



TERMS AND CONDITIONS
“INTERNATIONAL SPEND WITH HSBC CREDIT CARD”
PROMOTION

(This Terms & Conditions is effective from 01/11/2019)

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 **“International Spend With HSBC Credit Card”** Promotion (**“Promotion”**) shall be effective from **01 November 2019 to 10 February 2020** (**“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(**“Card”** or **“HSBC Credit Card”**)
3. **The Promotion is not applicable for:**
 - HSBC Business Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
4. **Promotion Period:** from 01 November 2019 to 10 February 2020 (both date inclusive)
5. **Eligible Customer (“Eligible Cardholder”):**
 - Is holding a HSBC Premier World Mastercard® Credit Card or HSBC Visa Platinum Credit Card
 - Complete registration to join this Promotion by one of options below:
 - Text SMS with the defined syntax: **HSBC 2XB** (**“Promo SMS”**) to **6067** at anytime during the Promotion Period, but no later than 10/02/2020
 - Press “Join Now” button in Promotion’s email sent by HSBC
 - Registration SMS must be sent by the mobile phone number of Cardholder-registered with HSBC
 - Eligible Transactions must be posted on HSBC system per details mentioned in Section 6

Note : The time frame of spending is based on HSBC system (Vietnam time zone GMT + 7)
6. **Promotion Details:**
 - 6.1. **Offer Details:**

Eligible Product	Offer Details	Maximum cashback for each Eligible Cardholder per Campaign
HSBC Premier World Mastercard®	Cashback 2% for all international spending	2.000.000 VND
HSBC Visa Platinum		1.000.000 VND

6.2 Offer reward timeline:

Details	Promotion Period
Registration date	01/11/2019-10/02/2020
Transaction date	01/11/2019-10/02/2020
Posting date no later than	17/02/2020
Reward date no later than	16/03/2020

- **General terms of Offer:**

- Eligible Cardholder will receive cashback award once (1 time) no later than **16/03/2020**
 - HSBC will credit the cashback amount to Primary Credit Card account of Eligible Cardholder. This cashback amount will be shown on Credit Card statement of customer on the following cycle after reward date.
7. The Promotion is not applied together with any other international spend campaign of HSBC in the same period.
 8. Eligible Transactions are the transactions made by foreign currency at authorized merchants registered with VISA/Mastercard® Organization. Eligible Transactions must be posted on HSBC system from 01/11/2019 to end of 17/02/2020.
 9. Eligible Transactions does not included 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 for registration is not matched with the registered mobile phone number on current HSBC's system.
- 14.** The Cardholder 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.
- 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 6.2
- 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.