



TERMS AND CONDITIONS OF THE PROMOTION

“ONLINE APPLICATION FOR HSBC CREDIT CARD”

Valid from 01 July 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 **“Online application for HSBC Credit Card”** (“**Promotion**”) is applicable for online application via <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> of **HSBC Bank (Vietnam) Ltd.** (“**HSBC**”).
2. Eligible products: **HSBC Primary Credit Card** (“**Card**” or “**HSBC Credit Card**”) is issued by HSBC in Vietnam
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
3. **The promotion is not applicable for:**
 - HSBC Premier Mastercard® Credit Card
 - HSBC Business Credit Card
 - HSBC Secured 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.
 - Customer who applied new Credit Card via traditional way (paper application process)
 - 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 and Condition as recorded by HSBC’s system.
4. **Promotion Period:** from **01 July 2020** to **03 August 2020**
 - Application date: till **03 August 2020** (03 August 2020 is inclusive)
 - Approval date: from **01 July 2020** – **10 August 2020** (both days inclusive)

5. Promotion Details:

Customers who submit new HSBC Credit Card applications online via link <https://card.apply.hsbc.com.vn/promotion-apply-credit-card-HSBC/en> (“**Eligible Cardholders**”) are eligible for **Offers** as defined below:

5.1 Offer Details: Customer will choose **one (01) of the two (03) options** as defined below:

	Visa Platinum	Visa Cash Back	Visa Classic	Spending Period
Option 1	Cashback VND 1.5 million when having total eligible purchase transactions from VND 8 million	- Get 50% discount on first year Annual Fee; and - Cashback 20% for all spending (maximum cashback amount is VND 1 million), no minimum eligible purchase transactions requirement.	- Get 25% discount on first year Annual Fee; and - Cashback 20% for all spending (maximum cashback amount is VND 1 million), no minimum eligible purchase transactions requirement.	Within 60 days from card issuance date
Option 2	Samsung Galaxy Fit when having total eligible purchase transactions from VND 8 million.	- Get 50% discount on first year Annual Fee; and - Premium Luggage when having total eligible purchase transactions from VND 3 million.	- Get 25% discount on first year Annual Fee; and - Premium Luggage when having total eligible purchase transactions from VND 3 million.	Within 60 days from card issuance date
Option 3	Premium Luggage when having total eligible purchase transactions from VND 8 million.			Within 60 days from card issuance date

5.2 Reward Timeline:

	Promotion Period
Application date	Till end of 03 rd August 2020
Approval date	01/07/2020 – 10/08/2020
Transaction posted date no later than	15/10/2020
Reward date no later than	16/11/2020

5.3 General terms for Offer:

- If Eligible Cardholders choose Option 1:
 - For Cash back rewarding: Customers will receive cash back award in one (01) time. 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.
 - For 1st year Annual Fee Discount: HSBC will discount 25% of the first year annual fee for Visa Classic Card and 50% of the first year annual fee for Visa Cash Back Card for Eligible customer, Eligible customer has to pay the remaining amount for first year annual fee on the cycle that 1st year annual fee incurs.

Details of remaining amount of 1st year Annual Fee need to be paid:

- For VISA Cash Back Card: VND 400,000.
 - For VISA Classic Card: VND 262,500.
- If Eligible Customers choose Option 2 and Option 3:
 - For Cash back rewarding and 1st year Annual Fee Discount: as same as option 1's terms.
 - For Premium luggage: HSBC will notify the winners via email (as registered with HSBC) or SMS via mobile phone number registered with HSBC (in case customer have no email registered) with instructions to collect the prizes. Cardholders should present their original identification card/passport and the notification to one of the supplier's stores which are mentioned in the notification letter to redeem for the reward within 30 days since the date receiving notification from HSBC.
 - For Samsung Galaxy Fit: HSBC will notify the winners via email (as registered with HSBC) or SMS via mobile phone number registered with HSBC (in case customer have no email registered) with instructions and timing to collect the gift.
 - Gift receiving of Premium Luggage or Samsung galaxy Fit ("Gift") must be made following the instruction that HSBC specifically notify to Eligible customers via email or SMS.
 - HSBC accepts no liability for undelivered SMS/ Email notification due to incorrect or un-updated contact Phone number/ Email address registered with HSBC, or blocking SMS from Mobile operator.

- HSBC is not the supplier of Gift. The Products are sold solely by Supplier, under such Terms & Conditions as determined by Supplier. Eligible customer will be bound by the Terms & Conditions of Supplier of these Products. In case of any inquires or disputes related to the Products, eligible customers must contact Supplier for any assistance, HSBC will coordinate with the Supplier to handle any inquires or disputes.

6. General Terms

6.1 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. For further details, relating to eligible transactions of the Promotion, customers can contact HSBC's hotline:

- South Vietnam: (84) 28 37 247 247
- North Vietnam: (84) 24 62 707 707

6.2 Eligible 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 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.

6.4 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
- 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.

- 6.5** 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.
- 6.6** Cardholder may check their transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline.
- 6.7** If after a winner 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.
- 6.8** If customer is holder of more than one (01) Credit Card, Credit Cardholder will only receive the highest prize of each Offer during this promotion
- 6.9** One Eligible Customers can receive only one (01) offers for the whole campaign.
- 6.10** 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.
- 6.11** If the Cardholders have questions relating to the process or results of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 5.
- 6.12** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.13** In case of any dispute related to this Promotion, HSBC shall resolve disputes in cooperation with the customer. If the parties fail to reach an agreement, disputes will be resolved in accordance with Vietnamese laws.
- 6.14** 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.
- 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** 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.