier Account must be within the Promotion Period: from 01 August 2022 to 30 November 2022 (both days inclusive).

2.1.3 **Total Relationship Balance/New Deposit** is the amount deposited in cash or transferred from another bank to the HSBC Account during the Promotion Period: from 01 August 2022 to 30 November 2022 (both days inclusive).

2.1.4 **Total Relationship Balance/New Deposit** of at least 2 billion VND or foreign currency equivalent, which may include customer deposits at HSBC (minimum VND 1 billion) and Mutual Funds of the VinaCapital Fund Management ("VCFM") introduced by HSBC.

2.2 Offers:

2.2.1 Eligible Customers can only choose 1 of 2 offers:

- a) Offer 1: Eligible Customers will receive one (01) Golf privilege of 50% off on the public golf fee (including Green Fee, Caddy Fee and Buggy Fee), valued up to VND 2,390,000/turns with maximum of 4 turns/year/guest ("**Golf Privilege**").
- b) Offer 2: Eligible Customers will receive one (01) Urbox gift code valued at VND 4,500,000 to redeem an Accor Plus Traveler Card issued by Accor company ("**Urbox Gift Code**").

2.2.2 General terms of Offers

- a) The total number of Golf Privileges is 100 and will be available to 100 Eligible Customers who register to choose this offer at the earliest during the Promotion Period.
- b) The total number of Urbox Gift Code is 600 and will be available to 600 Eligible Customers who register to choose this offer at the earliest during the Promotion Period.
- c) Eligible Customers will not receive the offer if the available offers have been exhausted.

Both Urbox Gift Code or Golf Privilege offers are valid for one (01) year from the date of issue and cannot be exchanged for cash or refunded change (if any).

- d) For Joint Account, the offer will be applied to either 1 of 2 account holders during the Campaign Period

- 2.3 Each of Eligible Customer can only receive up to one (01) time upon offers during the Promotion period.
- 2.4 Customer must maintain **Total Relationship Balance/New Deposit** in accordance with the Program conditions to enjoy the offers. If the customer has received the offers from the Program but fails to maintain or is unable to maintain the **Total Relationship Balance/New Deposit** at least for 12 months for any reason, the Bank has the right to deduct appropriate amount from customer's current account/credit card. The deducted amount will be reflected in the customer's statement next month.
- 2.5 Terms of Offers
- 2.5.1 Golf Privilege
- a) Eligible Customers will receive Golf Privilege of 50% off on the public golf fee (including Green Fee, Caddy Fee and Buggy Fee) on weekdays and weekends, valued up to VND 2,390,000/turns with maximum of 4 turns/year/guest.
 - b) If the 50% off fee is lower than VND 2,390,000, no cash will be returned to Eligible customers.
 - c) For the use of the **Golf Privilege**, the Customer must abide by the following terms and conditions of use after booking:
 - i. Customers must make payment by HSBC Premier Visa Platinum Debit Card or HSBC Premier World MasterCard®.
 - ii. The following is the list of preferred golf courses under the program

South	Middle	North
Vietnam Golf and Country Club Long Thanh Golf Club Bo Chang Dong Nai Golf Taekwang Jeongsan Golf Sea Links Golf Phan Thiet Sacom Tuyen Lam Golf Vinpearl Golf Phu Quoc	FLC Quy Nhon Golf Links KN Golf Links Cam Ranh Vinpearl Golf Nam Hoi An FLC Quang Binh Golf Links Vinpearl Golf Nha Trang	BRG Kings Island Golf Club Chi Linh Star Golf Club Dai Lai Golf Club FLC Sam Son Golf Links Vinpearl Golf Hai Phong FLC Ha Long Golf Club Stone Valley Golf Club BRG Ruby Tree Golf Sky Lake Golf Trang An Golf Club

- iii. Reservation confirmation will be subject to availability and priority for customers who make reservations at each Golf first. The process of booking, canceling, adjusting, and adding game schedules is done via Hotline (+84) 28 3824 0503 exclusively for HSBC customers.
- iv. HSBC is not a golf service provider; customer must comply with each Golf Course's Terms and Conditions of Service Use. For any questions or complaints related to this service, Eligible customers need to contact each of the Golf Course directly for solution.

2.5.2 Urbox Gift Code

- a) Eligible Customers will receive one (01) Urbox Gift Code valued of VND 4,500,000 to redeem one (01) Traveler Class Accor Plus Card by using Urbox App.
- b) The Urbox gift code will be sent to the customer's email address registered with the Bank.
- c) The gift code will not be converted to cash or refunded (if any).
- d) The gift code will be invalid after the expired date and will not be renewed.
- e) For the use of the **Urbox Gift Code**, the Customer must abide by the following terms and conditions of Urbox.

- f) HSBC is not a service provider so for any questions or complaints related to this service, Eligible customers need to contact Urbox directly for solution. For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
 - g) Customers can contact the VIP hotline 1800 28 28 23 exclusively for HSBC customers for support.
- 2.6 The Bank will send the notice and expiry date of offer to Eligible customer's email address, registered with HSBC, within 30 days from the date of the Customer's eligibility. The Bank is not responsible for the failure of the notice, if the Customer has not provided or updated their correct email address.
 - 2.7 The Offer will be invalid after expiration date.
 - 2.8 The Bank would announce on its public website if the Offer allocated for the Promotion runs out or the Promotion ends before announcement date.
 - 2.9 If Cardholders have any concerns relating to the Programme, they can contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Cardholder's Premier Relationship Manager for further assistance.
 - 2.10 The decisions of HSBC on all matters relating to the Programme are final, conclusive, and binding and no notification will be sent to customer.
 - 2.11 The Terms and Conditions of this Program can be changed from time to time at HSBC's discretion. Changes (if any) will be notified, registered in accordance with the law and updated on HSBC's website before the effective date.
 - 2.12 HSBC is not a product/service provider. These products/services are provided by the respective providers under such terms and conditions as determined by that provider. And HSBC accepts no liability whatsoever in connection with such products/services. The products/services are not certified by HSBC and under no circumstances should any product/service be included in this Programme will be construed as an endorsement or recommendation of the product/service by HSBC.
 - 2.13 Inquiries and complaints related to products and services offered in the Program will be addressed in accordance with the provisions of the supplier of that product or service.

- 2.14 For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 2.15 The terms and conditions of the Programme shall be governed by the provisions of Vietnamese law. These Terms and Conditions are made in English and Vietnamese. In case of discrepancies between the English and the Vietnamese versions of these terms and conditions, the Vietnamese version shall prevail.