



TERMS AND CONDITIONS OF THE PROMOTION

“WELCOME OFFER FOR APPLYING HSBC VISA PLATINUM CREDIT CARD”

Valid from 02/01/2020

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 “Welcome offer for applying HSBC Visa Platinum Credit Card” (“Promotion”) is applicable in all transaction offices and branches of HSBC Bank (Vietnam) Ltd. (“HSBC”).
2. Eligible products: HSBC Primary Visa Platinum Credit Card (“Card” or “HSBC Credit Card”) is issued by HSBC in Vietnam.
3. The promotion is not applicable for:
 - HSBC Staff Credit Card
 - Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
4. **Promotion Period:** from 02/01/2020 to 04/01/2021
 - Application date: from 02/01/2020 – 04/01/2021 (both days inclusive)
 - Approval date: from 02/01/2020 – 12/01/2021 (both days inclusive)

5. Promotion Details:

Customers who submit their new HSBC Credit Card applications and have their cards approved by HSBC (“Eligible Cardholders”) are eligible choose **one (01) of the two (02) options** as defined below:

5.1 Offer Details

Details	Option 1	Option 2
Promotion Gift	e- gift code equivalent to 15,000 Traveloka Points (1 point = VND 100); And 01 Complimentary Lounge Access in the first year	HSBC Reward Points 500.000 Points; And 01 Complimentary Lounge Access in the first year
Reward Condition	Customers are eligible for the Welcome Offer only when he/she pays the 1st year annual fee of 1,200,000 VND	

5.2 Reward Timeline:

	Promotion Period
Application date	02/01/2020 – 04/01/2021
Approval date	02/01/2020 - 12/01/2021
Reward date no later than	No later than last working day of next month after the 1 st statement month

5.3 Offer details

- For Eligible Cardholders who are qualified for this Welcome Offer, HSBC will send a “Notification” to Eligible Cardholders 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 receive the reward. Customer must follow the instruction provided in Notification to receive the reward.

❖ Option 1 – e-gift code equivalent to 15,000 Traveloka Points

- Each Eligible Cardholder will receive one (01) e-gift code equivalent to 15,000 Traveloka points each (1 point = VND 100).
- E-gift code can only be redeemed through Traveloka mobile application or public website in accordance with Traveloka’s Terms and Conditions (“Traveloka’s T&Cs”).
- Valid time of e-gift code is 30 days since the date receiving notification from HSBC and cannot exchange to cash or refundable. HSBC does not handle any claim related to wrong instruction or late conversion after this period has expired.
- Any dispute relates to e-gift code delivery will be resolved within 30 days from Credit Card issuance date.
- Customer will be bound by the Traveloka’s T&Cs in converting from e-gift code to reward points. For any inquiries related to how to redeem points and other technical support when using Traveloka points, customer directly contacts to Traveloka for any assistance. In case Traveloka’s response creates discrimination between customers using e-gift code under the Promotion and others, customer can contact HSBC for further support.
- HSBC will validate the eligibility of the e-gift code(s) before sending to Customers. Conversion of the e-gift code(s) to Traveloka points will be subject to terms and conditions of Traveloka.

- The e-gift code is provided by Traveloka under Traveloka’s Terms and Conditions at <https://www.traveloka.com/en-vn/loyalty-points>, HSBC is not responsible for any issues relates unsuccessful converted from e-gift code to Traveloka points due to quality/eligibility of e-gift code or technical issue of conversion process at Traveloka.
 - Customers who misuse the code (for fraud or profiteering purpose) or violate any promotion terms and conditions will be denied to use any Traveloka promotion code in future.
- ❖ **Option 2 – equivalent to 500,000 HSBC Reward Points**
- Each eligible Cardholder will receive 500,000 HSBC Reward Points if customers satisfy all Promotion’s terms and conditions.
 - Cardholders can participate Programmes of Rewards Point Acceleration or Rewards Point Compliment as defined and updated on the Bank’s website from time to time.
 - The HSBC reward points will be shown on Primary Cardholder’s Credit Card statement in the next cycle from the date reward points recorded on HSBC’s system.
 - The redemption of reward point will comply with terms and condition of HSBC Credit Card Rewards Programme, updated on the Bank’s website www.hsbc.com.vn. from time to time
- ❖ **For 01 Complimentary Lounge Access**
- Eligible Cardholder will get one (01) Complimentary Lounge Access within twelve (12) months from card issuance date.
 - Guideline of using Lounge Access has to be complied with Terms and Condition of “Airport Lounge Services Programme” for HSBC Visa Platinum Cardholders, which is included in Notificaiton from HSBC.

6. General Terms:

- 6.1 HSBC reserves the right to reject any Credit Card application form that is illegible, unclear, incomplete and/or not accompanied by supporting documents following HSBC internal credit policies.
- 6.2 HSBC reserves the right to reject to reward the e-gift code or HSBC reward points to any customers that HSBC, in its sole discretion, deems to provide invalid, unclear, insufficient information, incomplete card issuance process, or violate any promotion’s terms and conditions.
- 6.3 Eligible Cardholder only receives the e-gift code if he/ she satisfies all promotion’s terms and conditions (“Eligible Cardholders”).
- 6.4 To identify valid payment transactions for 1st year annual fee, HSBC will consider the transaction date and posted date as recorded by HSBC’s system and shown on Credit Card

statements of cardholder. Remark: SMS inward notification cannot be accepted to confirm the payment transaction has been recorded by HSBC's system.

- 6.5 Posted date of 1st year annual fee payment transaction must be no later than the due date of your 1st billing cycle incurs Annual fee, means that any late payment will not be accepted for the Promotion.
- 6.6 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
- 6.7 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.
- 6.8 Cardholder may check their annual fee payment transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline. Transaction will be shown on Primary Cardholder's Credit Card statement.
- 6.9 Each eligible Cardholder will receive maximum one (01) Welcome offer in accordance with Promotion's terms and conditions during promotion period.
- 6.10 Promotion is applied to new Cardholder(s) only. Not applicable to new customers, who upgraded or downgraded current Credit Card during the promotion period or at the time of the promotion result announcement
- 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.
- 6.12 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.
- 6.13 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.
- 6.14 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.
- 6.15 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.