

TERMS AND CONDITIONS
“BACK TO SCHOOL WITH HSBC CREDIT CARDS”

(These Terms and Conditions take effect from August 19, 2022)

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 WITH HSBC CREDIT CARDS”** Promotion (the **“Promotion”**) is applied at all HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) branches and takes effect from 19/08/2022 to 18/09/2022 (the **“Promotion Period”**).
2. This Promotion is applicable for customers who satisfy all of the following conditions: (**“Eligible Customer”**):
 - a. Cardholders who are holding the following credit cards issued by Bank in Vietnam **“Eligible Cardholder”** or **“Cardholder”** as following:
 - HSBC Premier World MasterCard Credit Card®
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cashback Credit Card
 - HSBC Visa Classic Credit Card(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)
 - b. Customers who have received an email/ SMS invitation to join the Promotion from HSBC (**“Notice”**); and completed registration to join the Promotion by sending SMS with syntax: **HSBC_RP** to **6067**;
 - c. Reach the total spend in Education Category for each period during Promotion Period per HSBC requirement and satisfy for this Terms and Conditions; and
 - d. Cardholders with card yet to be activated will have to activate their Cards prior to purchase.
 - e. Meet the Terms and Conditions of this Promotion.
3. This Promotion shall not apply for:
 - a. HSBC Corporate Credit Card.
 - b. By & within the Promotion Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.

4. Details of the Promotion:

4.1. **Offer details:**

- a. Transactions in education category participating in this Promotion are payment and spending transactions at schools, educational centers and institutions registered under Merchant Category Codes 8211, 8220, 8241, 8244, 8249, 8299 (**“MCC”**) (hereinafter collectively referred to as **“Education Transactions”**). MCC is regulated by Card Issuers
 - Issued by HSBC Bank (Vietnam) Ltd.

(Visa/Mastercard). Education Transactions do not include transactions at the educational services of Government institutions, Government vocational training institutions.

- b. Cashback to Eligible Cardholders who achieve the highest Total Eligible Education Transaction Spend; and meet the conditions for receiving Cashback during the Promotion Period; Total Eligible Education Transaction Spend is recorded on the Bank's system which no later than 24/09/2022.
- c. Cashback for Eligible Cardholders will be specified via the email during the Promotion Period.
- d. Cashback will be given priority to Eligible Cardholders who reach the highest Total Eligible Spend and send SMS to register for the Promotion at the soonest as recorded on HSBC's system, Eligible customers will receive cashback in accordance with the Promotion's timelines.
- e. Total budget (total value of goods and services used for promotion) for the entire Promotion is VND 95,000,000 (Ninety-five million VND).

4.2. **How to get the cashback:**

- a. Rewards tier for eligible Cardholders are as follows:

Condition to get cashback	Min. Spend (VND)	Cashback when meeting spending requirements (VND)	No. of rewards
01 Cardholder with the highest spending	60.000.000	30.000.000	01
03 Cardholders with the next highest spending	10.000.000	5.000.0000	03
100 cardholders with the next highest spending	1.000.000	500.000	100

- b. In case there is more than one Cardholder with the same spending level, the Bank will give priority to the Cardholder who has an earlier time to register for the Promotion.
- c. Eligible Cardholders will be notified of the Spending Conditions to participate in the Promotion and the Cashback rate via email invitation.
- d. Each Eligible Cardholder will be rewarded at maximum 01 times during the Promotion Period.
- e. Cashback timeline:

Transaction date no later than	18/09/2022
Receiving he cashback no later than	30/10/2022

- f. Date, time and number of transactions will be based on HSBC systems.

- g. The Total Eligible Spends in Education Category is the spend amount during the Promotion Period that the Cardholder needs to make to get the cashback and be understanding as:
- i. Eligible Education Transaction: Spends permissible under Vietnamese law and are successfully processed at POS by HSBC Credit Card or online merchants which are registered with VISA during the Promotion Period. Eligible Spends do not include Card Activation, Balance transfer, Cash advantage in any form (at Teller, ATM or POS), top-up to e-wallets, transaction related to gambling, payment to HSBC fees, online bill payments through Internet Banking or HSBC Mobile Banking app.
 - ii. Date, time and number of transactions will be based on HSBC systems.
 - iii. Eligible Education Transactions will be counted in the total number of transactions and spend amount to be considered for the offers. HSBC reserves the right to request for valid documents and clarification from cardholders regarding transaction content, address of the point of sales, as well as financial invoices in order to prove that it is an Eligible Education Transaction. The Bank also reserves the right to contact merchants to verify any suspicious or ineligible Education transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify and find that the transactions do not adhere to what are defined as Eligible Spends, then the Bank shall not count these transactions in the total transactions to be considered for the offers.
 - iv. Cancelled, disputed and/or fraudulent and/or returned/refunded transactions by and within the Promotion Period will be excluded from the total number of the Eligible Spends. If after a customer receives his/her offers and his/her eligible spends are cancelled, HSBC reserves the right to deduct the prize value from the Customer's account.
 - v. Payment transactions that are not allowed to participate in this Promotion include: payments/transactions related to alcohol, tobacco, lottery, medicine for people including drugs that are allowed to be circulated, milk substitutes breast milk, medical examination and treatment services of public health establishments, educational services of Government institutions, Government vocational education institutions, goods and services banned from circulation in Vietnam and other goods and services banned from promotion or restricted from promotion in accordance with current law.
- h. Total Eligible Education Spends include successful payment transactions made by HSBC credit card and shown in the Cardholder's monthly statement.

5. Other Terms and Conditions:

- a. Cardholder needs to send SMS registration once (01) during Promotion Period and no later than 18/09/2022.

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- b. Mobile phone number for SMS registration must be sent from customer's registered mobile phone number which is recorded on HSBC system. If customer changed mobile phone number during the Promotion Period, he/she would be required to send SMS registration again with the new mobile phone number.
 - c. Cardholder will receive a confirmation SMS from HSBC after registration is successfully completed. In case the Cardholder does not receive the confirmation SMS, please contact HSBC Contact Center hotline for further support.
 - d. HSBC has the right to reject the request to join the Promotion if:
 - Cardholder's mobile phone number/ email address is not registered/updated on HSBC system.
 - Cardholder's phone number is locked or closed during the Promotion Period.
 - Cardholder sends wrong SMS syntax
 - Cardholder registers SMS beyond the above defined timeline.
 - e. HSBC will consider the transaction date and posting date as recorded by HSBC's system and shown on credit card statements of cardholders to define the Eligible Spends. The SMS notification about the transaction completion does not mean that the transactions posted in HSBC system.
 - f. Cancelled/ disputed/ reversed transactions within or after the Promotion Period will be excluded from the Eligible Spends. HSBC reserves the right to deduct the reward amount for cancellations, if any.
 - g. Eligible Education Spends can be made by Primary Credit Cardholders and/or Supplementary Credit Cardholders. However, the reward will be rewarded to the Primary Cardholder.
 - h. Cardholders are excluded from receiving the reward if the Cardholder is in the process of closing or has closed his/her HSBC Credit Card before the date the reward is sent to the Cardholders.
 - i. Merchants and Acquiring banks may register Category Codes in accordance with the Card Issuer's regulations. The Bank will not be responsible in case the MCC registered with the card issuer does not match the sales/services of the Merchant.
6. For all matters related to the Promotion, please contact HSBC for resolving.
- a. Go to the nearest HSBC branch.
 - b. Contact Customer Service Center via mailbox direct@hsbc.com.vn or call one of the following numbers:
 - i. HSBC Premier: (84) 28 37 247 666 (24/7)
 - ii. HSBC Visa Platinum: (84) 28 37 247 248 (24/7)
 - iii. HSBC Contact Center: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) (Available 24/7 for lost or stolen card or security device,
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transaction or other Card-related dispute, and from 8 am to 10 pm daily for other matters).

7. 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.
8. These Terms and Conditions shall be applied simultaneously with terms and conditions of general, HSBC Debit Card, HSBC Credit Card and HSBC Premier Credit Card Agreement.
9. 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.
10. 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.