



TERMS AND CONDITIONS
“SPECIAL PROMOTION WITH HSBC CREDIT CARDS AT LAZADA”
(These Terms and Conditions take effect from 11/12/2024)

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 **“SPECIAL PROMOTION WITH HSBC CREDIT CARDS AT LAZADA”** Promotion (the **“Promotion”**) is applied at Lazada

2. Promotion Period:

The Program is effective from 20:00 on December 11, 2024 to 23:59 on January 31, 2025 (“Program 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 The Cardholder is also a member of Lazada at the website www.lazada.vn (“Lazada Web”) or Lazada's mobile application (“Lazada App”).

3.3 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:

5.1.1 Promotion 1:

- a. During the period from 20:00 on the first day to 23:59 on the closing day at each Stage in point b) Article 5.1.1 based on Vietnam time (GMT+7) and according to the system of Lazada (“Promotional Day 1”), Eligible Cardholders will receive a 12% direct discount (maximum VND 100,000) for orders worth at least VND 500,000 or more (excluding shipping fees) when paying with an HSBC Credit Card at Lazada Web or Lazada App;
- b. For Eligible Cardholders who make the earliest payment from 20:00 on the first day to 23:59 on the last day at each Stage during the Program Period as follows:

Period	Time	Number of code
Period 1	11/12/2024 – 31/12/2024	1.000
Period 2	01/01/2025 – 31/01/2025	3.000
Total		4.000

5.1.2 Promotion 2:

- a. During the period from 20:00 on the first day to 23:59 on the closing day at each Stage in point b) Article 5.1.2 based on Vietnam time (GMT+7) and according to the system of Lazada (“Promotional Day 2”), Eligible Cardholders will receive a 15% direct discount (maximum VND 500,000) for orders worth at least VND 1,000,000 or more (excluding shipping fees) when paying with an HSBC Credit Card at Lazada. Web or Lazada App;
- b. For Eligible Cardholders who make the earliest payment from 20:00 on the first day to 23:59 on the last day at each Stage during the Program Period as follows:

Period	Time	Number of code
Period 1	11/12/2024 – 17/12/2024	200
Period 2	25/12/2024 – 29/12/2024	200
Period 3	06/01/2025 – 17/01/2025	800
Total		1.200

5.2 How to get the Promotion

Eligible Customers perform the following steps:

- a) Eligible Cardholders log in/register for a member account on Lazada.
- b) Accesses the “Voucher Station” page, “Payment Voucher” section, or accesses the “Payment Offer” page and clicks “Collect” on the corresponding coupon to collect it to the wallet.
- c) Eligible Cardholder selects the Product applicable to the Offer on Lazada
- d) At the order payment step, the Cardholder selects the payment method using HSBC card and apply the Discount Voucher to enjoy the offer.
- e) The Offer (if applicable) will be displayed in the “Total Discount” section in the payment step before the cardholder makes the payment order. Each Cardholder is only entitled to enjoy the Promotion once (01) during the Promotion Period (applicable for Promotion 1 and Promotion 2).

5.3 Each Cardholder (based on HSBC system & userID recorded by Lazada) is only entitled to enjoy the Promotion 3 once (01) during the Promotion Period.

5.4 The Promotion does not apply to the following orders:

- a) Orders for purchasing Sim products, Sim tools, phone scratch cards, online top-up services, milk products for babies (from 0 to under 3 years old), milk bottles, accessories for newborns, Vinamilk products and some other special products sold and collected by the seller.
- b) Orders shipped by the seller himself;
- c) Orders showing signs of abusing promotions or violating Lazada's Community Standards or Policies [here](#), or not satisfying the Program's requirements.

5.5 Eligible Customers may not receive the Offer if the number of Offers allocated for each Period has been used up. When the number of Offers allocated during the Offer period has been used up, the Offer information will not be displayed at the payment step (whichever comes first).

5.6 Cardholders are eligible to participate in other promotions currently applied at LAZADA (except for Promotional Codes of other bank partners and the 0% interest installment program).

5.7 The program may end when the promotion quantity ends or the time ends (whichever comes first).

5.8 In case the Customer returns/exchanges the product after successful payment, the promotion value will not be refunded.

- 5.9** The program is only applicable to retail customers. LAZADA reserves the right to refuse to apply the Program to orders with signs or evidence that the Customer is buying and reselling or buying more than two (02) products of the same type during the Program period.
- 5.10** Eligible Transactions are:
- a. Eligible Transaction is a transaction for orders on Lazada's App or Lazada Web.
 - b. The date and time of the transaction will be based on information stored on HSBC's system.
 - c. 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.
- 5.11** Each eligible cardholder can receive both Offer 1 and Offer 2 if they agree to the Program terms and conditions and each Offer can only be received once per month during the Program Period.
- 5.12** 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.
- 5.13** 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.
- 5.14** The remaining Discount quantity on each Promotion Day (if any) will be accumulated on the next Promotion Day.
- 5.15** The promotion detail will be published on [HSBC's website](#) and Lazada from 11th December, 2024
- 5.16** The Discount Code cannot be re-issued if the order is canceled or returned for any reason.

- 5.17** The Promotion cannot be used with any other product and cannot be exchanged for cash or transferred in any form.
- 5.18** Cardholder who own credit card with unactive status should activate their eligible card before participate in this promotion.
- 5.19** Eligible cardholders must purchase all amounts and fee arising from the use of service provided by Lazada by one of eligible credit card issued by HSBC.
- 5.20** Eligible cardholder will be bound by the Terms and Condition of this Promotion and other Lazada's terms and condition published [here](#).
- 5.21** 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 Lazada: 1900 1221
- 5.22** For all matters related to the Promotion, please contact HSBC for resolving as .
- Go to the nearest HSBC branch.
 - Contact with Customer Service via email direct@hsbc.com.vn or connect via:
 - HSBC Premier (24/7): (84) 28 37 247 666
 - HSBC Cash Back, HSBC Live+ and TravelOne Credit Card holders (24/7): (84 28) 37 247 248
 - HSBC Personal banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) *(Open 24/7 for reporting lost or stolen cards or security devices, transaction complaints or other Card-related complaints, and 8:00 a.m. to 10:00 p.m. daily for other matters. Individual Customers in the Central region may contact the Customer Service Center at either the Northern or Southern numbers.)*
- 5.23** 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.
- 5.24** 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 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.

6. These Terms and Conditions apply in conjunction with the General Terms and Conditions, the Terms and Conditions of the HSBC Credit Card Agreement and the HSBC Premier Credit Card Agreement posted and updated regularly on the HSBC website (www.hsbc.com.vn).
7. 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.
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.