

TERMS AND CONDITIONS

“SIGN-UP OFFERS FOR APPLYING HSBC CREDIT CARD”

(This Terms and Conditions takes effect from 01 November 2021)

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 of “Sign-up Offer for Applying HSBC Credit Card” (“Promotion”) is applied for Credit Card online application via <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> and Credit Card paper application in all transaction offices and branches of HSBC Bank (Vietnam) Ltd. (“HSBC”). The Promotion takes effect from **01 November 2021 to 31 December 2021** (“Promotion Period”).
2. This Promotion is applicable for customers who satisfy any and all the following conditions (“Eligible Customers”):
Eligible Customers who submit **new HSBC Primary Credit Card** (“Card” or “HSBC Credit Card”) within the **Promotion Period** and card is issued by **HSBC in Vietnam**, including:
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
3. **This Promotion shall not apply for:**
 - HSBC Premier World Mastercard® Credit Card
 - HSBC Business Credit Card
 - HSBC Staff Credit Card
 - Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
 - Customers who have applied for 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 (not including HSBC Supplementary Credit Card and HSBC Business Credit Card) and Condition as recorded by HSBC’s system.

4. Details of the Promotion

4.1. Promotion period: from 01 November 2021 to 31 December 2021

- Application date: from 01 November 2021 to 31 December 2021 (both days inclusive)
- Approval date: from 01 November 2021 to 15 January 2022 (both days inclusive)

4.2. Offer details

Eligible Customers who are satisfied all terms and conditions in Article 2, Article 3 and below conditions will receive rewards with following details:

Visa Platinum Credit Card	Visa Cash Back Credit Card	Visa Classic Credit Card	Spending Period
- Free first-year Annual Fee for both Primary cards & Supplementary cards with total value VND 1,200,000. - Cashback VND 2,000,000 when when having total eligible purchase transactions from VND 8,000,000. - Total offer value: VND 3,200,000.	- Free first-year Annual Fee for both Primary cards & Supplementary cards with total value VND 1,200,000. - Cashback VND 1,000,000 when when having total eligible purchase transactions from VND 5,000,000. - Total offer value: VND 2,200,000.	- Cashback VND 800,000 when when having total eligible purchase transactions from VND 3,000,000. - Total offer value: VND 800,000.	Within 60 days from card issuance date

4.3. Reward Timeline

	Promotion Period	
	Phase 1	Phase 2
Application date	From 01/11/2021 to 31/12/2021	
Approval date	01/11/2021 - 30/11/2021	01/12/2021 – 15/01/2022
Date transaction posted until	07/01/2022	22/01/2022
HSBC will notify Eligible Cardholders with details of the reward no later than	07/02/2022	22/02/2022

Issued by HSBC Bank (Vietnam) Ltd.

Floor 1,2,6 Metropolitan Building, 235 Dong Khoi, District 1, HCMC

5. General terms for offers

- 5.1** Eligible Cardholders will receive cash back award when satisfying spending condition in Article 4.2. HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders. This cash back amount is shown on Credit Card statement of customers on the following cycle after reward date.
- 5.2** If after the Eligible Customer receives his/her prize and his/her eligible purchase transactions are cancelled or reversed, HSBC reserves the right to deduct the prize value from the primary cardholder's Credit Card account. The transaction will be shown on the Credit Card bank statement of the primary cardholder.

6. General terms

- 6.1** To identify eligible purchase transactions, HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on Credit Card statements of cardholders.
- 6.2** Eligible purchases transactions must be made by Primary Cardholder and Supplementary Cardholder (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.
- 6.3** If customer is holder more than one (01) HSBC Credit Card, Credit Cardholder will only receive the highest prize of each Offer during this promotion.
- 6.4** If new Cardholder upgraded or downgraded current 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.
- 6.5** If the Cardholders have questions 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 4.3.
- 6.6** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.7** 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.
- 6.8** 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
 - 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;
 - Is delinquent on any of products with HSBC.
- 6.9** 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.
- 6.10** Cardholder may check their transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline.
- 6.11** Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn), at branches and transaction offices of HSBC.
- 6.12** In case of any queries, complaints, customers are suggested to contact by following one of the following manners for further support.
- South Vietnam: (84) 28 37 247 247
 - North Vietnam: (84) 24 62 707 707
 - Platinum Credit Card holder (24/7): (84 28) 37 247 248 (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)
- 6.13** 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.
- 6.14** 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.
- 6.15** 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.
- 6.16** 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.