

TERMS AND CONDITIONS

“WELCOME OFFER FOR APPLYING HSBC TRAVELONE CREDIT CARD”

(This Terms and Conditions takes effect from 19 May 2022)

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

1. The Promotion **“Welcome Offer for New HSBC TravelOne Credit Card”** (“**Promotion**”) is applied for Credit Card online application via <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> (“**Online channel**”) and Credit Card paper application in all transaction offices and branches of HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**The Bank**”). The Promotion takes effect from **19 May 2023 to 30 June 2023** (“**Promotion Period**”).
2. This Promotion is applicable for customers who satisfy any and all the following conditions:
 - 2.1 Customers who submit **new Primary HSBC TravelOne Credit Card** (“**Card**” or “**HSBC Credit Card**”) which is issued by **HSBC Bank Vietnam Ltd.** within the **Promotion Period**, including:
 - 2.2 Customers who satisfy the spend condition defined in this Terms and Conditions;
 - 2.3 Customers who satisfy the Terms and Conditions of the Promotion;Customers who satisfy all the above conditions hereinafter will be called the “**Eligible Customers**”
3. **This Promotion shall not apply for:**
 - a. HSBC Visa Platinum Credit Card, HSBC Visa Cash Back Credit Card, HSBC Visa Classic Credit Card, HSBC Premier Mastercard
 - b. HSBC Business Credit Card
 - c. HSBC Staff Credit Card
 - d. Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
 - e. Customers who have applied for a new HSBC Credit Card within twelve (12) months from the cancellation date of any HSBC Credit Card types listed in item 2 & 3 of this Terms, and

Condition (not including HSBC Supplementary Credit Card and HSBC Business Credit Card)
as recorded by HSBC's system.

4. Program details

4.1 Promotion period:

- a. Application period: from 19 May 2023 to 30 June 2023 (both days inclusive)
- b. Approval period: from 19 May 2023 to 31 July 2023 (both days inclusive)

4.2 Promotion offer:

- a. Eligible Customers who satisfy all Terms and Conditions can choose 01 Offer Package as follows:

Offer Package	Promotion Offer	Promotion Condition	Total value
Package 1	Offer 1.1: Promo code with 10,000 points of Traveloka – Your Lifestyle Superapp (“ Traveloka ”), worth VND1,000,000 (“ Promo Code 1 ”)	Activate your HSBC Credit Card within 30 days from Card issuance date	VND4,000,000
	Offer 1.2: 600.000 HSBC reward points (“ Reward Points ”), worth VND3,000,000	Having from 03 Eligible Purchases with total amount from VND 10,000,000 within 60 days from Card issuance date	
Package 2	Offer 2.1: Promo code with 10,000 points of Traveloka, worth VND1,000,000 (“ Promo Code 2 ”)	Activate your HSBC Credit Card within 30 days from Card issuance date	VND3,000,000
	Offer 2.2: Promo code with 20,000 points of Traveloka, worth VND2,000,000 (“ Promo Code 3 ”)	Having from 03 Eligible Purchases with total amount from VND 10,000,000 within 60 days from Card issuance date	

Promo Code 1, Promo Code 2, Promo Code 3 hereinafter called the Promo Code(s).

b. Promotion fulfillment timeline

	Timeline
Application date	From 19 May 2023 to 30 June 2023 (both days inclusive)
Approval date	From 19 May 2023 to 31 July 2023 (both days inclusive)
Promotion fulfillment timeline	31 October 2023

c. Terms and conditions on the Promo codes & Promotion fulfilment

❖ Terms and conditions on the Promo codes:

- Each Eligible Customer can receive the Promo codes. The Promo codes can be used to redeem into Traveloka reward points. Each Promo code is equivalent to the number of Traveloka reward points as defined in Article 4.2 of this Terms and Conditions. The value of one (01) Traveloka reward point is equivalent to VND100.
- Any additional cost after redemption are to be made by HSBC Credit Card.
- The Promo code is non-refundable & cannot be redeemed into cash equivalence.
- The Promo code is valid to redeem within 30 days since the date that HSBC send out the Promo code.
- After 30 days from the date the Promo code is sent out, the Bank shall not handle any disputes related to the redemption. HSBC shall not be responsible for the Promo code after the redemption expiry date, any reasons of code disclosure or redemption failure.
- The Promo code is only applicable for orders paid in Vietnam Dong.
- The Promo code can only be used for 01 (one) purchase.
- Any disputes or complaints related to the receipt of the Promo code must be informed within 30 days since the date that HSBC sends out the Promo code.
- The Eligible Customers agree to all Traveloka Terms and Conditions regarding the Promo codes. For any concerns related to Promo code redemption or other technical support when using Traveloka Superapp, Eligible Customers can contact Traveloka for the solutions as per the normal practice when using Traveloka Superapp. Should there be any discrepancy between Eligible Customers in this promotion with other customers, the Eligible Customers can send the dispute to HSBC for further support.
- The Promo code is provided by Traveloka and is subject to Traveloka 's Terms and Conditions. HSBC shall not take any responsibility related to the fact that Promo code cannot be redeemed to Traveloka 's reward points due to the quality of the Promo code or

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technical failure during the redemption. Find more at: <https://www.traveloka.com/en-vn/loyalty-points>

- Should the Eligible Customers use Promo code with wrong purposes (fraud or abuse) or violate with any Traveloka 's Terms and Conditions, the customers may be denied to use any Traveloka 's promotion in the future.
- Traveloka, at its own cost, shall be responsible to handle any disputes or complaints from the customers in accordance with Traveloka 's policy and keep HSBC under no obligation.
- Any purchases at Traveloka will be subject to Traveloka 's Terms and Conditions. For any queries related to the purchases at Traveloka, the customers should contact Traveloka for support. Any concerns or disputes related to this promotion program, the customers contact HSBC for the support.

❖ **Promo code fulfilment method:**

- For Eligible Customers, HSBC will send notification on the Promo code via customers' registered email address or mobile phone with HSBC. Eligible Customers shall follow the instructions in the notification to get the rewards.
- The Promo code can only be redeemed via Traveloka 's official website/superapp and is subject to Traveloka 's Terms and Conditions.
- HSBC shall not be responsible for undelivered SMS/email notification due to incorrect or outdated contact phone number/email address registered with the Bank or if customers are blocking SMS from mobile operator.
- Should Eligible Customers do not receive the Promo code or cannot redeem the Promo code on Traveloka Superapp or public website in redemption timeline, HSBC will support to work with Traveloka for the related issues.

d. Terms and Conditions on registering Offer Package:

- Each Eligible Customer can only receive maximum one (01) Offer Package. The Offer Package can be registered as follows:
 - If Eligible Customers apply Card via Online Channel: The Offer Package selection screen shall be displayed right after the Eligible Customers select the applicable Card type.
 - If Eligible Customers apply Card by paper application at HSBC 's transaction offices and branches, the Offer Package can be registered with the HSBC staffs.
 - Once the Offer Package selection is recorded, any request to change the Offer Package shall not be supported.
- Should no selection on the Offer Package is given, Offer Package 1 shall be applied.

5. Promotion condition

5.1 Eligible Purchase Transactions:

- a.** Eligible Purchase Transactions: are legal transactions in accordance with Vietnamese law, which are made by HSBC credit cards and transacted via POS machine or payment gateway registering with Card Association. Eligible Purchase Transactions do not include the transactions of card activation, transfer, cash advance in any channels (at the counter, at the ATM, or at POS machine...), E-wallet top-up, gambling, HSBC fee & charge payment, bill payment service via HSBC Online Banking or HSBC Mobile.
- b.** Date & time of the transactions shall be based on HSBC system;
- c.** Transaction notification SMS is not considered as a confirmation of card transactions being posted on HSBC system.
- d.** The Bank reserves the right to request for valid documents and clarification from the cardholders regarding to the transactions, address of the point of sales as well as the financial invoices in order to prove that they are Eligible Purchase Transactions. The Bank also reserves the right to contact the merchants to verify any suspicious transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify that the transactions are not Eligible Purchase Transactions as defined, the Bank shall not count these transactions in the total Eligible Purchase Transaction to be considered for the promotion.
- e.** Any cancelled, disputed, illegal and/or reversed transaction amount which is recorded during or after the Promotion Period will be deducted from the total Eligible Purchase Transactions. HSBC reserves the right to deduct the prize amount from the customer 's account. The deducted amount shall be shown on the next Credit Card statements of Eligible Customers.
- f.** Eligible Purchase Transactions do not include the transactions related to alcohol, cigarette, lottery, medicine, milk, health check service at public hospital, public school and other restricted service and products in accordance with prevailing regulations.

6. General terms

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- 6.1** If new Cardholders upgrade or downgrade the Credit Card during the promotion period or at the time of the promotion result announcement, Credit Cardholder will receive the prize of upgraded or downgraded card only.
- 6.2** If the Cardholders have any disputes relating to the process or result of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 4.2. After this timeline, any queries or disputes will not be handled.
- 6.3** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.4** Cardholder will be disqualified if the below events happened before or at the time of the promotion result announcement:
- a.** Submits a card cancellation request or has cancelled his/her Credit Card; or
 - b.** Has his/her HSBC Credit Card cancelled by HSBC; or
 - c.** Make late payment for any bank fees, or does not pay at least the minimum payment due as shown on the monthly statements; or
 - d.** Be delinquent on any products with HSBC.
- 6.5** Cardholder may check their transactions posted in their Credit Card account via HSBC Online Banking service or contact HSBC's hotline.
- 6.6** Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn), at branches and transaction offices of HSBC.
- 6.7** In case of any queries, complaints, customers can contact by one of the following channels for further support.
- a.** Any HSBC Branch or Transaction office.
 - b.** HSBC 's contact center via mail box direct@hsbc.com.vn or via call:
 - ✓ HSBC Premier: (84) 28 37 247 666 (24/7);
 - ✓ Platinum Credit Cardholder: (84 28) 37 247 248 (24/7);
 - ✓ Personal Banking: (84) 28 37 247 247 (South); (84) 24 62 707 707 (North) (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters)
- 6.8** 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.

- 6.9** The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC General Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy.
- 6.10** 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.
- 6.11** In case of force majeure, the early termination of the Program shall be published and notified by HSBC to the customers and the governments. A force majeure is an event that occurs objectively, which cannot be foreseen and cannot be remedied even though all necessary and permissible measures have been applied. Force majeure events include but are not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any government actions or policy that affect the implementation of the Program or other objective events that cannot be foreseen and cannot be remedied despite all necessary and permissible measures have been taken.
- 6.12** In case of the promotional goods or services are out of stock, or the promotional goods or services are fully awarded with the registered number of gifts which are certified by the government, the Program can be terminated after HSBC notifies with the government and ensures the full benefits of the customers who have participated in the program.
- 6.13** This 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.