

TERMS AND CONDITIONS

“HSBC PREMIER REFERRAL PROGRAM”

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 “HSBC PREMIER REFERRAL PROGRAM” (“**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 would be in effect from 01 Nov 2022 to 31 Dec 2022 (“**Program Period**”).
- 1.2. The Program applies to existing HSBC Premier customers, for:
 - a. referring customers who have never been HSBC customers to successfully open a new HSBC Premier Account (“HSBC Premier Account”); and
 - b. meet all of the following terms and Conditions.
- 1.3. Eligible referrer (“**Referrer**”) meets the following conditions:
 - a. The Referrer confirms the Program participation by filling the requested information in the "HSBC PREMIER REFERRAL PROGRAM" application form in accordance with the HSBC's form (the "Referral Form") and submit the application to HSBC by one (01) of the methods specified in these Terms and Conditions; and
 - b. The referrer can only be an existing HSBC premier Customer, and
 - c. HSBC staff is excluded as Referrer from this Program.
- 1.4. Eligible Referee is a person who fully meets the following criteria (hereinafter referred to as the “**Referee**”):
 - a. Have not been the customer of HSBC ever; and
 - b. Successfully opens a new HSBC Premier Account from November 1, 2022 to December 31, 2022 (both days inclusive) and Maintain a minimum average monthly Total Relationship Balance (TRB) of VND 1 billion or foreign currency equivalent (“Qualified Deposit Conditions” or “Deposit”).
 - c. HSBC staff is not considered as Referee of this Program.

2. PROGRAMME DETAILS

- 2.1. Referral methods
 - a. The Referrer refer the Referee by completing the requested information as specified in the Referral Form and submitting this Form to HSBC by one of two ways as followings:
 - i. By e-form: Fill in the Referral Form and send it from the customer’s registered email address, with the Bank, to the following email address premierevent@hsbc.com.vn ; Or

- ii. By paper form: Fill and sign the Referral Form and send it to the Referrer's Premier Relationship Manager.
 - b. Within 03 (three) working days from the date of receiving the referral information, HSBC will call the Referee to confirm the Referrer's information then to introduce and advise Premier products and services offered by HSBC to the Referee..
- 2.2. A (01) referral is considered to be successful ("Successful Referral") when it meets the following criterias:
- a. The Referrer provides correct and complete information specified in the Referral Form;;
 - b. The Referee successfully opens an HSBC Premier Account during the Program Period;
 - c. The Premier account of Referee maintains the Qualified Deposit Condition in accordance with the time regulations of Program;
 - d. Any deposits transferred from the Referrer's account to the Referee's account are not eligible for this Program;
 - e. The referral date must not be later than the date submits the application form to open account;
 - f. For clarification, a Successful Referrals is counted based on the Premier account opened and not on the number of Referees opening the account. For example, if 02 (two) Referees jointly open 01 (one) Premier Joint account, the case will only be counted as 01 (one) Successful Referral;
 - g. In case 02 (two) Referrals refer 01 (one) Referee, it will only be counted as a Successful Referral for the Referrer who submits the application first, according to the date of sending the referral email or the date stated on the Referral Form submitted directly to Premier Relationship Manager..
- 2.3. Offer details
- a. For each Successful Referral, the Referrer will receive an amount of VND 2,000,000 ("Offer" or "Refund") by cashback to the Referrer's HSBC Premier account..
 - b. The Refund will be shown on the statement after the successful refund date.
 - c. The Referrer will lose the right to receive the Offer if the Referrer's HSBC Credit Card(s)/Account(s) are being requested to be closed or did closed or the Referrer's Premier account is identified unqualified for any reason before and on the day HSBC refunds.
- 2.4. Program period details

The date HSBC receives the registration via email / The date stated on the Referral Form (paper form)	01/11/2022 – 31/12/2022, both (02) days inclusive
Time of successfully opening a new HSBC Premier Account recorded by the HSBC system	01/11/2022 – 31/12/2022, both (02) days inclusive

Time of meeting the Deposit condition	01/11/2022 – 31/01/2023, both (02) days inclusive
Notification time	28/02/2023
Refund time	15/03/2023

2.5. Offer general terms and conditions:

- a. Each (01) Referrer can receive up to three (03) Offers during the Program Period.
- b. The Bank will send a notice to the Referrer who has the Successful Referral to receive the Offer no later than February 28, 2023.
- c. The Bank will refund the cashback to the Referrer's Premier account no later than 15/03/2023 and the Refund will be shown on the bank statement of Referrer's next statement..
- d. The total offer for this Program is 100 and is given rewarded on first come first serve basis, based on the date of sending the Referral Form via email or based on the date on the Referral Form submitted in person at the earliest.
- e. The Referrer will not receive a refund if the allocated offers run out. The budget of the Program is 200,000,000 VND.

3. GENERAL TEMRS

3.1. By completing and submitting the Referral Form, the Referrer:

- a. Undertake and confirm that the Referrer has received the Referee's consent to provide the Referee's information to HSBC;
- b. Agrees and undertake that the Referee also consent for HSBC to use the Referrer and Referee's information for the purposes of contacting, verifying, referring, introducing, consulting in relation to Program and Products;
- c. Agrees for HSBC to share your personal information for the purpose of promoting and marketing the Promotion; and
- d. Accept the Terms and Conditions of this Promotion by default.

3.2. HSBC reserves the right to contact the Referrer and Referee via the contact information (including phone number / email) provided by the Referrer upon joining the Program for verification purposes some information and request additional documents if necessary.

3.3. HSBC reserves the right to notify the Referee of Program information.

3.4. HSBC reserves the right to verify the accuracy and transparency of the referral and reserves the right to refuse the Referrer to enjoy the Offer if the Bank identifies any fraud in the referral, even in the Referee's Premier account opening application is approved and the Premier account is successfully opened for the Referee.

3.5. Information about the Promotion is fully published on HSBC's website (www.hsbc.com.vn) or at transaction office.

- 3.6. The decision of HSBC on all matters relating to the Program are final, conclusive, and binding and no notification will be sent to customer.
- 3.7. If the Referrer and/or Referee has any questions regarding the Program, please contact HSBC before 31 Jan 2022 for assistance.
- 3.8. In case of any questions or complaints, customers should contact HSBC by one of the methods below for assistance:
 - a. Relationship Manager at the place where customers apply their HSBC Premier account
 - b. HSBC Premier Hotline (+84) 28 37247 666
 - c. HSBC Premier offices in Hanoi, Ho Chi Minh City and Da Nang.
- 3.9. In case of any dispute arising during the Promotion, HSBC will handle the dispute in the most satisfactory way for the Referrer and the Referee. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- 3.10. In case of force majeure, the early termination of the Program HSBC will publicly notify customers and the authorities. A force majeure event is an event that occurs objectively, is unable to be foreseen and is unable to be remedied. Force majeure events include but is not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any action or/and policy of government affecting the implementation of the Program or other objective events that cannot be foreseen and remedied despite all necessary and permissible measures have been taken..
- 3.11. These Terms and Conditions apply in conjunction with the Terms and Conditions of the HSBC Premier main account.
- 3.12. 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 HSBC's website prior to effective date.
- 3.13. The Terms and Conditions of this Program are made in English and Vietnamese. In case of any discrepancy or inconsistency between the English and Vietnamese versions, the Vietnamese version shall prevail.

Referral Form

	By e-From	By paper - Form
Title	HSBC PREMIER REFERRAL PROGRAM	HSBC PREMIER REFERRAL PROGRAM
Content	<p>A. Referrer's information Full name: ID/Passport No: Full name of your HSBC Premier Relationship Manager:</p> <p>B. Referee's information</p> <p>1. Referee's information 1 Full name: Phone number:</p> <p>2. Referee's information 2 Full name: Phone number:</p> <p>3. Referee's information 3 Full name: Phone number:</p> <p>Confirmation and Aggreemnet</p> <p>1. I acknowledge and confirm that:</p> <p style="margin-left: 20px;">a. My and Referee's personal information filled in this Referral Form are true, complete, accurate and up-to-date. And I agree to HSBC collect and use this personal information for the purposes of the Premier Referral Program.</p> <p style="margin-left: 20px;">b. The Referee mentioned in the Referral Form has consented to me to provide their personal and contact information to HSBC and consents to HSBC to collect and use the provided information to contact them directly for verification, introducing, advising and offering HSBC's products/services as well as this Program..</p> <p>2. I agree and confirm that I have fully read and understood the Terms and Conditions of this Program.</p> <p>3. I agree that HSBC can contact me and Referees to confirm the referral within this Program.</p>	
Confirmation methods	e-Form sent from the registered Referrer's email to Bank	Signature of Referrer Full name:..... DD/MM/YYYY