



TERMS AND CONDITIONS

“SUMMER PROMOTION WITH HSBC CREDIT CARDS AT DIEN MAY CHO LON”

(These Terms and Conditions take effect from 01/06/2026)

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 “ **SUMMER PROMOTION WITH HSBC CREDIT CARDS AT DIEN MAY CHO LON**” Promotion (“**Promotion**”) applies to **Eligible Customers** when shopping at the nationwide branch network of **Dien May – Noi That Cho Lon** supermarkets, as updated at <https://dienmaycholon.com/he-thong-sieu-thi> (“**Sales Channels**”), and is managed by **Cao Phong Company Limited** (“**Partner**”).

2. **Promotion Period:** From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from 01/06/2026 to 30/09/2026 (inclusive of both dates).

3. **This Promotion is applicable 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 Cashback 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:

- a. HSBC Quasi 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.

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 Offer details(“**Offers**”) :

4.1.1 Discount of VND 500,000 on the value of Eligible Transaction payments with minimum value of VND 10,000,000 for orders to purchase through Partner's Sales Channel when Cardholder pays with HSBC Credit Card.

4.2 For Eligible Customers who make the earliest payment from 00:00 on the first day to 23:59 on the last day of each Period during the Promotion Period as follows:

Period	Duration (from day to day)	Offer Quantity
Period 1	01/06/2026 – 30/06/2026	100
Period 2	01/07/2026 – 31/07/2026	100
Period 3	01/08/2026 – 31/08/2026	100
Period 4	01/09/2026 – 30/09/2026	100
Total		400

4.3 The Offers will be available to the earliest Eligible Customers as recorded in HSBC's system, or until the Offers are fully redeemed, whichever occurs first. Any unused Offers in a Phase will be carried over to the next Phase until all Offers are redeemed or the Promotion Period ends, whichever occurs first. Eligible Customers may not receive an Offer if the number of Offers allocated to each Phase or the total number of Offers available for the entire Promotion has been fully redeemed, whichever occurs first.

4.4 How to get the Promotion

The offer is only applicable to purchases made in person at the Partner's store (in-store). Eligible Customers perform the following steps:

Step 1:

- The Customer selects the products at the Sales Channels and requests staff to apply the Offer;
- Sales staff advise the Customer on the Promotion;
- The cashier checks the Promotion eligibility conditions and guides the Customer to complete the "Registration Form" (Form 01).

Step 2: The Customer selects the payment method:

- Pay the full order value without converting to instalments; or
- Pay the full order value and convert to instalments for eligible orders.

Step 3:

- Before making payment, the Cardholder checks and ensures that the Offer has been applied. The Offer (if applicable) will be clearly shown on the invoice before the Cardholder makes payment.

- 4.5** Each Eligible Customer is entitled to a maximum of one (1) Offer throughout the Promotion Period.
- 4.6** The Offer will not be re-issued if an order is cancelled or returned for any reason. The Offer cannot be substituted with other products, redeemed for cash, or transferred in any form.
- 4.7** Cardholder who owns credit card with unactive status should activate their eligible card before participating in this promotion.
- 4.8** 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.
- 4.9** 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 purchase. In case the Card is not in good condition for any reason before and on the day of the purchase, the Cardholder will not be eligible to get the offer.
- 4.10** 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.
- 4.11** 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:
 - 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)*
 - HSBC 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 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)*
- 4.12** 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.

- 4.13** 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.
- 4.14** These Terms and Conditions shall be applied simultaneously with terms and conditions of General, Premier Master Account Terms And Conditions, HSBC Credit Card and HSBC Premier Credit Card Agreement.
- 4.15** 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.
- 4.16** 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.