

TERMS AND CONDITIONS

“OFFERS WITH HSBC PREMIER WORLD MASTERCARD” PROGRAMME

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 **21 December 2022 to 21 April 2023** (“**Program Period**”).
- 1.3. The Program applies to the following customers who satisfy the following conditions: (“**Eligible Customer**” or “**Eligible Cardholder**” or “**Cardholder**”)
 - 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 satisfies all conditions of the Program stated in this Terms and Conditions
 - d. HSBC employees are not allowed to participate in this Program.Customers meet 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 a Premier account in HSBC system by receiving monthly salary of at least VND 100 million or foreign currency equivalent into their HSBC Premier account(s) (“**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.
- d. Premier Account means Premier Customer's HSBC accounts including demanding account and deposit account (excluding credit cards).

1.5 Eligible Transactions are:

- a. Transactions on the Primary Card are made by the Cardholder and successfully recorded in HSBC's system from December 21, 2023 till the end of April 21, 2023 (both days inclusive). 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. 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.
- d. Cancelled, fraudulent and/or returned/ refunded transactions during the Promotion Period will be excluded from the total numbers of Eligible Transactions.
- e. HSBC will send an email from HSBC Vietnam address which is hsbc@informationservices.hsbc.com.vn to the Eligible Cardholder on 22/05/2023 to notify the Eligible Cardholder of the total Eligible Transactions value and total Number of Draws of each Cardholder.
- f. Eligible Transactions do not include:
 - Card activation transactions, transfers, cash withdrawal (including but not limited to cash transactions over the counters, ATMs, POS and other cash advance transactions);
 - Credits into any e-wallets services;
 - Fees related transactions; online bill payments via Internet Banking or HSBC Mobile Banking apps;

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- Payments/transactions relate to alcohol, tobacco, lottery, medicine including those allowed to be circulated, breast milk substitutes, medical examination and treatment services of medical facilities, public hospitals, educational services of public schools, 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 other currencies (not in Vietnam Dong) will be debited to the Card upon conversion to Vietnam Dong at the exchange rate determined with reference to the exchange rate provided by Mastercard applies on the transaction date.

2. PROGRAMME DETAILS

2.1. General terms of Offer

Offer	Prize's detail	Prize's Value in VND (*)	Prize's Quantity	Amount (VND)
Mercedes Offer	MERCEDES BENZ C200 AVANTGARDE 2022, 5-seater sedan, assembled in Vietnam	1.669.000.000	1	1.669.000.000
Total				1.669.000.000

Total offer value compared to the total value of promotional goods: 18%

* Listed retail price of Mercedes-Benz cars at [Price list \(mercedes-benz.com.vn\)](https://www.mercedes-benz.com.vn) on November 15, 2022.

- Offer's regulations:
 - a. Eligible Cardholders will be awarded by the Bank (original Mercedes documents) no later than May 30, 2023.
 - b. Offer cannot be exchanged for cash or any other value.

2.2. Programme details

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2.2.1. Conditions and procedures to follow in order to participate the Program:

- a. During the Promotion Period, in order to participate in the lucky draw, the Eligible Cardholder needs to have a Drawing Turn.
- b. The Drawing Turn is determined as follows: For each total accumulated Eligible Transaction value of 50,000,000 VND spent by Credit Card (“Minimum Spend”), the Eligible Cardholder will have a chance to (or a turn) to participate the lucky draw (“Draw”). Eligible Transactions will be transactions that have been made and successfully posted on HSBC's system from December 21, 2022 to April 21, 2023 (both dates inclusive).
- c. Eligible Cardholders with Minimum Spend will be rewarded with an additional Drawing Turn in the following cases:
 - i. Eligible Cardholders who are New Premier Customers by Total Relationship Balance will receive an additional twenty (20) Draws;
 - ii. Eligible Cardholders who are New Premier Customers by Salary will receive an additional two (02) Draws;
 - iii. Eligible Cardholders who are Existing Premier Customers will receive one (01) Draw for each additional VND 50,000,000 on the Total Monthly Relationship Balance in their Premier Account.
- d. Each Eligible Cardholder may have more than one Draw;
- e. Estimated drawing time: May 23, 2023 (“Drawing Day”);
- f. How to operate Lucky Draw: On the Drawing day, run by automatically drawing dialing system at HSBC Bank’s Office.
- g. Examples of Drawing Illustrations:
 - Example 1:
 - Cardholder A, being an existing Premier Customer, has total accumulated ~~of~~ Eligible Transactions value of 50 million VND in January 2023, then Cardholder A will have one (01) Draw;
 - If Cardholder A has an additional 70 million VND balance over the Total Monthly Relationship Balance of his/her Premier Account in January 2023, then Cardholder A will have one more (01) Draw;
 - Therefore, the total Draws of cardholder A is 02.
 - Example 2:

- Cardholder B, being an existing Premier Customer, has total accumulated Eligible Transaction value of 50 million VND in January 2023, then Cardholder B will have one (01) Draw;
- Therefore, the total Draws of cardholder B is 01.

- Example 3:

- Cardholder C has total accumulated Eligible Transaction value of VND 101 million in January 2023, then Cardholder C will have two (02) Draws.
- If Eligible Cardholder C, identified as New Premier Customer by Total Relationship Balance on 01/01/2023, then Cardholder C will be rewarded with twenty (20) Draws;
- Therefore, the total Draw of cardholder C is 22.

- Example 4:

- Cardholder D has total accumulated Eligible Transaction value of 50 million VND in January 2023, then Cardholder D will have one (01) Draw;
- If Cardholder D, is identified as a New Premier Customer by Salary on January 2, 2023, then this Cardholder D will receive two more (02) Draws.
- Therefore, the total Draw of cardholder D is 03.

2.2.3. Time and how to issue proof of winnings:

- HSBC will send an email from HSBC Vietnam address: hsbc@informationservices.hsbc.com.vn to the Eligible Cardholder on 22/05/2023 to notify the Eligible Cardholder of each Cardholder's number of Draws.
- Rules on proof of winning identification: Each Eligible Cardholder's Draw will correspond to one (01) random natural number sequence code, from one (01) to seven (07) digits, starting with number 1 to number 9999999.
- Time, location and method to define winning prizes:
 - Time to define the winner: May 23, 2023.
 - Location to determine winning prizes: at HSBC headquarters, with the address: 235 Dong Khoi, Ben Nghe Ward, District 1, Ho Chi Minh City.
 - Method to define winner: Centrally drawing by automatic drawing system with the witness of Bank representatives and Customer representatives participating in the program. The results of the Lucky Draw to determine the

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winners are recorded in writing and signed by the representatives of the participating parties.

2.2.4. Offers announcement:

- a. HSBC will send an email from premierevent@hsbc.com.vn to the winning Eligible Cardholder on May 26, 2023 to notify the Cardholder of the Offer.
- b. Within the next five (05) working days from the Drawing Day, HSBC will send a notice to the Eligible Cardholder who win the offer via email with the following content:



Chúc mừng Quý Khách hàng HSBC Premier
AAAAA BBBBB CCCCC DDDDD

May mắn trở thành chủ nhân Giải thưởng
xe **Mercedes-benz C200 Avantgarde 2022**



HSBC Premier trân trọng kính mời Quý khách và gia đình tham dự LỄ TRAO GIẢI với thông tin như sau:

- Ngày 30/05/2023
- Địa chỉ: Ngân hàng HSBC, 235 Đồng Khởi, Phường Bến Nghé, Quận 1, TPHCM

Trân trọng,
HSBC Premier

Truy cập hsbc.com.vn
@ www.facebook.com/HSBCVietnam | Gọi (84 28) 37 247 666

- c. To answer questions of customers about issues related to the Program, contact: Cardholders contact HSBC Customer Service Center exclusively for Premier Cardholders (24/7): (84 28) 37 247 666 for support.

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- d. Responsibility for information disclosure: Information about the Program & winning results is fully disclosed on HSBC's website at www.hsbc.com.vn

2.2.5. Time, place and how to award the Prize

- a. Location award: The Bank will hold the award ceremony on the expected date of May 30, 2023 at HSBC branch in Ho Chi Minh City, address: 235 Dong Khoi, Ben Nghe Ward, District 1, City. Ho Chi Minh, Vietnam.
- b. How to award: HSBC will hand over the original documents to the Eligible Cardholder to process the registration and transfer procedures.
- c. Documents required for winner: Eligible Cardholders who come to receive the reward must present following documents:
 - i. Email notification of winning;
 - ii. The original of the identity card/citizen identification/passport in accordance with the information registered at the Bank;
 - iii. The Eligible Cardholder may not authorize others to receive the Prize.
- d. Offers may not be given to or transferred to any other third party.
- e. Deadline for awarding: May 30, 2023

3. GENERAL PROVISIONS

- 3.1** 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, registration fee for name transfer, Tax/vehicle registration fee (if any) which prescribed by applicable law prior to receiving the prize.
- 3.2** HSBC will collect/deduct personal income tax (if any) of the Eligible Cardholder before awarding the prize. Regarding the 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.
- 3.3** 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) Eligible Cardholder's account before awarding the prize. Regarding the 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.
- 3.7** HSBC will base its award decision 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** In case there is no winner, HSBC will deduct 50% of the announced value of the prize into the State budget as prescribed in Clause 4, Article 96 of the Commercial Law.
- 3.9** After the end of the Program, HSBC is responsible for reporting to the competent authorities on the results of the above Program implementation in accordance with the law, taking responsibility and storing relevant documents for the purpose of inspection and examination according to regulations.
- 3.10** 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 at:
 - Individual Customers (from 8am to 10pm daily)
 - + (84 28) 37 247 247 (Southern)
 - + (84 24) 62 707 707 (Northern)
 - Platinum Cardholders (24/7): (84 28) 37 247 248
 - Premier Cardholders (24/7): (84 28) 37 247 666
 - Option 2: Submit request following the instructions via SecureMessage on HSBC Online Banking

- 3.11** 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.
- 3.12** HSBC will make every effort with the dealer or Mercedes car manufacturer to resolve all inquiries and complaints related to service and product quality as well as carry out registration, transfer, and Cardholder procedures. Eligible winners will need to coordinate and contact directly with the dealer or Mercedes car manufacturer for any issues to be resolved.
- 3.13** 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.
- 3.14** The Program is applied in conjunction with the Premier Master Account Terms and Conditions, HSBC Terms and Conditions of HSBC Credit Card Usage Agreement, and HSBC Premier Credit Card Usage Agreement which are posted and regularly updated on the HSBC website www.hsbc.com.vn.
- 3.15** For complaints arising related to 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.
- 3.16** 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.
- 3.17** 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.