

TERMS AND CONDITIONS
“SPECIAL OFFER AT GREENSM
WITH HSBC CREDIT CARDS”

(This Terms and Conditions takes effect from 01st August 2026)

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

1. The “**Special Offer GreenSM with HSBC Credit Cards**” Promotion (the “**Promotion**”) applies to **Eligible Customers** when using services on the **GreenSM** mobile application (collectively referred to as the “**GreenSM App**” or the “**GreenSM**”).
2. Promotion Period: From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from **01/08/2026** to **06/11/2026** (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 **Offers details and conditions (“Offers”):**

Eligible Customers who pay for services on the GreenSM App using an HSBC Credit Card will be entitled to one of the following Offers:

Offer	Details	Applicable Services	Applicable time frame
Offer 1	Discount 50%, maximum VND 50,000 (*)	Green SM Bike, Green SM Bike Plus, Green SM Car Premium, Green SM Car, Green SM Limo	Offers 1, 3, 4, 5, and 6: During the Promotion Period: from 06:00 to 23:00. Offer 2: During the Promotion Period: from 07:00 to 09:00, and from 17:00 to 19:00.
Offer 2	Discount 25%, maximum VND 50,000	Green SM Bike, Green SM Bike Plus, Green SM Car Premium, Green SM Car, Green SM Limo	
Offer 3	Discount 15%, maximum VND 30,000	Green Food	
Offer 4	Discount 12%, maximum VND 50,000	Green SM Car Premium, Green SM Car, Green SM Limo	
Offer 5	Discount 15%, maximum VND 50,000	Green SM Bike, Green SM Bike Plus	
Offer 6	Discount 20%, maximum VND 50,000 (**)	Green SM Bike, Green SM Bike Plus, Green SM Car Premium, Green SM Car, Green SM Limo	

(*)Applicable to customers who have not made any payment transactions using an HSBC Credit Card on GreenSM within the previous 30 days, calculated from the Programme start date.

(**) The Offer is only applicable to customers who are using GreenSM's services for the first time.

4.2 The Offers are only available to the first Eligible Customers who complete payment for the service the earliest using an HSBC Credit Card on the GreenSM application, on each day or during the entire Programme period (as applicable), and the offers for budget for each Customer are as follows:

Offer	Usage limit	Offer budget
Offer 1	02 /Customer / Promotion	VND 600,000 /day
Offer 2	04 codes /Customer/month	VND 900,000 /day
Offer 3	02 codes /Customer/month	VND 400,000 /day
Offer 4	04 codes /Customer/month	300 codes /day
Offer 5	04 codes /Customer /month	400 codes /day
Offer 6	01 code /Customer /Promotion	1,500 codes for the entire Programme

4.3 How to enjoy the Offers:

- During the Programme Period, the Eligible Cardholder logs in to / registers for a member account on GreenSM.

- b) The Cardholder selects the service/product within the applicable scope of each Offers above and places a service booking/order on GreenSM in accordance with the applicable service type, rules, and applicable time frames.
 - c) The Cardholder selects an applicable service, enters valid HSBC Card details, and chooses to apply the Offers at the payment step (the Offers matching the customer's service will automatically appear in the list if it is still valid and has not been fully used up).
 - d) Where the transaction fully meets the Programme conditions (including but not limited to: eligible customer group, applicable time frames, usage limits,), the Promotion Code will be applied and the Cardholder will receive an immediate discount on the transaction.
 - e) When the Promotion Code is applied, the discount amount will be shown by the system at the payment step, and the total amount payable by the Cardholder will be updated accordingly to reflect the amount after the Offer has been deducted, before the Cardholder confirms payment.
- 4.4** Cardholders who hold the Card in inactive status need to activate their Card before participating in the Offer.
- 4.5** Eligible Cardholders may not receive the Offer if the Offer budget for the Promotion has been fully utilised.
- 4.6** For each transaction, the Customer may apply only 01 (one) Offer among Offers 1–6. The Offers under this Programme may not be combined/stacked or applied concurrently
- 4.7** The Promotion cannot be exchanged for cash, other products, or transferred in any form.
- 4.8** The Offer is not applied to the following orders/ bills signify abuse promotions or violate The Community Standard or GreenSM Policy, or do not meet all the requirements of this Promotion.
- 4.9** In case the trip is canceled due to driver error or system error from GreenSM after successful payment, the offer will be kept valid for the next use (depending on the rest of total offers).
- 4.10** Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn) , and GreenSM from 1st August 2026 onwards.
- 5.** The Eligible Cardholder shall be bound by the Terms and Conditions of this Promotion and of GreenSM.
- 6.** HSBC is not a supplier of products, goods or services of GreenSM. GreenSM is responsible to the Cardholder for the products, goods and services provided by GreenSM. Purchases at GreenSM will be subject to terms and conditions of GreenSM. All matters related to the Offer on GreenSM, please contact GreenSM for consultant.
- ☐ Hotline GreenSM: 1900 2097 or email: cskh@xanhsm.com
- 7.** Other matters related to Promotion, please contact HSBC for resolving.

- ☐ Go to the nearest HSBC Branch / Transaction Office
 - ☐ Contact HSBC Contact Center via email direct@hsbc.com.vn or call at one of the following numbers:
 - o Premier customers: (84) 28 37 247 666 (*Operating 24/7*)
 - o TravelOne Credit Cardholder: (84) 28 37 247 248 (*Operating 24/7*)
 - o 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 from 8:00 am to 10:00 pm daily for other matters.*)
- 8.** HSBC reserves the right to require the Cardholder to provide a financial invoice and related documents proving that the Cardholder's transaction is valid. In case the Cardholder cannot prove that the Cardholder's transaction is valid, the Cardholder will not be entitled to the Promotion of the Program.
- 9.** In case of any dispute arising out of or in connection with this Promotion, GreenSM 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.
- 10.** In case of force majeure, the early termination of the Program will be publicly notified by HSBC to the customer and the competent commercial regulatory agency. A force majeure event is an event that occurs objectively, which cannot be foreseen and cannot be remedied even though all necessary and permissible measures have been applied. Force majeure events include but are not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any government or government action any policy affecting the implementation of the Program or other objective events that cannot be foreseen and cannot be remedied despite all necessary and permissible measures have been taken.
- 11.** This Terms and Conditions shall be applied simultaneously with terms and conditions of General, HSBC Credit Card and HSBC Premier Credit Card Cardholder Agreement.
- 12.** This Terms and Conditions is subject to changes at any time as HSBC and GreenSM may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on website of HSBC and GreenSM prior to application.
- 13.** This Terms and Conditions is smade in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.

14. The Cardholder's offers and obligations under these Terms and Conditions may not be assigned or transferred to any third party without HSBC's prior written consent.
15. HSBC shall not be liable for any direct or indirect loss or damage arising from the use of, or inability to use, the GreenSM app or GreenSM's services, except where such loss or damage is caused by HSBC's wilful misconduct or gross negligence.