TERMS AND CONDITIONS

"EXCLUSIVE PROMOTION FOR IPHONE 18 SERIES PURCHASE WITH AN HSBC CREDIT CARD AT THE GIOI DI DONG, TOPZONE, AND DIEN MAY XANH"

*(These Terms and Conditions take effect from **18/09/2026**)*

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. Promotion Name: "**EXCLUSIVE PROMOTION FOR IPHONE 18 SERIES PURCHASE WITH AN HSBC CREDIT CARD AT THE GIOI DI DONG, TOPZONE, AND DIEN MAY XANH**" (the "Promotion") applies to Eligible Customers when making purchases at The Gioi Di Dong, TopZone, and Dien May Xanh (collectively, the **"Partner")** of iPhone 18 Series mobile phone products via the e-commerce websites https://www.topzone.vn, https://www.thegioididong.com, and https://www.dienmayxanh.com (the "**Online Channel**") or via the nationwide stores, as updated at https://www.thegioididong.com/sieu-thi-the-gioi-di-dong and https://www.topzone.vn/he-thong-cua-hang (the "**Offline Channel**") (collectively, the "Sales Channels").
2. **Promotion Period**: From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from 18/09/2026 to 31/12/2026 (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

(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 Eligible Product (as defined in Clause 4.2) via the Partner's Sales Channels will be entitled to discount of VND 2,000,000 for an order of an Eligible Product.

4.2 **Eligible Product:** All products under the iPhone 18 Series listed for sale which is distributed by the Partner via Sales Channel (Hereafter be referred to as "Eligible Product")

4.3 The Offer is only available to the first Eligible Customers who have placed a deposit for the purchase of products via the Partner's Sales Channels during the period from 00:00 on 11/09/2026 to 23:59 on 17/09/2026 and who complete payment for the order earliest using an HSBC Credit Card via the Sales Channels during the Promotion Period. The total Offer quota during the Promotion Period is 375.

4.4 The Offer will be granted to the earliest Eligible Customers as recorded in HSBC's system, or until the Offer quota is fully redeemed, whichever occurs first. Any unused Offer quota in the deposit phase will be carried over to the next phase until the Offer quota is fully redeemed or the Promotion Period ends. Eligible Customers may not receive the Offer if the quota allocated to each Phase or the total Offer quota for the entire Promotion has been fully redeemed, whichever occurs first.

4.5 **How to get the Promotion**

Eligible Customers follow the steps below:

- Step 1: The Customer places a deposit for the purchase of products via the Partner's Sales Channels (Online Channel and Offline Channel).
- Step 2: After receiving notification from the Partner, the Eligible Customer visits the notified Offline Channel of the Partner, requests store staff to apply the Offer, and uses one of the HSBC Credit Cards to make payment.
- Step 3: After confirming the Card's eligibility, store staff creates the payment order for the Customer; the Offer (if applicable) will be automatically deducted from the order value before the Customer executes the payment instruction.
- Step 4: The Customer pays using an HSBC Credit Card and receives the goods.

4.6 Each Eligible Customer (based on the HSBC Card) 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 card 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 Partner 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 10PM for other matter)*

4.13 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.

4.14 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.