



TERMS AND CONDITIONS
“SPENDING WITH HSBC CREDIT CARD”
PROMOTION

(This Terms & Conditions is effective from 21/10/2019)

Customer is advised to note that participating in the Promotion program/ accepting the promotional benefits offered by the program, shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. The “**Spending With HSBC Credit Card**” Promotion (“**Promotion**”) shall be effective from **04 October 2019 to 31 December 2019** (“**Promotion Period**”).
2. **Eligible products:** Credit Card is issued by HSBC Bank Ltd. (Vietnam) (“**HSBC**”) in Vietnam
 - HSBC Premier World Mastercard®
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card(“**Card**” or “**HSBC Credit Card**”)
3. **The Promotion is not applicable for:**
 - HSBC Business Credit Card.
4. **Promotion Period:** from 04 October 2019 to 31 December 2019 (both date inclusive)
 - Phase 1: from 04 October 2019 to 31 October 2019
 - Phase 2: from 01 November 2019 to 30 November 2019
 - Phase 3: from 01 December 2019 to 31 December 2019
5. **Eligible Customer (“Eligible Cardholder”):**
 - Existing HSBC Credit Cardholder
 - Complete registration to join this Promotion by one of options below:
 - Text SMS with the defined syntax: **HSBC DKCP [Last 4 digits of HSBC Credit Card]** (“**Promo SMS**”) to **6067** within Promotion Period
 - Click “Join Now” button in Promotion’s email sent by HSBC
 - Registration SMS must be sent by the registered mobile phone number, of the Cardholder , with HSBC
 - Achieve the minimum spend amount required of each Offer
 - Eligible transactions must be posted on HSBC’s system per details mentioned in Section 6

Note : The time frame of spending is based on HSBC system (Vietnam time zone GMT + 7)

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6. Promotion Details:

6.1. Offer 1:

- Offer 1 details:

	Minimum Spending Requirement in each Phase	Promotion Gift	Gift Value for each Phase
HSBC Premier World Mastercard®	VND 30 million	Grab voucher	VND 250.000
HSBC Visa Platinum	VND 15 million		VND 150.000
HSBC Visa Cash Back	VND 10 million		VND 100.000
HSBC Visa Classic	VND 05 million		VND 50.000

- Offer 1 reward timeline:

	Promotion Period		
	Phase 1	Phase 2	Phase 3
Transaction date	04/10/2019 - 31/10/2019	01/11/2019 - 30/11/2019	01/12/2019 – 31/12/2019
Posting date no later than	05/11/2019	05/12/2019	06/01/2020
Reward date no later than	20/11/2019	20/12/2019	20/01/2020

- General terms of Offer 1:

- Eligible Cardholders will receive Grab vouchers one time each month during the Promotion. The vouchers will be in VND 50,000 denomination.
- The Grab voucher will be sent by HSBC to Eligible Cardholder via Email or Mobile to the registered email address or mobile phone number, with HSBC.
- The voucher is only applicable for GrabCar, GrabBike and GrabDelivery service available on Grab apps.
- Each voucher can be redeemed for one (01) time only. Valid time of voucher is three (03) months from the issuance date and cannot exchange to cash or refundable.
- Customer has to pay by HSBC Credit card for Grab services when using this Grab voucher. The payment process will be follow Grab's terms and conditions.

- HSBC is not the supplier of Grab e-voucher. Therefore, after collecting reward gift, customers must directly contact Grab if they have any inquiries related to the services. HSBC is not responsible for responding to inquiries and problems mentioned above.

6.2. Offer 2:

- **Offer 2 details:**

	Minimum Spending Requirement in each Phase	Promotion Gift	Gift Value for each Phase
HSBC Premier World Mastercard®	VND 70 million	Cashback reward	VND 2.500.000
HSBC Visa Platinum	VND 40 million		VND 1.400.000
HSBC Visa Cash Back	VND 30 million		VND 1.000.000
HSBC Visa Classic	VND 15 million		VND 500.000

- **Offer 2 reward timeline:**

	Promotion Period		
	Phase 1	Phase 2	Phase 3
Transaction date	04/10/2019 - 31/10/2019	01/11/2019 - 30/11/2019	01/12/2019 – 31/12/2019
Posting date no later than	05/11/2019	05/12/2019	06/01/2020
Reward date no later than	20/11/2019	20/12/2019	20/01/2020

- **General Terms of Offer 2:**

- Eligible Cardholders will receive cashback award once (1 time) for each month of Promotion
- HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders. This cashback amount will be shown on Credit Card statement of customers on the following cycle after reward date.

6.3. General Terms of Offer 1 & Offer 2:

- Each Eligible Customer can receive both Offer 1 and Offer 2 of Promotion
- Each Eligible Customer can receive one (01) Offer 1 and one (01) Offer 2 for each month within Promotion Period, but does not beyond three (03) times of per Offer

7. Cardholders can register anytime during the Promotion Period to register for the Offer. However, if the registration is done after 5th of a calendar month, we will not be able to fulfill the rewards for the previous calendar month. However, all subsequent transactions will be considered for Reward eligibility. For instance:
- (a) If the Cardholder registers on 26th October 2019, all spends from 04 Oct – 31 Dec 2019 will be considered for campaign eligibility
 - (b) If the Cardholder registers on 4th November 2019, all spends from 04 Oct – 31 Oct 2019 and from 01 Nov – 31 Dec 2019 will be considered for campaign eligibility
 - (c) If the Cardholder registers on 8th November 2019, all spends from 01 Nov – 31 Dec 2019 will be considered for campaign eligibility. Spends for 04 – 31 Oct 2019 will not be considered
8. Eligible Transaction is required to be made at authorized merchants registered with VISA/Mastercard® Organization.
9. Not Eligible Transactions include annual fee charges, cash withdrawal, other types of transactions such as (but not limited to) gambling transactions, withdrawal at counter, ATM or POS machine or cash withdrawals under any of other methods. Canceled transactions, reserved or refunded are excluded from total Eligible Transactions.
10. Cancelled/ reversed transactions within or after the Promotion Period will be excluded from the Eligible Transactions. HSBC reserves the right to deduct cash back amount once cancellations are confirmed.
11. Offer fulfillment will be done at a Primary Card level. There will be no separate offer eligibility for Supplementary Credit Cardholders. However, eligible transactions made by the Primary and Supplementary Credit Cardholders will be considered for the offer.
12. Cardholder will be disqualified if he/she performs or is subject to the following at the time of the promotion result announcement:
- Submits a card cancellation request or has cancelled his/her credit card; or
 - Has his/her HSBC Credit Card cancelled by HSBC; or
 - Is late paying any bank fees, or does not pay at least the minimum payment due as shown on their statements; or
 - Is delinquent on any of products with HSBC
13. The Cardholder will be disqualified if he/she texts wrong Promo SMS specified in Section 5 or if the mobile phone number used to register the Promotion or the last 4-digit credit card number is not matched with the mobile phone number on current HSBC's system.
14. The Cardholders may be requested by HSBC to provide the financial invoice and relevant supporting documents to prove that the transaction is eligible. In case that the Cardholder does not or fails to prove that the transaction is eligible, HSBC reserves the right to deduct his/her transactions from the value of total Eligible Transactions.

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15. HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on credit card statements of cardholders. Note: The SMS notification about the transaction completion does not mean that the transactions posted in HSBC system.
16. If Cardholder has more than one (01) Card, he/she will only receive the highest prize for each offer of highest credit card grade during this Promotion
17. If customer upgraded or downgraded current credit card during the promotion period or at the time of the promotion result announcement, credit cardholder will receive the prize of upgraded or downgraded card only.
18. If the Cardholder has questions relating to the process or results of the promotion, they must inform HSBC within 30 days from the reward date mentioned in Section 6
19. In case of any concerns or complaints, customer can contact HSBC Customer Service Centre via:
 - South Vietnam: (84) 28 37 247 247
 - North Vietnam: (84) 24 62 707 707
 - HSBC Premier: (84) 28 37 247 666
20. In case of any dispute related to this Promotion, HSBC shall resolve disputes in co-operation with the customer. If the parties fail to reach an agreement, disputes will be resolved in accordance with Vietnamese laws.
21. This terms and conditions is applied in conjunctions with the terms and conditions of Credit Card Cardholder Agreement.
22. HSBC reserves the right to amend these Terms and Conditions at any time with prior notice to customers, after completing necessary procedures as required by law.
23. These Terms and Conditions are available in both English and Vietnamese versions. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.