



TERMS AND CONDITIONS

“ENJOY SHOPPING AT ZARA WITH HSBC CREDIT CARDS”

(This Terms and Conditions takes effective from 15 August 2019)

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1. The **“Cash back 10% at Zara with HSBC Credit Cards”** Promotion (**“Promotion”**) shall be effective from 15/08/2019 to 15/11/2019 (**“Promotion Period”**).
 2. Promotion is applicable to customers who meet all the following requirements (**“Eligible Cardholders”** or **“Cardholders”**):
 - 2.1 HSBC cardholders who are holding the following credit cards issued by HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam:
 - HSBC Premier World Mastercard® Credit Card
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card(These credit cards shall be referred to as **“HSBC Credit Cards”** or **“Cards”**)
 3. **This promotion is not applied:**
 - The Promotion is not applicable for HSBC Corporate Credit Card.
 - Cardholders will not eligible for this Promotion if his/her Credit Card is delinquent, blocked.
 - Cardholders with card yet to be activated will have to activate their Card prior to purchase.
 4. **Promotion Details:**
 - 4.1. **Offer details (“Offer”):**
 - Cash back **10%** for each transaction from **VND 2,000,000** and above at Zara store or Zara website in Vietnam with HSBC Credit Cards applicable only during Thursday, Friday and Saturday, during the ‘Promotion Period’
 - **Transaction must be posted in HSBC system no later than 20/11/2019**
 - 4.2. Each Eligible Transaction are successful purchases with orders valued in accordance with Article 4.1 with HSBC Credit Cards and shall not be cancel / refund later
 - 4.3. **An eligible cardholder will be rewarded no later than 20/12/2019**
 - 4.4. Each Eligible Cardholder may only receive the Offer one (1) time only during the Promotion Period.
 - 4.5. Maximum cash back per cardholder is VND 300.000 during promotion period.
 - 4.6. Maximum cash back of promotion is VND 280.000.000.

- 4.7. The offer will be allocated to eligible customers on first come first serve basis.
- 4.8. Eligible Cardholders may not receive the Offer if the cash back allocated for Promotion runs out.
- 4.9. Promotion details will be posted on HSBC website and Zara instore from 15/08/2019 onwards.
- 4.10. The Promotion cannot be exchanged for cash or other products.
- 4.11. Eligible Cardholders availing the offer are bound by these Terms and Conditions.
- 4.12. Purchases at Zara will be subject to terms and conditions of Zara. For all matters related to the products or purchases at Zara, please contact Zara for resolution. Other matters relate to the 'Promotion', please contact HSBC.
 - HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) - Premier hotline (84 28) 37 247 666
- 4.13. 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 fails to prove that the transaction is eligible, he/she shall not enjoy the Promotion.
- 4.14. To identify eligible transactions, HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on credit card statements of cardholders. Note: A successful transaction confirmation message does not confirm that transaction has been recorded in HSBC's system.
- 4.15. Eligible transactions must be made by Primary Cardholders and/or Supplementary Cardholders (if any), and must be authentic for genuine personal purposes and allowed by Vietnamese Law. Cash back will be awarded only to Primary Cardholders
- 4.16. Eligible Cardholders will not receive cash back if the Eligible Cardholder's Credit Card is in the process of closing before or on the date the cash back is credited to the Eligible Cardholders' credit card accounts.
- 4.17. The winners receive their prizes as below:
 - a) The cash back amounts for eligible cardholders will be credited to the credit card accounts of the primary cardholder.
 - b) The Cash Back amount will be shown on the eligible cardholders' credit card bank statements on the following cycle after HSBC completes the reward process.
5. In case of any dispute related to this Promotion, Zara and 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.
6. This Terms and Conditions are applied in conjunction with the terms and conditions of the Credit Card Agreement.

7. 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.