

TERMS AND CONDITIONS

"IPHONE 16E PROMOTION WITH HSBC CREDIT CARDS AT CELLPHONES"

(These Terms and Conditions take effect from 10/03/2025)

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 "iPHONE 16e promotion with HSBC Credit Cards at CellphoneS" Promotion (the "Promotion") is applied at CellphoneS
- Promotion Period: The promotion shall takes effect from 10th March, 2025 to 31st May,
 2025 (both dates inclusive) (the "Promotion Period").
- **3.** This Promotion is applicable for customers who satisfy all of the following conditions: Cardholders, who meet the terms and conditions of the Promotion hereafter known as **Eligible Customers**.
 - **3.1** Cardholders who are holding the following credit cards issued by Bank in Vietnam ("Cardholder") as following:
 - HSBC Premier World MasterCard Credit Card
 - HSBC TravelOne World MasterCard Credit Card
 - HSBC Live+ Credit Card
 - HSBC Cashback Credit Card
 - HSBC LiveFree Credit Card

(These credit cards shall be referred to as "HSBC Credit Cards" or "Cards")

- **3.2** Cardholders, who meet the terms and conditions of the Promotion.
- **4.** This Promotion shall not apply for:
 - **4.1** HSBC Corporate Credit Card.
 - **4.2** By & within the Promotion Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.
- 5. Details of the Promotion:
 - 5.1 Offer details and conditions:

- a. From 00:00 AM to 23:59 PM Vietnam time (GMT+7) daily during the Promotion Period ("Promotion Day"), Cardholders will receive a Discount of VND 500,000 on the value of Eligible Transaction payments for orders to purchase iPHONE 16e distributed by CellphoneS ("Partner") at CellphoneS Store updated at https://cellphones.com.vn/dia-chi-cua-hang ("CellphoneS Store") when making payment with HSBC Credit Card.
- b. The Promotion is only applicable for a number of the earliest Eligible Cardholder to complete payment orders at CellphoneS Store nationwide from 00:00 AM on the first day to 23:59 PM on the last day of each Phase during the Program Period as follows:

Phase	Promotion Period	Discount Quantity
	(From to)	
Phase 1	10/03/2025 - 31/03/2025	70
Phase 2	01/04/2025 - 30/04/2025	70
Phase 3	01/05/2025 - 31/05/2025	60
Tổng		200

5.2 How to get the Promotion

At store:

- a. Customers select iPHONE 16e and use HSBC Credit Card (as listed in point 3.1) to make payment at CellphoneS store.
- b. After receiving order request, Partner's salesman will check the eligibility of card to join the Promotion. Once applicable, Partner's cashier proceeds to create the order, the discount will be automatically applied and deducted to the final payment amount; (*).
- c. Partner's salesman or cashier will inform the Customers on the final amount after discount. Customers agree and make payment by HSBC Credit Card, then, get the product.
- (*) In the scenario the card that Customers use is ineligible, Partner's salesman or cashier will inform and seek customer to change alternative card that is eligible to join the Promotion.

5.3 Eligible Transactions are:

 a. Eligible Transaction is a transaction for orders to purchase iPHONE 16e distributed by CellphoneS on their Sales Channel.

- b. The date and time of the transaction will be based on information stored on HSBC's system.
- c. The successful transaction confirmation message is not valid to confirm that a transaction has been successfully recorded in HSBC's system.
- d. 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 to prove that it is an Eligible Transaction. HSBC also reserves the right to contact merchants to verify Eligible Transactions. If customer refuses to fulfil the Bank's request or the mentioned documents, or should HSBC verify and find that the transactions do not adhere to what are defined as Eligible Spends, then the Bank shall not include these transactions in the total transactions to be considered for the offers.
- **5.4** Each Cardholder is only entitled to enjoy the Promotion once (01) during the Promotion Period.
- 5.5 The Promotion does not apply to the order shows signs of promotion abuse or violates the Community Standards or CellphoneS Policies at https://cellphones.com.vn/, or do not meet the conditions Program requirements.
- 5.6 Eligible Customers will not get the discount if the number of discounts for each Period has been used up; or once the number of Discounts allocated during the Promotion period has been used up; or the Promotion information will not be displayed at the payment step.
- **5.7** The remaining promotion quantity of each Promotion phrase (if any) will be accumulated on the next Promotion phrase.
- 5.8 All information of this Promotion will be fully published on <u>HSBC's website</u> or <u>Cellphone's website</u> from 10th March, 2025.
- **5.9** The Discount Code cannot be re-issued if the order is canceled or returned for any reason.
- **5.10** The Promotion cannot be used with any other product and cannot be exchanged for cash or transferred in any form.
- **5.11** This Promotion can be applied in conjunction with 0% Instalment Plan Program at Partners.
- **5.12** Cardholder who owns credit card with unactive status should activate their eligible card before participating in this promotion.

- **5.13** 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.
- **5.14** Eligible cardholders must purchase all amounts and fee arising from the use of service provided by CellphoneS by one of eligible credit card issued by HSBC.
- 5.15 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.
- **5.16** Eligible cardholder will be bound by the Terms and Condition of this Promotion and other CellphoneS's terms and condition published here.
- **5.17** 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. Hotline CellphoneS:
 - Purchasing: 1800.2097 (7:30 a.m. 10:00 p.m.)
 - Complaint or feedback: 1800.2063 (8:00 a.m. 9:30 p.m.)
 - Product Warranty: 1800.2064 (8:00 a.m. 9:00 p.m.)
- **5.18** For all matters related to the Promotion, please contact HSBC for resolution.
 - Go to the nearest HSBC branch.
 - Contact our Contact Center via email <u>direct@hsbc.com.vn</u> or call one of the following numbers:
 - o HSBC Premier Customer: (84 28) 37 247 666. (*Operating* 24/7)
 - HSBC Cash Back/ TravelOne Credit Cardholder: (84 28) 37 247 248 (Operating 24/7)
 - O HSBC Personal Banking Customer: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North). (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. Personal Banking customers in the Central may call our Contact Center on either the number of the South or the North)
- **5.19** 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.

- **5.20** HSBC serve the right to request Cardholder provide any financial invoices and related documents proving that their transaction is valid for the promotion. In case of the cardholders cannot prove that their transaction is valid, the Cardholder will not be entitled to participate the promotion.
- **5.21** 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.
- **6.** These Terms and Conditions shall be applied simultaneously with HSBC General Terms and Conditions, HSBC Credit Card and HSBC Premier Credit Card Agreement.
- 7. These Terms and Conditions are subject to changes at any time as HSBC and Partner may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC and Partner prior to application.
- **8.** 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.