

TERMS AND CONDITIONS**“ENJOY SPENDING
WITH HSBC CREDIT CARDS ”**

(These Terms and Conditions take effect from 8 Oct 2021)

Customer is 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 accepted these Terms and Conditions.

1. The **“Enjoy Cashback when you spend with HSBC Credit Cards”** Promotion (the **“Promotion”**) and takes effect from 8/10/2021 to 8/11/2021 (the **“Promotion Period”**)
2. This Promotion is applicable for customers who satisfy all of the following conditions: (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**)

2.1 Promotion is applicable for HSBC cardholders who are holding the following credit cards issued by HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam:

- HSBC Visa Platinum Credit Card
- HSBC Visa Cash Back Credit Card
- HSBC Visa Classic Credit Card
- HSBC Premier MasterCard Credit Card

(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)

3. This Promotion shall not apply for:
 - HSBC Corporate Credit Card.
 - Cardholders will not be eligible if his/her Credit Card is delinquent or blocked.

Note: Cardholders with card yet to be activated will have to activate their Cards prior to purchase.

4. Details of the Promotion:

- Cash back of VND 100,000 for Eligible Cardholders who spend (**“Eligible Spends”**) VND 2,000,000 or above on their HSBC Credit Card during the Promotion Period and transactions are posted on HSBC system no later than 15/11/2021
- Eligible Spends are transactions made by HSBC Credit Card at Grab, Tiki, Lazada, Shopee, Vinmart, Coopmart in Vietnam. Notice: Eligible Spends do not include the online transaction made via app/website or third parties of Vinmart and Coopmart
- The promotion is applicable for the first 5,000 Eligible Cardholders who reach the Eligible Spend requirement during the Promotion Period.

5. Eligible Spends do not include these transactions: credit card activation; cash advances (cash withdrawal at a branch counter, Automatic Teller Machine (ATM) or at POS or other withdrawals in

any other forms); gambling; fee payment transaction for HSBC; monthly installment payments; online bill payments via Internet Banking or HSBC Mobile Banking App; transactions relating to alcohol, cigarette and other promotion-restricted products

6. General Terms:

- a. Each Eligible Cardholder can only receive the reward once (01) during the entire Promotion Period, after he/she qualifies.
- b. In case there are multiple Eligible Cardholders who have total spend from VND 2,000,000 at the same period, the reward will be presented to the Cardholders with the highest spend during the Promotion Period.
- c. HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on credit card statements of cardholders to define the Eligible Spends.
Notice: The SMS notification about the transaction completion does not mean that the transactions posted in HSBC system.
- d. Cancelled/ reversed transactions within or after the Promotion Period will be excluded from Eligible Spends. HSBC reserves the right to deduct the reward amount for cancellation, if any.
- e. Eligible Spends can be made by Primary Credit Cardholders and/or Supplementary Credit Cardholders. However, the reward will be sent to the Primary Cardholder with timeline below:

Transaction date	08/10/2021 – 8/11/2021
Latest posted transaction date	15/11/2021
Reward no later than	15/12/2021

- f. Eligible Cardholders are excluded from receiving cashback if Card is in the process of closing or closed with any reasons; Card is in delinquent status before/on the date of reward.
- g. Eligible Cardholders may not receive the Offer if the Offer allocated for the Promotion Period runs out.

7. In case of any queries, please contact HSBC about Program before 30/11/2021 for further support

8. For all matters related to the Promotion, please contact HSBC for resolving.

- HSBC Premier: (84) 28 37 247 666 (24/7)
- HSBC Visa Platinum: (84) 28 37 247 248
- HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)

9. In case of any dispute arising out of or in connection with this Promotion, 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.

- 10.** These Terms and Conditions shall be applied simultaneously with terms and conditions of general, HSBC Debit Card, HSBC Credit Card and HSBC Premier Credit Card Agreement.
- 11.** 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 website of HSBC prior to application.
- 12.** These Terms and Conditions are made in Vietnamese and english. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.