

TERMS AND CONDITIONS

“EXCLUSIVE OFFER FOR HSBC PREMIER CUSTOMERS” PROGRAMME

Customer is advised to note that participating in the programme shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. PROGRAMME INFORMATION

- 1.1.** The “Exclusive Offer for HSBC Premier Customers” (“Program”) is available at any branch of HSBC Bank (Vietnam) Ltd. (“HSBC” or “The Bank”) at Ho Chi Minh City, Binh Duong, Hanoi and Da Nang and is in effect from **04 April 2022 to 30 June 2022** (“**Program Period**”).
- 1.2.** HSBC employees are not allowed to participate in this Program.
- 1.3** The Program applies to the following customers: (i) New Premier customer of HSBC (“**New Premier Customer**”); or (ii) an existing Mass customer who is eligible to become a Premier customer (“**Upgrade Premier Customer**”); and (iii) meet the conditions of the Program during the promotion period (hereinafter collectively referred to as “**Eligible Customers**”).

2. PROGRAMME DETAILS

2.1 Programme conditions

2.1.1 An individual customer is successfully identified as a Premier Customer including the new Premier Customer and the Upgrade Premier Customer with a Premier Account, in the following 2 cases:

- a) New Premier Customers are required to have a Total Relationship Balance of at least VND 2 billion or foreign currency equivalent (“**TRB**”) and maintain TRB for 12 months from the date of account opening.

- b) Premier Upgrade Customers need to top up new additional deposit to Premier Account of at least VND 2 billion or foreign currency equivalent (“**New Deposit**”) and maintain for 12 months from the date of upgrade to Premier Account.
- 2.1.2 The date of opening or upgrading to Premier Account and the date of top up to Premier Account must be within the Promotion Period: from 04 April 2022 to 30 June 2022 (both days inclusive).
- 2.1.3 **Total Relationship Balance/New Deposit** is the amount deposited in cash or transferred from another bank to the HSBC Account during the Promotion Period: from 04 April 2022 to 30 June 2022 (both days inclusive).
- 2.1.4 **Total Relationship Balance/New Deposit** of at least 2 billion VND or foreign currency equivalent, which may include customer deposits at HSBC (minimum VND 1 billion) and Mutual Funds of the VinaCapital Fund Management (“VCFM”) introduced by HSBC.
- 2.1.5 Existing cardholders who are holding Primary HSBC Premier World Mastercard® Credit Card (“**HSBC Credit Card**”) issued by HSBC Bank Ltd. (Vietnam) (“**HSBC**”) in Vietnam.
- 2.1.6 The Programme is not applicable for:
- HSBC Commercial Credit Card, or
 - HSBC Premier World Mastercard® Credit Card is late paying any bank fees, or does not pay at least the minimum payment due as shown on their statements; or
 - HSBC Premier World Mastercard® Credit Card is blocked/cancelled by for any reason.

2.2 Offers:

2.2.1 Eligible Customers can only choose 1 of 2 items:

- a) Complimentary Airport Lounge visit: (08) Complimentary Airport Lounge visits valued up to VND 6,000,000 equivalent to VND 750,000/visit as below:
- i. Eligible Customers will receive Complimentary Airport Lounge visit valued up to VND 6,000,000, not exceeding 2 visits/quarter by refund to HSBC Premier Master Card when using the complimentary visit. The complimentary

visits are valid for 12 month from the date customer receives notification from HSBC and are non refundable (if any).

- ii. Total number of Complimentary Airport Lounge visits are 350 for 350 Eligible Customers who register to choose this offer at the earliest within the campaign period;
- iii. Eligible Customers will not be entitled to offer 1 if the number of Offers have been exhausted;
- iv. Each Eligible Customer can only receive up to one (01) offer during the Promotion period, applicable for Eligible Customer's guests & children and counted as one visit.
- v. Lounge Key airport lounge services include amenities and services such as: seating, wireless, internet access, newspapers and magazines, computer connection facilities, meeting and dining room use snacks and drinks unless otherwise specified by lounge management. Scope of application: regardless of ticket class or airline.
- vi. Other terms & conditions of use :
 - The Eligible Cardholders must present his/her HSBC Premier World Master Credit Card with Passport, Boarding Pass at Lounge Receptionist before accessing the lounge. The Eligible Cardholders must make payment by HSBC Premier World MasterCard® to use the lounge, the amount to be paid per visit per customer is VND 750,000 (applied for all domestic and international lounges). This price might be changed/updated by the service provider of Lounge Key.
 - HSBC will base on the monthly statement of Eligible Cardholder to record the using of LoungeKey visit. The fee for using LoungeKey visit will be refunded to HSBC Premier World MasterCard® within 3 months later.
 - Lounge fee reimbursement will not be processed if at the time of reimbursement Cardholders use another card or any other payment method to pay the lounge fee.
 - If the updated price is lower than VND 750,000, HSBC will reimburse based on the actual price of lounge visit has been used by Eligible cardholders. If the updated price is higher than VND 750,000, HSBC will reimburse VND 750,000 to Eligible Cardholders.

- Lounge fee reimbursement will not be processed if at the time of reimbursement, Eligible Cardholders are no longer HSBC Premier Customer.
 - The list and operating hours of the lounges under the Programme is posted on the website <https://airport.mastercard.com/en/app>. The lounge list will be updated by the service provider of Lounge Key, and hence may not reflect the latest listing of participating lounges. Cardholders should confirm the participation of the lounge before they avail Lounge Key airport lounge services.
- vii. HSBC does not guarantee the availability of the lounge services under this Programme at the time Eligible Cardholders access the lounge. Lounge access will only be available during the operational hours and may not be available if (amongst other things):
- The lounge is fully booked/ fully used;
 - The flight is delayed;
 - Name shown in the Passport does not match with Name on Card
 - Other lounge regulations might be applied and the lounge reserves the right to refuse
 - Any other rational reasons that are unexpected by the lounge.
- viii. Access of Eligible Cardholders' guests and children is solely at the discretion of the lounge management.
- ix. Due to different facilities available at each participating lounge, HSBC Credit Cardholders may encounter different standards of services. As a result, HSBC Credit Cardholders may be subjected to additional service charges. The standard Lounge Service is available for a maximum of three (03) hours per visit and may be changed at the sole discretion of the service provider of Lounge Key.
- x. For other service charges fees (if any), arising from additional services out of lounge standard service at HSBC Credit Cardholders' discretion, HSBC will not be responsible for the refund.
- xi. Any dispute concerning the airport lounge service quality shall be settled directly between the HSBC Credit Cardholders and the airport lounges.

HSBC Credit Cardholders must abide by the rules and regulations of the lounge, any direct or indirect cost caused by the refusal to abide by said rules and regulations shall be the sole responsibility of the HSBC Credit Cardholders.

b) Golf Privilege

- i. Eligible Customers will receive **Golf Privilege** of 50% off on the public golf fee (including Green Fee, Caddy Fee and Buggy Fee) on weekdays and weekends, valued up to VND 2,390,000/turns with maximum of 4 turns/year/guest.
- ii. If the 50% off fee is lower than VND 2,390,000, no cash will be returned to Eligible customers.
- iii. The total number of exclusive **Golf Privilege** to HSBC Premier customers is 100 and will be available for 100 Eligible Customers who register to choose this offer at the earliest during the Promotion Period. The offer will be invalid after 12 months from issued date and no refunds will be processed (if any).
- xii. Eligible Customers will not receive the Golf Privilege if the number of Offers have been exhausted;
- iv. The process of booking, canceling, adjusting and adding game schedules is done through system of Aspire via Hotline (+8428) 3 824 0503 exclusively for HSBC customers.
- v. For the use of the **Golf Privilege**, the Customer must abide by the following terms and conditions of use after booking :
 - Customers must make payment by HSBC Premier Visa Platinum Debit Card or HSBC Premier World MasterCard®.
 - The following is the list of preferred golf courses under the program:

South	Middle	North
Vietnam Golf and Country Club Long Thanh Golf Club Bo Chang Dong Nai Golf Taekwang Jeongsan Golf Sea Links Golf Phan Thiet Sacom Tuyen Lam Golf Vinpearl Golf Phu Quoc	FLC Quy Nhon Golf Links KN Golf Links Cam Ranh Vinpearl Golf Nam Hoi An FLC Quang Binh Golf Links Vinpearl Golf Nha Trang	BRG Kings Island Golf Club Chi Linh Star Golf Club Dai Lai Golf Club FLC Sam Son Golf Links Vinpearl Golf Hai Phong FLC Ha Long Golf Club Stone Valley Golf Club BRG Ruby Tree Golf

		Sky Lake Golf Trang An Golf Club
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- vi. HSBC is not a golf service provider, customer must comply with Aspire's Terms and Conditions of Service Use. For any questions or complaints related to this service, Eligible customers need to contact Aspire directly for solution.

2.2.2 Cash back 12% (maximum 20,000,000 VND/customer) when buying Life Insurance of AIA (Vietnam) Life Insurance Company Limited.

- a) To receive the offer, an Eligible Customer of this Program must also be a Customer Eligible for the offer in the program “Cashback Promotion” effective **from 04 Apr 2022 to 30 Jun 2022** by the Bank to provide and distribute insurance products of AIA (Vietnam) Life Insurance Company Limited (“**Cashback Promotion**”)
- b) The program “Cashback Promotion” may be extended at the Bank's discretion; and the Customer will still receive the offer in the period specified by the Bank. The Customer receive the offer for the extended period of the Cashback Promotion Program, provided that the period of the Cashback Promotion Program aligns with the Program Period of this Program.

2.3 General Term

- 2.3.1 Eligible customers only choose Complimentary Airport Lounge visit or Golf Privilege.
- 2.3.2 For Joint Account, the offer will be applied to either 1 of 2 account holders during the Campaign Period.
- 2.3.3 The Bank will send the notice of offer expiry date to Eligible customer’s email address, registered with HSBC, within 30 days from the date of the Customer's eligibility. The Bank is not responsible for the failure of the notice, if the Customer has not provided or updated their correct email address. HSBC accepts no liability for undelivered Email notification due to incorrect or outdated Email address registered with HSBC.
- 2.3.4 The Offer will be invalid after expiration date.
- 2.3.5 The Bank will announce on public website if the Offer allocated for the Promotion run outs or the Promotion ends before announcement date.

- 2.3.6 If Cardholders have any concerns relating to eligible transactions or the Programme, please contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Cardholder's Premier Relationship Manager for further assistance.
- 2.3.7 The decisions of HSBC on all matters relating to the Programme are final, conclusive and binding and no notification will be sent out.
- 2.3.8 The Terms and Conditions of this Program can be changed from time to time at HSBC's discretion. Changes (if any) will be notified, registered in accordance with the law and updated on HSBC's website before the effective date.
- 2.3.9 Terms and conditions of HSBC Premier World World MasterCard® will be applied also.
- 2.3.10 Customer must maintain **Total Relationship Balance/New Deposit** in accordance with the Program conditions in order to enjoy the offers. If the customer has received the offers from the Program but fails to maintain or is unable to maintain the **Total Relationship Balance/New Deposit** at least for 12 months for any reason, the Bank has the right to deduct from customer's current account/credit card. The deducted amount will be reflected in the customer's statement next month.
- 2.3.11 HSBC is not a product/service provider. These products/services are provided by the respective providers under such terms and conditions as determined by that provider. And HSBC accepts no liability whatsoever in connection with such products/services. The products/services are not certified by HSBC and under no circumstances should any product/service be included in this Programme will be construed as an endorsement or recommendation of the product/service by HSBC.
- 2.3.12 Inquiries and complaints related to products and services offered in the Program will be addressed in accordance with the provisions of the supplier of that product or service.
- 2.3.13 For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 2.3.14 The terms and conditions of the Programme shall be governed by the provisions of Vietnamese law. These Terms and Conditions are made in English and Vietnamese. In case of discrepancies between the English and the Vietnamese versions of these terms and conditions, the Vietnamese version shall prevail.
- 2.3.15 On behalf of Eligible Customer, HSBC will deposit to Tax Authority all Personal Income Tax and related fee to receive the offer (if any).