



TERMS AND CONDITIONS OF THE PROMOTION

“SIGN-UP OFFERS FOR APPLYING HSBC CREDIT CARD”

Valid from 01 March 2020

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 this Terms and Conditions.

1. The Promotion of **“Sign-up Offer for Applying HSBC Credit Card”** (“Promotion”) is applicable in all transaction offices and branches of **HSBC Bank (Vietnam) Ltd. (“HSBC”)**.
2. **Eligible products: HSBC Primary Credit Card (“Card” or “HSBC Credit Card”)** is issued by HSBC in Vietnam
 - HSBC Premier World Mastercard® Credit Card
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back Credit Card
 - HSBC Visa Classic Credit Card
3. **The promotion is not applicable for:**
 - HSBC Business Credit Card
 - HSBC Staff Credit Card
 - Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
 - Customers who have applied for new HSBC Credit Card within twelve (12) months from the cancellation date of any HSBC Credit Card types listed in item 2 & 3 of this Terms and Condition as recorded by HSBC’s system.
4. **Promotion Period: from 01 March 2020 to 30 June 2020**
 - Application date: till **30 June 2020** (30 June 2020 is inclusive)
 - Approval date: **from 01 March 2020 – 10 July 2020** (both days inclusive)
5. **Promotion Details:**

Customers who submit their new HSBC Credit Card applications and have their cards approved by HSBC (“**Eligible Cardholders**”) are eligible for Offer as defined below:

5.1 Offer Details:

	HSBC Premier World Mastercard®	HSBC Visa Platinum (*)	HSBC Visa Cash Back	HSBC Visa Classic
Promotion gift	Cashback 20% for all spending (maximum cashback amount is VND 2 million), no minimum eligible purchase transactions requirement.	Cashback VND 1.5 million when having total eligible purchase transactions from VND 8 million OR Samsung Galaxy Fit when having total eligible purchase transactions from VND 8 million. OR Premium Luggage when having total eligible purchase transactions from VND 8 million.	Cashback 20% for all spending (maximum cashback amount is VND 1 million), no minimum eligible purchase transactions requirement.	Cashback 20% for all spending (maximum cashback amount is VND 1 million), no minimum eligible purchase transactions requirement.
Spending period	Within sixty (60) days from Card issuance date			

(*) Customer has to select one (01) of two (03) options by remark on Credit Card Application Form is “Cashback” or “Samsung Fit” or “Luggage”.

5.2 Reward Timeline:

	Promotion Period	
	Phase 1	Phase 2
Application date	Till end of 30 th June 2020	
Approval date	01/03/2020 - 30/04/2020	01/05/2020 - 10/07/2020
Transaction posted date no later than	08/07/2020	08/09/2020
Reward date no later than	10/08/2020	12/10/2020

5.3 General terms for Offer:

a. For cash back rewarding

- Eligible Cardholders will be received cashback award in one (01) time.

- HSBC will credit the cash back amount to Primary Credit Card account of Eligible Cardholders. This cash back amount will be shown on Credit Card statement of customers on the following cycle after reward date.
- b. For Samsung Galaxy Fit or Premium Luggage:
- HSBC will notify the winners via email (as registered with HSBC) or SMS via mobile phone number registered with HSBC (in case customer have no email registered) with instructions and timing to collect the gift.
 - Gift receiving must be made following the instruction that HSBC specifically notify to Eligible customers via email or SMS.
 - HSBC accepts no liability for undelivered SMS/ Email notification due to incorrect or un-updated contact Phone number/ Email address registered with HSBC, or blocking SMS from Mobile operator.
 - HSBC is not the supplier of Gift. The Products are sold solely by Supplier, under such Terms & Conditions as determined by Supplier. Eligible customer will be bound by the Terms & Conditions of Supplier of these Products. In case of any inquires or disputes related to the Products, eligible customers must contact Supplier for any assistance, HSBC will coordinate with the Supplier to handle any inquires or disputes.

6. General Terms

6.1 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. For further details, relating to eligible transactions of the Promotion, customers can contact HSBC's hotline on:

- South Vietnam: (84) 28 37 247 247
- North Vietnam: (84) 24 62 707 707
- HSBC Premier: (84) 28 37 247 666

6.2 Eligible transactions must be made by Primary Cardholders and Supplementary Cardholders (if any), and must be authentic for genuine personal purposes and allowed by Vietnamese Law. All eligible spending from Primary and Supplementary Cards opened in promotion period will be club to calculate for total minimum spending requirement.

6.3 Eligible purchase transactions do not include Card's annual fee transaction and cash advance transactions, including but not limited to, cash advance transactions at counters / ATMs / POS and other cash advance transactions, HSBC fee-related transactions and monthly instalment repayments, gambling-related transactions and e-wallets charging by credit.

Eligible purchase transactions do not include the transactions relating to alcohol, cigarette and other promotion restricted products.

Eligible purchase transactions do not include the transactions relating to beer for customers under 18 years old.

- 6.4** 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.
- 6.5** Any disputed, cancelled and/or reversed transaction amount which is recorded in the cardholder's Credit Card statement during the Promotion Period will be deducted from the total eligible spend.
- 6.6** Cardholders may check their transactions posted in their Credit Card account via HSBC Internet Banking service or contact HSBC's hotline.
- 6.7** If after a winner receives his/her prize and his/her eligible purchase transactions are cancelled or reversed, HSBC reserves the right to deduct the prize value from the primary cardholder's Credit Card account. The transaction will be shown on the Credit Card bank statement of the primary cardholder.
- 6.8** If customer is holder of more than one (01) Credit Card, Credit Cardholder will only receive the highest prize for each offer of highest Credit Card grade during this promotion
- 6.9** One Eligible cardholder can receive only one (01) offer for the whole campaign.
- 6.10** If new Cardholder upgraded or downgraded the 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.
- 6.11** If the Cardholders have questions relating to the process or results of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 5.
- 6.12** This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 6.13** 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.
- 6.14** 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.

- 6.15** 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.
- 6.16** These Terms & Conditions are made in both English and Vietnamese. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.