

TERMS AND CONDITIONS OF THE PROMOTION
“ONLINE HSBC CARD REFERRAL Q4-2022”

(This Terms and Conditions takes effect from 03/10/2022)

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 of the promotion as Online HSBC Card Referral Q4-2022 (“**Terms & Conditions**”).

1. The Promotion “**ONLINE HSBC CARD REFERRAL Q4-2022**” (“**Promotion**”) is applicable in all branches, transaction offices, direct channels and Customer Service Centre of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) and take effect from **03/10/2022** to **31/12/2022** (“**Promotion Period**”).
2. Promotion products: Primary Credit Card is issued by HSBC in Vietnam
 - HSBC Visa Platinum Online Credit Card
 - HSBC Visa Platinum Cash Back Credit Card
 - HSBC Visa Classic LiveFree Credit Card(Herein after referred to as “**Card**” or “**HSBC Credit Card**”)
3. The Promotion is not applicable for:
 - HSBC Personal Credit Card for Corporates
 - HSBC Premier World Mastercard® Credit Card
 - HSBC Staff Credit Card
 - HSBC Supplementary Credit Card
4. An eligible referrer (“**Referrer**”):
 - Is an existing individual customer holding primary HSBC Credit Card or HSBC Visa Debit Card; and
 - Is not an HSBC corporate customer or HSBC staff or staff of HSBC’s service providers.
5. An eligible referee (“**Referee**”):
 - Is a new individual customer or existing HSBC individual customer; and
 - Is not the referrer himself/ herself, and not an HSBC corporate customer or HSBC staff or staff of HSBC’s service providers; and
 - Does not hold any HSBC credit card within one (01) year before the time he/she applies for a Promotion Product.
6. **Promotion Details**
 - 6.1. **Referrer(s) are only eligible to receive the offer if the following conditions are satisfied:**
 - a. A referral is considered successfully (“**Successful Referral**”) when:

- i. The Referrer provides his/her required information and that of the Referee in full and with accuracy following instruction in this Terms & Conditions during the Promotion Period; and
 - ii. The Referee submits his/her primary HSBC Visa Credit Card application form and all supporting documents to HSBC during the period from **03rd October 2022 to 06th January 2023**; and
 - iii. The Referee's HSBC Credit Card application is fully submitted to HSBC.
- b. An eligible Card must satisfy all following requirements:
- i. Is approved (i.e. issued) by **17th January 2023**, and
 - ii. Is successfully activated within 30 (thirty) days from the issuance date and no later than **16th February 2023**.

6.2. Offer details:

- For each Successful Referral of a customer who successfully applies for one of the following Cards, the Referrer will be awarded as detailed below:

Card type	Reward
Primary HSBC Visa Platinum Online Credit Card	VND 100,000/Card
Primary HSBC Visa Platinum Cash Back Credit Card	
Primary HSBC Visa Classic LiveFree Credit Card	

- The Referrer is awarded based on the number of Successful Referrals that he/she makes.

Example: Customer A refers 05 customers who meet the Promotion's requirements and successfully applies for 02 Primary HSBC Visa Platinum Online Credit Card, 02 Primary HSBC Visa Platinum Cash Back Credit Card, and 01 Primary HSBC Visa Classic LiveFree Credit Card. The total reward for Customer A is VND 500,000; including:

- VND 200,000 for 2 HSBC Visa Platinum Online Credit Card; and
 - VND 200,000 for 2 HSBC Visa Platinum Cash Back Credit Card; and
 - VND 100,000 for 1 HSBC Visa Classic LiveFree Credit Card.
- The maximum reward for each Referrer during the Promotion Period is **VND 5,000,000**.

6.3. The reward of Promotion Offers will be credited to the Referrer's HSBC Credit/Debit Card account for his/her Successful Referrals detailed below:

Promotion Period	From 03/10/2022 to 31/12/2022
Referee's credit card is approved	From 03/10/2022 to 17/01/2023
Referee's credit card is activated within 30 days from issuance date and no later than	16/02/2023
HSBC will send an email for reward notification no later than	20/03/2023

- 6.4.** The qualified Referrers can check the reward earned on their credit card account statement or via HSBC Personal Internet Banking.
- 7. How to refer:**
- a. The Referrer must make his/her referral by filling in all the required information and submit the Online Referral Form on HSBC's website at <https://card.apply.hsbc.com.vn/member-get-member-offers/en>, from **03rd October 2022** to **31st December 2022**.
 - b. After referral is made, the Referrer and the Referee will receive an acknowledgement email for that referral through the email address that the Referrer provided in Online Referral Form. This email includes an unique link for Referee to access and submit 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 visit this link and complete online application for HSBC Credit Card no later than **06th January 2023**.
- 8.** If more than one Referrer introduce the same Referee, the referral (if successful) will only be counted for the Referrer whose unique referral link is visited and successfully applied by the eligible Referee the earliest.
- 9.** The Promotion Offer is not applied in conjunction with any other Referral program running in same period. If Referrer refer one (01) Referee through different Referral programs, Referrer will only receive reward for one (01) Successful Referral on one Referral program.
- 10.** A referrer will be disqualified for this offer if he/she performs or is subject to the following at the time of the Promotion result announcement:
- Submits card cancellation request(s) or has cancelled all his/her credit or debit card(s); or
 - Has his/her card cancelled by HSBC; or
 - Submits account closure request(s) or has closed all his/her account(s); or
 - Has his/her account closed by HSBC; or
 - Is late paying any bank fees, or do not pay the minimum payment due as shown on their statements; or
 - Is delinquent on any of their products with HSBC or any other banks.
- 11.** HSBC will pay the Personal Income Tax (if any) on the Referrer's reward amount from VND 2,000,000 on behalf of the qualified Referrer as stipulated by law. Customers are not required to reimburse this tax amount to HSBC. Standard Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy shall be applied in conjunction with the Terms and Conditions of this Promotion.
- 12.** The Referrer and/or Referee have questions relating to the process or results of the promotion, customers please inform HSBC no later than **19th April 2023** for further support.
- 13.** By joining this Promotion (in form of submitting referral(s) online), the Referrer:
- 13.1. Agrees and confirms that he/she has acquired consent from the Referee to provide the Referee's information to HSBC;
 - 13.2. Agrees and confirms that The Referee allow HSBC to use the information of both The Referrer and The Referee for the purpose of contacting, verifying, referring, advice and guidance relating to this Promotion and the product.
 - 13.3. Agrees for HSBC to share your personal information for advertising, marketing purposes relating to this Promotion; and

- 13.4. Is bound by the Terms and Conditions of this Promotion.
- 14.** 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.
- 15.** 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 card has been issued to the Referee.
- 16.** Full details of this Promotion shall be announced on HSBC's public website (www.hsbc.com.vn) and at all HSBC branches and transaction offices.
- 17.** In case of any queries, complaints, customers are suggested to contact HSBC by following one of the following manners for further support:
- In the South: (84) 28 37 247 247
 - In the North: (84) 24 62 707 707
 - HSBC Visa Platinum: (84) 28 37 247 248
- 18.** In case of any dispute 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.
- 19.** The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC General Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy.
- 20.** 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.
- 21.** 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.