

TERMS AND CONDITIONS

“AIRPORT LOUNGE SERVICES FOR HSBC PREMIER CREDIT CARDHOLDERS” PROGRAMME

Customer is advised to note that participating in the Programme/ accepting the promotional benefits offered by the programme, shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. ELIGIBILITY

1.1. The “**Airport Lounge Services**” Programme (“**Programme**”) is applicable to customers who meet all of the below requirements: (“**Eligible Cardholders**”):

- a) Existing cardholders who are holding Primary HSBC Premier Credit Card (“**HSBC Credit Card**”) issued by HSBC Bank Ltd. (Vietnam) (“**HSBC**”); and
- b) The cardholders who are members of the Mastercard Travel Pass Programme; and
- c) Credit Card account(s) are valid and in good credit standing (i.e. Cards must not be closed, delinquent, suspended, or terminated)

1.2 The Programme is not applicable for:

- a) Supplementary cards of HSBC Premier Credit Card
- b) Supplementary cards of HSBC TravelOne Credit Card
- c) HSBC Visa Platinum Credit Card
- d) HSBC Visa Cash Back Credit Card
- e) HSBC Visa Classic Credit Card
- f) HSBC Commercial Credit Card

1.3 The Programme is valid from 16/05/2025 to 16/05/2026 (“**Campaign Period**”)

2. PROGRAMME DETAILS

2.1 Eligible Cardholders are entitled to complimentary airport lounge services, provided by DragonPass International Ltd, located at 173a Ashley Road, Hale, Altrincham, Cheshire WA15 9SD, UK (“**DragonPass**”).

2.2 DragonPass airport lounge services (“**Airport Lounge**”) include amenities and services such as: seating, wireless, internet access, newspapers and magazines, computer

connection facilities, snacks, and drinks, unless otherwise specified by lounge management.

2.3 Eligible Cardholders are required to register the membership of Mastercard Travel Pass by the information from the HSBC Premier Credit Card. Details of the Programmes and the membership registration guideline can be found via the website or the mobile application of the Mastercard Travel Pass Programmes, as following:

- a) The registration can be done through the Mastercard Travel Pass website at <https://mastercardtravelpass.dragonpass.com/>; or download the Mastercard Travel Pass mobile application on your phone using the following QR code:



- b) Upon successful registration, the Eligible Cardholders will be issued a digital membership card of the MasterCard Travel Pass Programme (“**Membership Card**”). Cardholders can check their Membership Card by logging in on Mastercard Travel Pass website or mobile application with registered information.

2.4 Eligible Cardholders are entitled to complimentary airport lounge services with following benefits:

- a) Within a calendar year, Eligible Cardholders will get four (04) complimentary Airport Lounge visits at DragonPass’ lounges, worth up to USD 32.00 per visit.
- b) Eligible Cardholders do not need to make any prepayment for the Airport Lounges visit within 04 free uses. For additional visits which exceed the number of free uses, a service fee of USD 32.00 per visit shall be applied. Cardholders can check the remaining complimentary lounge visits in their Mastercard Travel Pass’s membership account on website or mobile application.

- c) For Supplementary Cardholders or Eligible Cardholders' companion, a service fee of USD 32.00 per guest per visit shall be applied, free of charge for children below 2 years old.
- d) Lounge services' fees & charges can be adjusted at DragonPass' discretion. The latest tariff will be updated on the Mastercard Travel Pass' website and mobile application.

- 2.5 The Eligible Cardholders must present their Membership Card and HSBC Credit Card at the Lounge Receptionist to enjoy the lounge services.
- 2.6 Lounge maximum stay time varies by each lounge. Once the stay period has lapsed, then Cardholders will need to re-register their entry at the lounge reception. Cardholders need to check maximum stay time and relevant Terms & Conditions applicable of a specific lounge before entering.
- 2.7 Capacity of lounge services are subject to the Terms & Conditions of Lounge operators from time to time and may not be available in the event of high traffic caused by flight or train delays or other reasons outside of DragonPass' control. Therefore, the availability of lounge services is at each lounge's discretion.
- 2.8 The lounge list will be updated by the service provider of DragonPass without any prior notice. The latest lounge list will be updated on the Mastercard Travel Pass' website and mobile application.
- 2.9 The Airport Lounges or HSBC shall not be liable for any of Cardholders' loss caused by missing of flights or flight delay due to use of lounge services.
- 2.10 The Cardholders shall be liable for any damage to the lounge operator caused by their actions while using the lounge services.

3. GENERAL TERM

- 3.1 HSBC has the right to terminate/ temporarily suspend the Programme without any notice in the following scenarios:
 - a) HSBC Credit Card is requested to cancel or is cancelled with any reason; or
 - b) HSBC Credit Card is being blocked or in dormant/ inactive status; or
 - c) HSBC Credit Cardholders are late to pay any bank fees, or do not pay the minimum

payment due as shown on their statements; or

- d) HSBC Credit Cardholder are delinquent on any of their products with HSBC
- e) HSBC Credit Cardholders change to other card product that is not valid for the Programme
- f) HSBC Credit Cardholders are no longer Eligible Cardholders

3.2 HSBC does not guarantee the availability of the lounge services under this Programme at the time Eligible Cardholders access to the lounge. Lounge access will only be available during the operational hours and may not be available if (amongst other things):

- a) The lounge is fully booked/ fully used;
- b) There is flight delay;
- c) Name shown in the Passport does not match with Name on Card
- d) Other lounge regulations might be applied and lounge reserves the right to refuse.

3.3 Access of Eligible Cardholders' guests and children is solely at the discretion of the lounge management.

3.4 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.

3.5 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.

3.6 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 to 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.

3.7 HSBC is not service provider of the DragonPass Airport Lounge services. These services are provided by the respective providers under such terms and conditions as determined by those providers. And HSBC accepts no liability whatsoever in connection with such services. The services are not certified by HSBC and under no circumstances should any service be included in this Programme will be construed as an endorsement or recommendation of the service by HSBC.

- 3.8 The Terms and Conditions of the Programme shall be amended from time to time at HSBC's sole discretion. The changes (if any) shall be notified and registered in accordance with the laws and will be updated on HSBC's website prior the implementation date.
- 3.9 The decisions of HSBC on all matters relating to the Programme are final, conclusive and binding and no correspondence on this will be entertained.
- 3.10 Any dispute related to this Programme shall be settled directly between Cardholder and the Airport Lounge's management team. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 3.11 These Terms and Conditions can be amended at any time by HSBC. The adjustment (if any) will be updated on HSBC's public website before effective date.
- 3.12 The Terms and Conditions of the Programme shall be governed by the provisions of Vietnamese law. The Terms and Conditions of this Programmes are made in English and Vietnamese.
- 3.13 In case of discrepancies between the English and the Vietnamese versions of these Terms and Conditions, the Vietnamese version shall prevail.