

TERMS AND CONDITIONS "OFFER AT DIEN MAY CHO LON WITH HSBC CREDIT CARDS"

(This Terms and Conditions takes effect from 1 November 2021)

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

- 1. The "Offer at Dien May Cho Lon with HSBC Credit Cards" Promotion (the "Promotion") is applied at Dien May Cho Lon stores and takes effect from 1/11/2021 to 31/12/2021 (the "Promotion Period")
- 2. This Promotion is applicable for customers who satisfy any and all the following conditions: ("Eligible Customer" or "Eligible Cardholder" or "Cardholder")
 - **2.1** Promotion is applicable for HSBC cardholders who are holding the following credit cards issued by HSBC Bank (Vietnam) Ltd. ("**HSBC**" or "**Bank**") in Vietnam:
 - HSBC Premier World Mastercard® Credit Card
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
 (These credit cards shall be referred to as "HSBC Credit Cards" or "Cards"
- **3.** This Promotion shall not apply for:
 - HSBC Corporate Credit Card.
 - Cardholders will not be eligible for this Promotion if his/her Credit Card is delinquent, blocked.

 Note: Cardholders with card yet to be activated will have to activate their Cards prior to purchase.

4. Details of the Promotion:

4.1 Offer details ("Offer"):

- a. Discount VND 500,000 directly on spends of VND 10,000,000 and above at Dien May Cho
 Lon stores with HSBC Credit Cards
 - Applicable for the **first 200 Eligible Cardholders** during each Promotional Month.
 - One customer can get 01 discount during the Promotion Period
- b. Enjoy Installment Plan: 0% Interest 0 conversion fee, period 12 months during Promotion Period
- **4.2** Eligible Transactions are successful purchases with orders valued in accordance with Article 4.1 at Dien May Cho Lon store with HSBC Credit Cards and shall not be cancel / refund later

5. Others:

- **5.1** Offer can be applied with other promotion, except products type D; home appliances's product type C&D; and product "HDI" type KC.
- **5.2** Can applied with Installment Program 0% Interest
- **5.3** The Promotion cannot be exchanged for cash, other products, or transferred in any form.
- **5.4** The Promotion only applies for retail customers. Dien May Cho Lon reserves the right to refuse the application of the Promotion to any purchase which appears or is proven to be made by traders.
- **5.5** Cardholders need to check with Dien May Cho Lon to receive offer or not before purchasing. If they do not get the discount, please call to Hotline of Dien May Cho Lon for assistant.
- **6.** Eligible Cardholders may not receive the Offer if the allocated for each Promotional Day run out.
- 7. Full details of this Promotion shall be announced on HSBC's website (<u>www.hsbc.com.vn</u>), and Dien May Cho Lon from 1/11/2021 onwards.
- **8.** The Eligible Cardholder shall be bound by the Terms and Conditions of this Promotion and of Dien May Cho Lon Policy.
- **9.** The Cardholders may be requested by HSBC to provide the financial invoice and relevant supporting documents to prove that the transaction is eligible. In case that the Cardholder does not or fails to prove that the transaction is eligible, he/she will not be eligible for the Promotion
- **10.** Purchases at Dien May Cho Lon will be subject to terms and conditions of Dien May Cho Lon. All matters related to the Offer on Dien May Cho Lon, please contact Dien May Cho Lon for consultant. Other matters relate to Promotion, please contact HSBC for resolving.
 - Hotline Dien May Cho Lon: 028 39505060
 - HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South)
 or (84 24) 62 707 707 (the North)
- 11. In case of any dispute arising out of or in connection with this Promotion, Dien May Cho Lon and 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.
- **12.** This Terms and Conditions shall be applied simultaneously with terms and conditions of Credit Card Cardholder Agreement.
- 13. This Terms and Conditions is subject to changes at any time as HSBC and Dien May Cho Lon may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC and Dien May Cho Lon prior to application.
- **14.** 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.