

TERMS AND CONDITIONS**“ATTRACTIVE OFFERS WITH HSBC CREDIT CARDS AT LAZADA”**

(These Terms and Conditions take effect from 01/07/2026)

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 **“ATTRACTIVE OFFERS WITH HSBC CREDIT CARDS AT LAZADA”** Promotion (the **“Promotion”**) applies to **Eligible Customers** when shopping on the e-commerce website <https://lazada.vn/> or the LAZADA mobile application, which are managed and operated by **RECESS Company Limited** (collectively referred to as the **“LAZADA Platform”** or the **“Partner”**).
2. **Promotion Period:** From 00:00 to 23:59 each day, based on Vietnam time (GMT+7), from **01/07/2026** to **28/01/2027** (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 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 and conditions(**“Offer”**)

Eligible Customers who pay for orders on the LAZADA Platform using an HSBC Credit Card will be entitled to the following Offers:

- 4.1.1 Offer 1:** Discount of VND 80,000 for an order with a minimum eligible transaction value (*) of VND 400,000, applicable to Eligible Customers when paying for an order on the Lazada Platform using an HSBC Credit Card.
Offer 1 is only applicable to customers making their first-ever payment for an order on the Lazada Platform using an HSBC Credit Card.
- 4.1.2 Offer 2:** Discount of VND 50,000 for an order with a minimum eligible transaction value (*) of VND 400,000, applicable to Eligible Customers when paying for an order on the Lazada Platform using an HSBC Credit Card.
Offer 2 is only applicable to customers who have not made any payment transaction for an order on the Lazada Platform using an HSBC Credit Card in the last 90 days.
- 4.1.3 Offer 3:** Discount of VND 300,000 for a payment transaction with a minimum eligible transaction value (*) of VND 6,000,000, applicable to Eligible Customers when paying for an order on the Lazada Platform using an HSBC Credit Card.
- 4.1.4 Offer 4:** Discount of VND 300,000 for an order with minimum order value (*) from VND 6,000,000.
- 4.1.5 Offer 5:** Voucher worth VND 200,000 in Lazada's Voucher section, applicable to a payment transaction with a minimum order value (**) of VND 4,000,000, for Eligible Customers when paying for an order on the Lazada Platform using an HSBC Credit Card.

() The minimum eligible transaction value for Offer 1/2/3/4 is the remaining order value after applying the promo code under Offer 5 (if any) and before applying Offer 1 or Offer 2 or Offer 3 or Offer 4 (collectively, "Offer 1/2/3/4").*

*(**) The minimum eligible transaction value to apply the promo code under Offer 5 is the original order value before Offer 5 is applied.*

- 4.2** Offer 1/2/3/4 may be used in conjunction with Offer 5 on the Lazada Platform, provided that the Eligible Transaction meets the minimum eligible transaction value requirements for both Offers.
- 4.3** The Promotion is 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:

Period	Duration (from day to day)	Discount Quantity for Offer 1	Discount Quantity for Offer 2	Discount Quantity for Offer 3	Discount Quantity for Offer 4	Discount Quantity for Offer 5
Period 1	01/07/2026 – 30/09/2026	700	280	320	0	0
Period 2	01/10/2026 – 31/12/2026	800	320	460	333	233
Period 3	01/01/2027 – 28/01/2027	0	0	0	100	48
Total		1500	600	780	433	281

4.4 The Offers will be available to Eligible Customers who make an Eligible Transaction that meets the corresponding spending conditions for each Offer as set out in Clause 4.1 of these Terms and Conditions, and is recorded in HSBC’s system at the earliest time.

4.5 Eligible Customers may not receive the Offer if the number of Offers allocated to each Phase or the total number of Offers applicable to the entire Programme has been fully redeemed, whichever occurs first. Any unused Offers in a Phase will be carried forward to the next Phase until the total number of Offers for the entire Programme is fully redeemed or the Programme Period ends.

4.6 How to get the Promotion

Eligible Customers perform the following steps:

- **Step 1:** Log in/register for a Partner member account.
- **Step 2:** Collect the relevant promo code for each applicable period of Offer 5 by accessing the promotion information page on the LAZADA Platform.
- **Step 3:** Select available products on the **LAZADA** platform..
- **Step 4 – Apply Offer 5:**

The Cardholder selects payment by HSBC Credit Card, selects and applies the relevant promo code for the applicable period of Offer 5 collected in Step 2, and proceeds to pay for the order.

The discount (if applicable) will be shown under “Total Discount” at the checkout step before the Cardholder places the payment instruction.

- **Step 5 – Apply Offer 1/2/3/4:**

The Cardholder selects payment by HSBC Credit Card, enters the HSBC Credit Card details, and proceeds to pay for the order. The discount will be automatically

applied at checkout, and the Cardholder will receive an instant discount on the order if the Promotion conditions are met.

The discount (if applicable) will be shown under “Total Discount” at the checkout step before the Cardholder places the payment instruction.

- 4.7** Each Lazada Account (based on BuyerID on Lazada’s system) is entitled to receive a maximum of one (01) time Offer 1 or Offer 2 during the Promotion Period, and one (01) time Offer 3/4/5 per calendar month.
- 4.8** An Eligible Transaction is a transaction for an order to purchase products/services on the Lazada Platform. Eligible Spending Transactions do not include orders for mobile top-up cards and online top-up services, infant formula milk, newborn accessories, Vinamilk milk, and certain other special products as determined by Lazada’s policy from time to time.
- 4.9** 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.
- 4.10** Cardholders whose Cards are not activated must activate the Card before participating in the Promotion.
- 4.11** Promotion is for retail customers only. HSBC and Partner reserve the right to refuse to apply the Promotion to orders that appear or are proven to be purchased and resold by merchants.
- 4.12** 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 order, the Cardholder will not be eligible to get the offer.
- 4.13** 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 at 19006509 for further clarification.
- 4.14** 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 matters.*)

- 4.15** 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.
- 4.16** 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 cooperation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- 4.17** 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.
- 4.18** 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.
- 4.19** 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.