TERMS AND CONDITIONS

"ATTRACTIVE OFFER FOR HSBC CREDIT CARDHOLDERS AT GOLDEN GATE RESTAURANT CHAINS"

(These Terms and Conditions take effect from 15 November 2026)

Customers are 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 **"**ATTRACTIVE OFFER FOR HSBC CREDIT CARDHOLDERS AT GOLDEN GATE RESTAURANT CHAINS**"** Promotion (the "**Promotion**") applies to Eligible Customers when paying for services/bills at Golden Gate restaurant chains nationwide (the "**Golden Gate Restaurant Chains**") managed and operated by GOLDEN GATE GROUP JOINT STOCK COMPANY (hereinafter collectively referred to as "**Golden Gate**" or the "**Partner**")
2. **Promotion Period**: The Promotion applies every Thursday and Friday, from 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from 15 November 2026 to 31 March 2027 (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 conditions set out in Section 3.1, do not fall within the exclusions set out in Section 3.2, and meet the other conditions of the Programme set out in Section 4.

Hereafter known as "**Eligible Customers"** or "**Customers"**.

4. Details of the Promotion:

4.1 **Offer details and conditions("Offer"):** An instant discount of VND 400,000 on a total bill of VND 2,000,000 or more (before VAT and service charge) when a Customer dines at a Golden Gate Restaurant Chain and pays with an HSBC Credit Card during the Promotion Period

4.2 **Applicable Locations:** The Offer applies at all Golden Gate restaurants nationwide, excluding restaurants in Nghe An and Ha Tinh provinces; restaurants located in Aeon Mall nationwide; Chixmax, Wow Yakiniku and Yutang restaurants located in Lotte Mall West Lake Hanoi; and restaurants located in Tasco Mall Hanoi. The list of participating restaurants may be updated from time to time in accordance with the policies and decsion of the Partner and HSBC.

4.3 The Offer applies to à la carte menus, buffet menus and set menus, but does not apply to the Shogun brand's buffet menu. The Offer does not apply to beer with an alcohol content of 15 degrees or more or to any type of wine or spirits.

4.4 **Total Budget:** The total budget for the entire Promotion is VND 500,000,000 (five hundred million Vietnamese dong).

4.5 The Offer will be granted to the earliest Eligible Customers as recorded in HSBC's system, or until the Total Budget is fully utilised, whichever occurs first. Eligible Customers may not receive the Offer if the Total Budget for the entire Promotion has been fully utilised.

4.6 **How to receive the Offer**

Eligible Customers must complete the following steps:

- **Step 1:** The Customer dines at a Golden Gate Restaurant Chain during the Promotion Period;
- **Step 2:** When requesting payment, the Customer informs the restaurant staff that the HSBC Credit Card Offer will be used. The Offer will not be applied retrospectively to completed transactions where Customers have not provided the notification required under this Step;
- **Step 3:** The Customer pays 100% of the bill value in a single transaction using an eligible Card at the cashier or restaurant POS terminal;
- **Step 4:** If the transaction fully satisfies the Promotion conditions, the Offer will be applied directly to the bill or payment amount;
- **Step 5:** The discount amount will be shown on the bill or payment receipt, or communicated by restaurant staff before the Customer confirms payment.

4.7 Each Card is entitled to the Offer only once (01) during the same meal. Customers may not split bills, divide transactions or split tables in order to receive the Offer more than once (01) during the same meal.

4.8 The Offer cannot be used together with cash-equivalent vouchers or vouchers on the Partner's application. The Offer cannot be used concurrently with the Partner's other offers or promotions but may be used together with the Partner's "Unlimited" package.

4.9 The Offer applies only to payment using a physical Card at the restaurant's payment point. It does not apply to virtual cards or transactions made through payment applications such as Apple Pay, Samsung Pay, Google Pay, Garmin Pay or similar applications.

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4.11 The paying Customer must dine at the restaurant. The Offer does not apply where an external person enters the restaurant solely to make payment on behalf of the diner.

4.12 The Offer will not be re-issued if the transactions is cancelled or returned for any reason. The Offer cannot be substituted with other products, redeemed for cash, or transferred in any form.

4.13 Cardholder who owns credit card with unactive status should activate their eligible card before participating in this promotion.

4.14 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,, including but not limited to: (i) purchasing unusually large quantities; (ii) having a transaction history indicating commercial purposes.

4.15 Purchases of goods from the Partner are subject to the Partner's terms and conditions. For enquiries concerning the Partner's products, services or service quality, Cardholders should contact the Partner via hotline 1900 6622 for guidance and resolution

4.16 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 8PM for other matter)*

4.17 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.

4.18 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.

4.19 These Terms and Conditions shall be applied simultaneously with HSBC General Terms and Conditions, Premier Master Account Terms And Conditions, HSBC Credit Card and HSBC Premier Credit Card Agreement (depending on Customer's segment).

4.20 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.

4.21 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.