

TERMS AND CONDITIONS**“ENJOY 0% INTEREST, 0 CONVERSION FEE WHEN YOU PAY SCHOOL FEE WITH HSBC CREDIT CARD”**

(This Terms and Conditions takes effect from 28 June 2021)

Customer is advised to note that participating in the Promotion program or accepting the promotional benefits offered by the program means that Customer has read, understood and accepted these Terms and Conditions.

1. The **“Enjoy 0% Interest, 0 conversion fee when you pay School Fee with HSBC Credit Cards”** Promotion (the **“Promotion”**) is applied and takes effect from 28/6/2021 to 30/09/2021 (the **“Promotion Period”**)

2. This Promotion is applicable for customers who satisfy any and all the following conditions: (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**)

2.1 Promotion is applicable for HSBC cardholders who are holding the following credit cards issued by HSBC Bank (Vietnam) Ltd. (**“HSBC”** or **“Bank”**) in Vietnam:

- 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 shall not apply for:

- The Promotion is not applicable for HSBC Corporate Credit Card.
- Cardholders will not be eligible for this Promotion if his/her Credit Card is delinquent, blocked.
- If customer’s transaction is cancelled or refund

Note: Cardholders with card yet to be activated will have to activate their Cards prior to purchase.

4. **Details of the Promotion:**

4.1 **Offer details (“Offer”):**

- o The eligible cardholders can enjoy 0 conversion fee and 0% interest when they pay school fee of VND 20 mil or above, with their HSBC credit card
- o Applicable for a tenor of 3 months only

4.2 **Eligible transaction:**

- o Eligible Spends are transaction made by HSBC Credit Card from 28/6/2021 to 30/9/2021 and posted to the HSBC system from 28/6/2021 to 07/10/2021. HSBC will consider the transaction date and posted date as recorded by HSBC’s system and shown on credit card statements of cardholders to define the Eligible transactions. Notice: The SMS notification about the transaction completion does not mean that the transactions posted in HSBC system.

- Eligible transactions made at merchants registered under MCC **8211, 8220, 8241, 8244, 8249, 8299** (customers do not know what these codes represent so suggest removing it)

4.3 How to enjoy the Offer:

After the purchase is completed (applied for Primary or Supplementary Credit Card), Eligible Customer can register for 0% Interest Installment by one of the following methods

1. Text SMS with syntax: **HSBC TG [ID Number / Passport number]** send to **6089**
2. Fill your information at: <https://card.apply.hsbc.com.vn/tra-gop/co-phi-chuyen-doi/vn>
3. Call to our Contact Center:
 - HSBC Premier: (84) 28 37 247 666
 - HSBC Visa Bạch Kim: (84) 28 37 247 248 (hoạt động 24/7)
 - Cash Back/ Classic: (84) 28 37 247 247 (The South); (84) 24 62 707 707 (The North)

Note:

- The timeline for registration: from 28/6/2021 to 12/10/2021
 - Eligible cardholder should register no later than 05 working days before their next statement date
 - The text sent by the Primary Cardholders should not be considered as successful / processed instalment request, until an HSBC staff contacts the Cardholder to confirm.
 - Applied on total purchase amount.
5. 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 does not or fails to prove that the transaction is eligible, he/she shall not enjoy the Promotion
 6. In case of any queries, please contact HSBC about Program before 15/10/2021 for further support
 7. Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn) from 28/6/2021 onwards.
 8. For all matters related to the Promotion, please contact HSBC for resolving.
 - HSBC Premier: (84) 28 37 247 666
 - HSBC Visa Platinum: (84) 28 37 247 248
 - HSBC Contact Center (operate daily from 8AM to 10PM): (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)
 9. 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.
 10. These Terms and Conditions shall be applied simultaneously with terms and conditions of general, HSBC Credit Card and HSBC Premier Credit Card Agreement, Terms and Conditions Installment at merchants of your choice with HSBC Credit Card.

- 11.** These Terms and Conditions are 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 website of HSBC prior to application.
- 12.** These Terms and Conditions are made in Vietnamese and english. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.