

## TERMS AND CONDITIONS

### **“OFFERS WITH HSBC PREMIER WORLD MASTERCARD” PROGRAMME**

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Customers are 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 accepts these Terms and Conditions.

#### **1. PROGRAM INFORMATION**

- 1.1. The “Offers with HSBC Premier World Mastercard” program (“**Program**”) is available for all branches of HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**The Bank**”) at Ho Chi Minh, Binh Duong, Ha Noi and Da Nang.
- 1.2. The Program would be in effect from 15 December 2022 to 15 April 2023 (“**Program Period**”).
- 1.3. The Program applies to the following customers who meet the conditions below:
  - a. Premier Customers who are holding the HSBC Premier World MasterCard (“**Card**”) issued by HSBC Bank (Vietnam) Ltd. (“**Cardholder**”)
  - b. The Cardholder has an Eligible Transaction and is successfully recorded on HSBC system during the Program Period; and
  - c. The Cardholder fully meets the conditions of the Program as set out in this Terms and Conditions
  - d. HSBC employees are not allowed to participate in this Program.Customers meeting the conditions at this article 1.3 are “**Eligible Cardholder**”.
- 1.4. Premier Customers are being included:
  - a. New Premier Customer by Total Relationship Balance: Being customers who successfully open Premier account in HSBC system by maintaining a minimum average monthly Total Relationship Balance (TRB) of VND 1 billion or foreign currency equivalent (“**New Premier Customer by Total Relationship Balance**”) during the Program Period; or
  - b. New Premier Customer by Salary: Being customers who successfully open ~~as~~ a Premier account in HSBC system by receiving a monthly salary of at least VND 100 million into

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their HSBC accounts (**“New Premier Customer by Salary”**) during the Program Period; or

- c. Existing Premier Customers are customers who have been maintaining a Premier Account at HSBC during the Program Period.

1.5 Eligible Transactions are:

- a. Transactions of the Primary Card are made by the Cardholder from December 15, 2022 to the end of April 15, 2023 and successfully recorded on HSBC's system by April 22, 2023 latest. Payment transactions for buying and selling legal goods and services in accordance with Vietnamese law by Card, shall be made at card payment acceptance points (POS) or online payment gateways that have registered with Mastercard organization
- b. The date and time of transactions will be based on the recording of HSBC's system
- c. The SMS notification about the transaction performed is not a confirmation that transaction has been successfully recorded into HSBC's system;
- d. Each Eligible Transaction will be accumulated to calculate the total eligible spending in order to be considered for the offers. HSBC reserves the right to contact the merchant to verify Eligible Transactions. If the Eligible Cardholder refuses to provide the information or documents and/or HSBC can verify that the transaction made with the Card is not an Eligible Transaction, then HSBC reserves the right to exclude such transactions from the total volume of the Card transaction as well as the total value transaction participating in the Program;
- e. Cancelled, disputed, counterfeit and/or refunded transactions during the Promotion Period will be deducted from the total amount and value of Eligible Transactions.
- f. Eligible Transactions do not include:
  - Transactions to activating card, to transferring, to withdrawing cash of any kind (at the counter, at the ATM or at the POS machine...);
  - Transactions to depositing e-wallets;
  - Transactions related to the payment of HSBC's fees;
  - Online bill payment transactions via Online Banking or HSBC Mobile Banking application;
  - Payments/transactions related to alcohol, tobacco, lotteries, medicines including those allowed to be circulated, breast milk substitutes, medical examination and

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- treatment services of medical facilities public institutions, educational services of public institutions, public vocational education institutions;
- Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services banned from promotion or restricted in accordance with current laws; and
  - Transactions involving gambling, betting and other prohibited or illegal activities.
- g. All transactions made in currencies other than Vietnam Dong will be debited to the Card upon conversion to Vietnam Dong at the exchange rate determined by reference to the exchange rate issued by the Card. Mastercard applies on the date the transaction is made.

## **2. PROGRAMME DETAILS**

### **2.1 Offers**

- a. Eligible Cardholders who win the prize will receive a Shopee Gift Code issued by Shopee Co., Ltd (“Shopee Gift Code”) to purchase iPhone 14 Promax, 128GB, at the official Apple Flagship Store ([https://shopee.vn/apple\\_flagship\\_store](https://shopee.vn/apple_flagship_store)) on Shopee e-commerce platform.
- b. Shopee Gift Code Value: VND 35,000,000

### **2.2. Winning conditions: The Eligible Cardholder who has total value of Eligible Transactions spent by the Card (“Total Spend”) is highest according to the timeline specified in 2.3 and meets the following conditions:**

- a. Minimum Total Eligible Transactions of the month from VND 500,000,000; and
- b. Total Eligible Transactions are recorded in HSBC's system at the earliest.

### **2.3 Timeline of the Program**

	<b>Timeline (By date)</b>			
Transaction Day	15/12/2022 - 15/01/2023 (both days inclusive)	16/01/2023 – 15/02/2023 (both days inclusive)	16/02/2023 – 15/03/2023 (both days inclusive)	16/03/2023 – 15/04/2023 (both days inclusive)
Recording date (Recording the transaction on the Bank's system)	15/12/2022 – 22/01/2023 (both days inclusive)	16/02/2023– 22/02/2023 (both days inclusive)	16/03/2023 – 22/03/2023 (both days inclusive)	16/03/2023 – 22/04/2023 (both days inclusive)
Announcement date of the winning results is not later than	14/02/2023	14/03/2023	14/04/2023	14/05/2023

#### 2.4 General terms of Offers:

- a. The Bank will announce the rewards on 30 May 2023 tentatively (“**Awarding Date**”).
- b. Awarding Date is subjected to change according to the Bank's regulations.
- c. Awarding place: HSBC branch in Ho Chi Minh City located at 235 Dong Khoi, Ben Nghe Ward, District 1, City. Ho Chi Minh, Vietnam.
- d. Customers coming to claim the prize must present documents including but not limited to:
  - Email/SMS notification of winning;
  - The original of his/her identification/citizen identity card/passport in accordance with the information registered at the Bank;
  - Eligible Cardholders are not authorized to allow other people to receive prizes
- e. Prizes may not be given to, transferred, or authorized to any other third party. f. The deadline day to receive the award is: June 30, 2023. After this day (June 30, 2023), the Eligible Cardholder won the prize but does not proceed to receive the prize, then the Eligible Cardholder is considered to voluntarily waive the right to receive the prize of the Program.

#### 2.5 Shopee Gift Codes’ Terms of use:

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- a. Validity of Shopee Gift Codes: 30 days from the Awarding Date.
- b. Each Shopee Gift Code cannot be exchanged for cash or refunded (if any);
- c. Shopee Gift Codes will no longer be valid after the expiration date and will not be renewed;
- d. Regarding the use of Shopee Gift Codes, Eligible Cardholders need to abide by the terms and conditions of Shopee E-Commerce Platform;
- e. Each Eligible Cardholder can only multiply up to one (01) Shopee Gift Code to purchase iPhone 14 during the Promotion Period;
- f. HSBC is not a service provider Shopee Gift Codes or iPhone 14 Promax products so for any questions or complaints related to this service and product quality of Shopee E-commerce Platform, Eligible customers need to contact Shopee Co., Ltd directly at Floor 4-5-6, Building Capital Place, No. 29, Lieu Giai Street, Ngoc Khanh Ward, Ba Dinh District, Hanoi City, Vietnam for solution.
- g. HSBC will make every effort with Shopee Co., Ltd. to resolve all questions and complaints related to service and product quality, winning Eligible Cardholders also need to coordinate in order to resolve the problem.

### **3. GENERAL PROVISIONS**

- 3.1 The Bank will notify the winning result at the time specified in Article 2.3 of this Terms and Conditions to the email address registered by the Eligible Cardholder with the Bank.
- 3.2 Winning Eligible Cardholders will be responsible for fees and personal income tax (if any) on the total value of all prizes received by the Eligible Cardholder from the Program in accordance with applicable laws. The Eligible Cardholder receiving the prize will pay for the taxes and expenses related to receiving the prize, including but not limited to: The tax of abnormal return which prescribed by applicable law prior to receiving the prize.
- 3.3 The Eligible Cardholder will lose the right to claim the prize of the Program if the Card is being closed or closed for any reason before the HSBC's awarding date; or Cardholder is in a state of late payment of fees or card's outstanding balances at HSBC.
- 3.4 Winning Eligible Cardholders will bear all costs incurred to receive the prize (if any) such as accommodation and travel expenses.
- 3.5 HSBC will collect/deduct personal income tax (if any) of the Eligible Cardholder from one (01) of the Eligible Cardholder's HSBC accounts before awarding the prize. Regarding the

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temporary personal income tax amount, HSBC will declare and submit to the Tax Authority on behalf of the Eligible Cardholder. This tax is calculated on the prize value based on the VAT invoice paid by HSBC.

- 3.6 Information about the Program is fully published on HSBC's website at [www.hsbc.com.vn](http://www.hsbc.com.vn).
- 3.7 HSBC will base on the transaction date, transaction record date (system date) stored on HSBC's system and the Eligible Cardholder's Card's statement to determine the Eligible Transaction. A successful transaction confirmation message is not valid to confirm a card transaction has been recorded into HSBC's system.
- 3.8 Phone number / Email address participating the Program must be the phone number / email address that the Cardholder has registered with HSBC when opening a credit card / account at HSBC. In case the Cardholder changes his/her phone number or email address during the Promotion period, the Cardholder must actively update the phone number or email address with the Bank by (01) one of the following between two (02) methods:
- Option 1: Call the Customer Service Center for Premier Cardholders (active 24/7) at (84 28) 37 247 666
  - Option 2: Submit request following the instructions via SecureMessage on HSBC Online Banking
- 3.9 The message or email sent by the Bank to the Eligible Entity in order to participate the Program is the phone number and email that the Cardholder has registered with the Bank. HSBC is not responsible for the failure of notification via phone number or email address of the Eligible Cardholder registered with HSBC, when the Eligible Cardholder fails to provide and update correct information; or when the Eligible Cardholder's network operator blocks notifications from HSBC at the Customer's request.
- 3.10 If approved by the Winning Eligible Cardholder, HSBC has the right to use the Eligible Cardholder's image and name for the purpose of advertising and publicizing without any cost.
- 3.11 The Program is applied in conjunction with the Premier Master Account Terms and Conditions as well as the HSBC Premier Credit Card Usage Agreement which are posted and regularly updated on the HSBC website [www.hsbc.com.vn](http://www.hsbc.com.vn).
- 3.12 For complaints arising related with the Program, HSBC will resolve in the cooperating spirit with the Customer. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a court with jurisdiction.

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- 3.13 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.
- 3.14 These 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.