



TERMS AND CONDITIONS OF THE PROMOTION

“SIGN-UP OFFERS FOR APPLYING HSBC CREDIT CARD”

Valid from 01 December 2020

Customer is advised to note that participating in the Promotion program/ accepting the promotional benefits offered by the program shall mean that Customer has read, understood and accepted this Terms and Conditions.

1. The Promotion of **“Sign-up Offer for Applying HSBC Credit Card”** (“Promotion”) is applicable across all transaction offices and branches of **HSBC Bank (Vietnam) Ltd.** (“HSBC”).
2. **Eligible products: HSBC Primary Premier World Mastercard® Credit Card** (“Card” or “HSBC Credit Card”) is issued by HSBC in Vietnam.
3. **Eligibility:** The Promotion is applicable for Premier customers who are HSBC Premier customers located in Vietnam and are currently maintaining a minimum Total Relationship Balance of VND 1 billion or its foreign currency equivalent.
4. **The Promotion is not applicable for:**
 - HSBC Staff Credit Card;
 - HSBC Premier customers who do not meet the eligibility criteria provided in Article 3;
 - Existing HSBC Premier customers having any HSBC Primary Credit Cards (including HSBC Visa Credit Card) and/or upgrade to Premier World Mastercard Credit Card during the Promotion Period;
5. Premier customers who have applied for new HSBC Premier World Mastercard Credit Card within twelve (12) months of any HSBC Credit Card cancellation as listed under item 2 & 4 of these Terms and Condition **Promotion Period: from 01 December 2020 to 28 February 2021**
 - Application date: till **28 February 2021** (28 February 2021 is inclusive)
 - Approval date: from **01 December 2020 – 10 March 2021** (both days inclusive)
6. **Promotion Details:**

Customers who submit their new HSBC Premier World Mastercard Credit Card applications and have their cards approved by HSBC during the Promotion Period are qualified for the following rewards (**“Eligible Cardholders”**):

6.1 Offer details

The special offer (“E-voucher”) will be given to customers who meet all the following conditions to be Eligible Cardholders as defined in Article 6.2 below:

- E-voucher to experience a five-star Afternoon Tea, for two people at one of the following hotels:
 - Ho Chi Minh City: Park Hyatt Saigon, 2 Lam Son Square, District 1; or
 - Ha Noi: Sofitel Legend Metropole Hanoi, 15 Ngo Quyen street, Hoan Kiem district.
- Each Eligible Cardholder can only receive reward once during the Promotion Period.
- E-voucher(s) cannot be exchanged to cash or refunded.

6.2 Eligible Cardholders conditions:

Retail Customers must meet all of the following conditions to be eligible to participate and win the reward (“Eligible Cardholders”).

- HSBC Premier customers holding a total relationship balance of 1 billion of equivalent amount in foreign currency apply for a new HSBC Premier World Mastercard Credit Card, and is approved by HSBC no later than 10 March 2021;
- Customers do not fall under criteria listed in Article 4 of these Terms and Conditions;
- Customers must meet all terms and conditions following this Promotion; and
- Customers must make at least three (03) eligible transactions in sixty (60) days from Card issuance date.

6.3 Reward Timeline:

| | Promotion Period |
|---|-------------------------|
| Card Application date | 01/12/2020 - 28/02/2021 |
| Card Approval date | 01/12/2020 - 10/03/2021 |
| Transaction posted date no later than | 17/05/2021 |
| HSBC will notify eligible customers, details of the e-voucher no later than | 08/06/2021 |

6.4 E-voucher(s) terms and conditions:

- For E-voucher(s) at Park Hyatt Saigon hotel:
 - E-voucher is valid for a Five-star Afternoon Tea at Park Hyatt.
 - E-voucher package includes: Savory and Sweet selection including freshly baked scones whipped cream, jam and free flow of selected tea and coffee.
 - Available from Monday to Friday, from 2:00PM – 5:00PM at Park Lounge.
 - Eligible Cardholders must make a reservation 24 hours in advance via hotel guest services.
- For E-voucher(s) at Sofitel Legend Metropole Hanoi-
 - E-voucher is valid for a Five-star Afternoon Tea at Sofitel Legend Metropole Hanoi.
 - Package includes:
 - Traditional sandwich selection
 - Over-fresh scones
 - Patisseries du Metropole

- Signature madeleines
- Tea
- Available from Monday to Friday, from 2:00PM – 5:00PM at Sofitel Legend Metropole Hanoi.
- Eligible Cardholders must make a reservation 24 hours in advance via hotel guest services.
- c. General terms and conditions:
 - At the time of Card application submission, customers must select one (01) of two (02) hotels where customers would like to use the E-voucher by clearly stating the preferred location on the HSBC Credit Card Application Form e.g. “Park Hyatt” or “Metropole”.
 - HSBC will send the E-voucher corresponding to the hotels that customers selected at the time of application.
 - HSBC will notify Eligible cardholders via email or SMS to their registered email address or mobile number
 - Each E-voucher can be used once for the package as specified in Article 6.1 of these Terms and Conditions.
 - Each E-voucher can be used at one (01) hotel as regulated in this Terms and Conditions. Eligible Cardholders have a right to select one (01) of two (02) hotels where they would like to use the E-Voucher at the time of application.
 - Each Eligible Cardholder can only receive one (01) e-voucher during the Promotion Period.
 - Eligible Cardholders must directly contact to the hotel to reserve 24 hours in advance and provide E-voucher when making a reservation.
 - Each E-voucher has a validity of one (01) year from the date HSBC send notification to Eligible Cardholders.
 - The date of validity and E-voucher usage instruction will be provided in the email or SMS notification sent to the Eligible Cardholders.
 - HSBC accepts no liability for undelivered SMS/ Email notification due to incorrect or outdated contact details i.e. Phone number/ Email address registered with HSBC, or blocking SMS from Mobile operator.
 - HSBC is not the supplier of E-voucher(s). Eligible Cardholders will be bound by the Terms & Conditions of the hotel(s) for E-voucher’s usage. In case of any inquires or disputes related to the hotel service mentioned in Article 6.1, Eligible Cardholders must contact the hotel for any assistance, HSBC will coordinate with the the hotel to handle any inquires or disputes.
 - E-voucher must be kept confidential by Eligible Cardholders. The Eligible Cardholders should not keep any written record of E – voucher in any place or manner, which may enable a third party to use the voucher. The Bank is not responsible in case of disclosure E - voucher and other third parties use.

7. General Terms

- 7.1** To identify eligible transactions, HSBC will consider the transaction date and posted date as recorded by HSBC’s system and shown on Credit Card statements of cardholders. Note: A successful transaction confirmation message does not confirm that transaction has been recorded in HSBC’s system.

For further details, relating to eligible transactions of the Promotion, customers can contact HSBC Premier hotline at: (84) 28 37 247 666.

- 7.2** Eligible transactions must be made by Primary Cardholders and Supplementary Cardholders (if any), and must be authentic for genuine personal purposes and allowed by Vietnamese

Law. All eligible spending from Primary and Supplementary Cards opened in promotion period will be club to calculate for total minimum spending requirement.

- 7.3** Eligible purchase transactions do not include Card's annual fee transaction and cash advance transactions, including but not limited to, cash advance transactions at counters / ATMs / POS and other cash advance transactions, HSBC fee-related transactions and monthly instalment repayments, gambling-related transactions and e-wallets charging by credit.

Eligible purchase transactions do not include the transactions relating to alcohol, cigarette and other promotion restricted products.

Eligible purchase transactions do not include the transactions relating to beer for customers under 18 years old.

- 7.4** Cardholder will be disqualified if he/she performs or is subject to the following at the time of the Promotion result announcement:

- Submits a card cancellation request or has cancelled his/her Credit Card; or
- No longer HSBC Premier customer by TRB; or
- Has his/her HSBC Credit Card cancelled by HSBC; or
- Is late paying any bank fees, or does not pay at least the minimum payment due as shown on their statements; or
- New Cardholder downgraded the current Credit Card during the promotion period or before/ at the time of the promotion result announcement; or
- Is delinquent on any of products with HSBC.

- 7.5** Any disputed, cancelled and/or reversed transaction amount which is recorded in the cardholder's Credit Card statement during the Promotion Period will be deducted from the total eligible spend.

- 7.6** Cardholders may check their transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline.

- 7.7** If after an Eligible Cardholder receives his/her E-voucher and his/her eligible purchase transactions are cancelled or reversed, HSBC reserves the right to deduct the E-voucher value from the primary cardholder's Credit Card account. The transaction will be shown on the Credit Card bank statement of the primary cardholder.

- 7.8** This promotion is not applied for other HSBC Premier customers who are not stipulated on Article 3 above.

- 7.9** If the Cardholders have questions relating to the process or results of the Promotion, they must inform HSBC within thirty (30) days from the announcement day or notification sending date as regulated in Article 6.3.

- 7.10** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.

- 7.11** In case of any dispute related to this Promotion, HSBC shall resolve disputes in co-operation with the customer. If the parties fail to reach an agreement, disputes will be resolved in accordance with Vietnamese laws.
- 7.12** Standard Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy shall be applied in conjunction with the Terms and Conditions of this Promotion.
- 7.13** This Terms and Conditions is 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 application.
- 7.14** These Terms & Conditions are made in both English and Vietnamese. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.