

TERMS AND CONDITIONS OF THE PROMOTION
“MEMBER GET MEMBER Q3-2023
HSBC ACCOUNT ONLINE OPENING AND SALARY-IN”
(This Terms and Conditions takes effect from 28/08/2023)

Customer is advised to note that participating in the Promotion program/ accepting the rewards offered by the program shall mean that Customer has read, understood and accepted these Terms and Conditions of the promotion as Member Get Member Q3-2023 – HSBC Account Online Opening and Salary-in (“**Terms & Conditions**”).

1. The Promotion “**MEMBER GET MEMBER Q3-2023 – HSBC ACCOUNT ONLINE OPENING AND SALARY-IN**” (“**Promotion**”) is applicable in all branches, transaction offices, direct channels and Customer Service Centre of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) and takes effect from **28/08/2023** to **28/11/2023** (“**Promotion Period**”).
2. This Promotion is applicable for (“**Promotional Products**”): Current account or Savings account (“**Transactional Accounts**” or “**Accounts**”)
3. The Promotion is not applicable for: HSBC staff
4. An eligible referrer (“**Referrer**”):
 - a. Is an existing individual customer holding HSBC Credit Card (“**Credit Card**”) and/or Transactional Account in active status during the Promotion Period;
 - b. Is not an HSBC corporate customer or HSBC staff or staff of HSBC’s service providers;
 - c. Is an individual customer who is working at companies whose employees are receiving salary via HSBC Account before 28/08/2023.
5. An eligible referee (“**Referee**”):
 - a. Is an individual customer who holds a Transactional Account newly opened during the Program Period;
 - b. Is not the Referrer and simultaneously not a corporate customer or an employee of HSBC or an employee of HSBC's service providers;
 - c. Does not hold any Transactional Account when applying for the Promotional Products.
6. **Promotion Details:**
 - 6.1. Referrer(s) are only eligible to receive the reward if the following conditions are satisfied:
 - a. A referral is considered successful (“**Successful Referral**”) when:
 - i. The Referrer provides his/her required information and that of the Referee in full and with accuracy following instructions in these Terms & Conditions during the Promotion Period;
 - ii. The Referee submits his/her Account Opening application form and all supporting documents (if any) to HSBC from **28/08/2023** to **28/11/2023**;

- iii. The Referee's HSBC Account Opening application is fully submitted to HSBC;
 - iv. The Referee receives eligible Salary Inward Payments adhere to these Terms & Conditions.
- b. Requirements for Promotional Products:
- i. Is approved i.e. opened no later than **30/11/2023**; and
 - ii. Has eligible Salary Inward Payment within 30 (thirty) days from the account opening date and no later than **15/01/2024**.

6.2. Offer details:

- a. For each successful referral of a customer who opens a Transactional Account and receives eligible Salary Inward Payments, the Referrer will receive a cashback of **VND 100,000 (one hundred thousand)**/Referee to their Credit Card or Transactional Account. If the Referrer holds both Credit Card and Transactional Account, the cashback will be credited to the Transactional Account;
- b. There is no limit to the number of times that a Referrer can receive the rewards, however, the maximum total value of the rewards that a Referrer can receive during the Promotion Period is **VND 5,000,000 (five million)**.

Example: Customer A introduces a number of customers to participate in the Promotion, of which 51 customers meet the conditions of the Promotion and successfully open Transactional Account and have eligible Salary Inward Payments within the Promotion Period. The total value of the rewards that Customer A receives is VND 5,000,000 (five million).

- 6.3.** Rewards will be credited to the Referrer's HSBC Credit Card or Transactional Account following the below timeline:

Details	Timeline
Promotion Period	28/08/2023 – 28/11/2023
Account opening date of Referee	28/08/2023 – 30/11/2023
Transactional Account of Referee is newly opened and receives eligible Salary Inward Payment within 30 (thirty) days from the account opening date and no later than	15/01/2024
When Referee receives eligible Salary Inward Payment before 31/10/2023, HSBC will reward the Referrer no later than	30/11/2023
When Referee receives eligible Salary Inward Payment before 15/01/2024, HSBC will reward the Referrer no later than	31/01/2024

6.4. Referrers can check the rewards earned on their Account/Credit Card statement or via HSBC Personal Internet Banking/HSBC Mobile Banking App.

7. Regulations on referral:

- a. Referrers must make their referral by filling out and submit the Online Referral Form on HSBC's website at <https://card.apply.hsbc.com.vn/member-get-member-offers-ebs/en> from **28/08/2023** to **28/11/2023**;
- b. After the referral is made, Referee will receive an acknowledgement email for that referral through the email address that the Referrer has provided in Online Referral Form. This email includes a Member Get Member (MGM) Code and a unique link for Referee to access and submit Account Opening online application. This email confirms that the referral has been recorded, it does not confirm that the referral is successful;
- c. After receiving the email, Referee needs to visit the link and complete online application for HSBC Account Opening no later than **28/11/2023**;
- d. If the Referee is referred by more than 01 (one) Referrer, a Successful Referral (if any) will be counted for the Referrer whose MGM Code is recorded on the Referee's HSBC Account Opening application whose Account Opening date is the earliest during the Program Period;
- e. The offer will not be applied simultaneously with the Promotion for Companies who Mandate Salary Transfers for Their Employees via HSBC Accounts or any other Account Opening Referral programs during this Promotion Period. In case the Referee is referred through two different Referral programs, only 01 (one) successful referral will be counted for the eligible Referrer who refers first according to the information recorded by HSBC system.

8. Regulations on eligible Salary Inward Payments:

- a. Payment narrative is related to "Salary";
- b. Sending account of the salary payment is from a corporate account;
- c. Salary amount received in Transactional Account is of minimum VND 6,000,000 (six million) per month and recorded on the Bank's systems;
- d. Date, time and number of successful transactions will be based on the records as per HSBC systems;
- e. The SMS instant alert on transaction completion does not mean that the transaction is successfully posted on HSBC systems;
- f. HSBC reserves the right to request for valid documents and clarification from Account Holders regarding transaction content as well as financial invoices in order to prove that it is an eligible payment transfer. The Bank also reserves the right to contact senders to verify any suspicious or ineligible transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify and find that the transactions do not adhere to what is defined as eligible payment transfers, the Bank shall not count these transactions in the total transactions to be considered for the offers;

- g. Cancelled, disputed and/or fraudulent and/or returned/refunded transactions during the Promotion will be excluded from the total number of the eligible Salary Inward Payments;
- h. Total eligible Salary Inward Payments include payment transactions successfully made to HSBC's Transactional Account and shown in the Account Holder's monthly bank statement.

9. Other Terms and Conditions:

- a. Referrer and/or Referee having inquiries related to the results of the Promotion can contact HSBC no later than **23/01/2024** for assistance;
- b. By joining this Promotion (in form of submitting referral(s) online), the Referrer:
 - i. Agrees and confirms that he/she has acquired consent from the Referee to provide the Referee's information to HSBC;
 - ii. Agrees and confirms that The Referee allows HSBC to use the information of both The Referrer and The Referee for the purpose of contacting, verifying, referring, advice and guidance related to this Promotion and the products;
 - iii. Agrees for HSBC to share your personal information for advertising, marketing purposes related to this Promotion.
- c. HSBC has the right to contact the Referrer and the Referee via the mobile phone number/email address provided by the Referrer in order to verify information and request supporting documents if needed. HSBC has the right to inform the Referee of the details of this Promotion;
- d. HSBC reserves the right to verify the accuracy and bona fides of the referrals and will decline any referrals if HSBC detects that there is fraud, even if the Referee's application has been successfully approved by the Bank and the Account has been opened for the Referee;
- e. The Referrer will be disqualified for this offer if he/she performs or is subject to the following at the time of the Promotion results announcement:
 - i. Submits card cancellation request(s) or has cancelled all his/her Credit Card; or
 - ii. Has his/her Credit Card cancelled by HSBC; or
 - iii. Submits account closure request(s) or has closed all his/her Account(s); or
 - iv. Has his/her Account closed by HSBC; or
 - v. Is late paying any bank fees, or do not pay the minimum payment due as shown on their statements; or
 - vi. Is delinquent on any of their products with HSBC or any other banks.
- f. HSBC will pay the Personal Income Tax (if any) on the Referrer's reward amount from VND 2,000,000 (two million) on behalf of the qualified Referrer as stipulated by law. Customers are not required to reimburse this tax amount to HSBC;
- g. Full details of this Promotion shall be published on HSBC's public website (www.hsbc.com.vn) and at all HSBC branches and transaction offices;
- h. For all matters related to the Promotion, please contact HSBC by:

- i. Visiting the nearest HSBC branch;
- ii. Contacting HSBC Contact Centre through direct@hsbc.com.vn mailbox or call HSBC Contact Centre at:
 - I. Premier (24/7): (84 28) 37 247 666
 - II. Non-Premier: (84 28) 37 247 247 (the South); (84 24) 62 707 707 (the North)
- i. All decisions of the Bank related to the Promotion are final, official and without notification to Customers;
- j. In the event of force majeure, HSBC must notify the termination of sales promotion programs ahead of time to customers and competent state management agencies in charge of commerce. Force majeure is an event which could not have been foreseen in normal course of business and which could not be remedied even after taking all possible necessary and admissible measures. Force majeure events include but are not limited to earthquakes, storms, floods, wars, strikes, dismissal, rebellion, pandemic, technical incident, any acts from government or any policies impacting the execution of the campaign or any other objective situations that are unexpected and unrecoverable despite all the necessary actions have been taken within the Bank's acceptable capacity;
- k. In case of any disputes 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;
- l. The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC General Terms and Conditions and Premier Terms and Conditions;
- m. This Terms and Conditions is 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 HSBC's website prior to application;
- n. This Terms and Conditions is made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.