TERMS AND CONDITIONS

"EXCLUSIVE PROMOTION FOR IPHONE DUO SERIES PURCHASE WITH AN HSBC CREDIT CARD AT HOANG HA MOBILE"

*(These Terms and Conditions take effect from **16/10/2026**)*

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. Promotion Name: "**EXCLUSIVE PROMOTION FOR IPHONE DUO SERIES PURCHASE WITH AN HSBC CREDIT CARD AT HOANG HA MOBILE**" ("Promotion") applies to Eligible Customers when purchasing iPhone Duo Series at the nationwide Hoang Ha Mobile stores, as updated at https://hoanghamobile.com/he-thong-cua-hang (**"Hoang Ha Mobile Stores"**) (**"Sales Channels"**), and is administered by Hoang Ha Construction and Trading Investment Joint Stock Company. (**"Hoang Ha Mobile" or the "Partner"**).
2. **Promotion Period**: From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from 16/10/2026 to 30/11/2026 (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 Offer details("**Offers**"):

During the Promotion Period, Eligible Customers who purchase the Promotional Products (as defined in Clause 4.2) via the Partner's Sales Channels will be entitled to the following offers:

4.1.1 **Offer 1:** An instant discount of VND 3,000,000 per order for the purchase of an eligible iPhone Duo product with a storage capacity of 256GB or 512GB; or

4.1.2 **Offer 2:** An instant discount of VND 5,000,000 per order for the purchase of an eligible iPhone Duo product with a storage capacity of 1TB or 2TB.

4.2 **Eligible Product:** All products under the iPhone Duo Series listed for sale which are distributed by Hoang Ha Mobile at Hoang Ha Mobile Stores when making payment with HSBC Credit Card. (Hereafter be referred to as "Eligible Product")

4.3 The Promotion is are available only to the first Eligible Customers who complete payment earliest using an HSBC Credit Card via the Sales Channels, from 00:00 on the first day to 23:59 on the last day of each Phase during the Promotion Period, as follows:

Phase	**Promotion Period**	**Offers 1 amount**	**Offers 2 amount**
Phase 1	16/10/2026 – 31/10/2026	20	8
Phase 2	01/11/2026 – 30/11/2026	10	4
Total		30	12

4.4 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**.**

4.5 **How to get the Promotion**

a. **Step 1:** Customers select Applicable Products and request the staff at Hoang Ha Mobile offline to apply the Offer, and use one of the HSBC Credit Cards to make payment.

b. **Step 2:** After confirming that the card is eligible, staff at Hoang Ha Mobile offline will create the payment order for the Customer. The Offer (if applicable) will be automatically applied and deducted from the order value before the Customer initiates the payment transaction.

c. **Step 3:** 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.

4.6 Each Eligible Customer (based on the HSBC Card and the account registered on Hoang Ha Mobile) is entitled to a maximum of one (1) Offer throughout the Promotion Period.

4.7 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.

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

4.9 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.

4.10 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.

4.11 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.

4.12 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)*

4.13 In case of force majeure, HSBC will publicly notify customers of the Promotion's termination before the end 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.

4.14 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.

4.15 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).

4.16 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.

4.17 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.