

TERMS AND CONDITIONS

"BACK TO SCHOOL PROMOTION WITH HSBC CREDIT CARDS AT HOANG HA MOBILE"

(These Terms and Conditions take effect from 09/06/2025)

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.

- The "BACK TO SCHOOL PROMOTION WITH HSBC CREDIT CARDS AT HOANG HA MOBILE" Promotion (the "Promotion") is applied at HOANG HA MOBILE
- Promotion Period: The promotion shall takes effect from 09st June, 2025 to 30nd September,
 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 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** Cardholders, who meet the terms and conditions of the Promotion.
- **4.** This Promotion shall not apply for:
 - **4.1** 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, with minimum value of VND 10,000,000 to purchase Eligible Products distributed by HOANG HA MOBILE ("Partner") at https://hoanghamobile.com ("HOANG HA MOBILE Web") or HOANG HA MOBILE Store updated at https://hoanghamobile.com ("HOANG HA MOBILE Store") when making payment with HSBC Credit Card.
- b. Products eligible for this Promotion: are Laptop, Tablet, Macbook products of Brands which was distributed by HOANG HA MOBILE at HOANG HA MOBILE Store when making payment with HSBC Credit Card.
 (Hereafter be referred to as "Eligible Product" or "Laptop")
- c. The Promotion is only applicable for a number of the earliest Eligible Cardholder to complete payment orders at HOANG HA MOBILE 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:

Phrase	Promotion Period	Discount Quantity
	(From to)	
Phrase 1	09/06/2025 - 30/06/2025	200
Phrase 2	01/07/2025 - 31/07/2025	200
Phrase 3	01/08/2025 - 31/08/2025	200
Phrase 4	01/09/2025 - 30/09/2025	200
Tổng		800

5.2 How to get the Promotion

At store:

- a. Customers select Eligible Product and use HSBC Credit Card (as listed in point 3.1) to make payment at HOANG HA MOBILE 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 Eligible Product(s) distributed by HOANG HA MOBILE on their HOANG HA MOBILE Web or at HOANG HA MOBILE Stores.
- 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 HOANG HA MOBILE Policies at https://hoanghamobile.com, 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. Once the number of Discounts allocated during the Promotion period has been used up, 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 https://hoanghamobile.com from 09st June, 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** Cardholder who owns credit card with unactive status should activate their eligible card before participating in this promotion.
- **5.12** 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.
- **5.13** Eligible cardholders must purchase all amounts and fee arising from the use of service provided by HOANG HA MOBILE by one of eligible credit card issued by HSBC.
- 5.14 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.
- **5.15** Eligible cardholder will be bound by the Terms and Condition of this Promotion and other HOANG HA MOBILE's terms and condition published https://hoanghamobile.com.
- **5.16** 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 HOANG HA MOBILE: 1900 2091 (from 8:30AM to 9:30PM).
- **5.17** 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:
 - o 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)
 - 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)

- 5.18 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.
- **5.19** 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.
- **5.20** 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.