

TERMS AND CONDITIONS**“BACK TO SCHOOL PROMOTION WITH HSBC CREDIT CARDS AT LAZADA”**

(These Terms and Conditions take effect from 01/06/2026)

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

1. The **“BACK TO SCHOOL PROMOTION WITH HSBC CREDIT CARDS AT LAZADA”** Promotion (the **“Promotion”**) applies to **Eligible Customers** when shopping on the e-commerce website <https://lazada.vn/> or the **LAZADA** mobile application, which are managed and operated by **RECESS Company Limited** (collectively referred to as the **“LAZADA Platform”** or the **“Partner”**).
2. **Promotion Period:** From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from **01/06/2026** to **28/09/2026** (inclusive of both dates).
3. **This Promotion is Eligible for customers who satisfy all of the following conditions:**
 - 3.1 Cardholders who are holding the following credit cards issued by Bank in Vietnam (**“Cardholder”**) as following:
 - HSBC Premier Credit Card
 - HSBC TravelOne Credit Card
 - HSBC Live+ Credit Card
 - HSBC Cash Back Credit Card
 - HSBC Livefree Credit Card(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)
 - 3.2 This Promotion shall not apply for:
 - By & within the Promotion Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.
 - HSBC Quasi Credit Cardholder
 - 3.3 Cardholders, who meet the terms and conditions of the Promotion.
Cardholders, who meet the terms and conditions of the Promotion hereafter known as **Eligible Customers**.
4. **Details of the Promotion:**
 - 4.1 Offer details and conditions(**“Offer”**) –

Eligible Customers who pay for orders of Eligible Products (as defined in Clause 4.2) at official LAZMall stores on the LAZADA Platform using an HSBC Credit Card will be entitled to the following Offers:

4.1.1 Offer 1:

- An instant discount of VND 350,000 for an order with an Eligible Products value of at least VND 10,000,000 (*).
- Applicable to the first Eligible Customers who complete payment, as recorded in HSBC's system, from 00:00 to 23:59 each day during Promotion Period.

(*) The minimum eligible transaction value for Offer 1 is the remaining order value after applying the promo code for Offer 2 (if any) and before applying Offer 1.

4.1.2 Offer 2:

Period	
01/06/2026 – 30/06/2026	Instant discount of VND 300,000 for an order with an Eligible Products value of at least VND 6,000,000 (**)
01/07/2026 – 31/08/2026	Instant discount of VND 200,000 for an order with an Eligible Products value of at least VND 5,000,000 (**)
01/09/2026 – 28/09/2026	Instant discount of VND 300,000 for an order with an Eligible Products value of at least VND 6,000,000 (**)

(**) The minimum eligible transaction value to apply the promo code for Offer 2 is the original order value before Offer 2 is applied.

4.2 Eligible Products: Products in the electronics category sold via official LAZMall stores on the LAZADA Platform (eligible categories: Computers & Laptops; Cameras; Mobile Phones & Accessories; Electronic Devices; Home Appliances).

4.3 Offer 1 and Offer 2 may be used in conjunction with each other on the Lazada platform.

4.4 The Promotion is available only to the first Eligible Customers who complete payment earliest using an HSBC Credit Card via the Sales Channels, from 00:00 on the first day to 23:59 on the last day of each Phase during the Promotion Period, as follows:

Period	Duration (from day to day)	Discount Quantity for Offer 1	Discount Quantity for Offer 2
Period 1	01/06/2026 – 30/06/2026	343	172
Period 2	01/07/2026 – 31/07/2026	245	125
Period 3	01/08/2026 – 31/08/2026	90	67
Period 4	01/09/2026 – 30/09/2026	180	129
Total		858	493

4.5 The Offers will be available to the earliest Eligible Customers as recorded in HSBC's system, or until the Offers are fully redeemed, whichever occurs first. Any unused Offers

in a Phase will be carried over to the next Phase until all Offers are redeemed or the Promotion Period ends, whichever occurs first. Eligible Customers may not receive an Offer if the number of Offers allocated to each Phase or the total number of Offers available for the entire Promotion has been fully redeemed, whichever occurs first.

4.6 How to get the Promotion

Eligible Customers perform the following steps:

- **Step 1:** Log in/register for a Partner member account.
- **Step 2:** Collect the relevant promo code for each applicable period of Offer 2 by accessing the promotion information page on the LAZADA Platform.
- **Step 3:** Select Eligible Products in the electronics category sold via official LAZMall stores on the LAZADA Platform.

- **Step 4 – Apply Offer 2:**

The Cardholder selects payment by HSBC Credit Card, selects and applies the relevant promo code for the applicable period of Offer 2 collected in Step 2, and proceeds to pay for the order of Eligible Products.

The Offer 2 discount (if applicable) will be shown under “Total Discount” at the checkout step before the Cardholder places the payment instruction.

- **Step 5 – Apply Offer 1:**

The Cardholder selects payment by HSBC Credit Card, enters the HSBC Credit Card details, and proceeds to pay for the order of Eligible Products. The Offer 1 discount will be automatically applied at checkout, and the Cardholder will receive an instant discount on the order if the Promotion conditions are met.

The Offer 1 discount (if applicable) will be shown under “Total Discount” at the checkout step before the Cardholder places the payment instruction.

4.7 Each Lazada account (based on the BuyerID in Lazada’s system) is entitled to a maximum of one (01) Offer/Phase throughout the Promotion

4.8 The Offer will not be re-issued if an order is cancelled or returned for any reason. The Offer cannot be substituted with other products, redeemed for cash, or transferred in any form.

4.9 Promotion is for retail customers only. HSBC and Partners reserve the right to refuse to apply the Promotion to orders that appear or are proven to be purchased and resold by merchants.

4.10 The Cardholder's Card must be in good condition (Card must not be closed, not in a state of late payment, not suspended or not canceled) according to the Bank's decision at the time of making the Eligible Transaction. In case the Card is not in good condition for any

reason before and on the day of the Eligible Transaction, the Cardholder will not be eligible to get the offer.

- 4.11** The Cardholder's Card must be in good condition (Card must not be closed, not in a state of late payment, not suspended or not canceled) according to the Bank's decision at the time of making the purchase. In case the Card is not in good condition for any reason before and on the day of the purchase, the Cardholder will not be eligible to get the offer.
- 4.12** The purchasing of product at Partner will follow Partner's Terms and Conditions. For those concerns related to the purchasing at Partner, Cardholder contact Partner for further clarification.
- 4.13** For all matters related to the Promotion, please contact HSBC for resolution.
- Go to the nearest HSBC branch.
 - Contact our Contact Center via email direct@hsbc.com.vn or call one of the following numbers:
 - HSBC Premier Customer: (84 28) 37 247 666. *(Operating 24/7)*
 - HSBC Cash Back/ Live+/ LiveFree/ TravelOne: (84 28) 37 247 248 *(Operating 24/7)*
 - HSBC Personal Banking Customer: (84 28) 37 247 247 *(Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints and daily from 8AM to 10PM for other matters.)*
- 4.14** In case of force majeure, HSBC will publicly notify customers of the Promotion's termination before the ended date. A force majeure event is an objective event that is unpredictable and cannot be overcome despite the application of all necessary and permissible measures. Force majeure events include, but are not limited to, earthquakes, floods, wars, strikes, walkouts, riots, epidemics, quarantines, technical failures, any act of government or government. Any policy that affects the implementation of the Promotion or other objective matters that are unpredictable and cannot be overcome despite the application of all necessary and permissible measures have been taken.
- 4.15** HSBC is not the provider of products, goods, services of Partner. Partner is responsible for products, goods, services provided by Partner to customers. In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in cooperation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- 4.16** These Terms and Conditions shall be applied simultaneously with HSBC General Terms and Conditions, Premier Master Account Terms And Conditions, HSBC Credit Card and HSBC Premier Credit Card Agreement.

- 4.17** These Terms and Conditions are 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 website of HSBC prior to application.
- 4.18** These Terms and Conditions are made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.