

TERMS AND CONDITIONS

“EXPERIENCE YOUR DREAM DESTINATIONS WITH HSBC CARDS”

This promotion is organized by Cathay Pacific Airways. HSBC is not the main organizer of this promotion and/or a supplier of the services rewarded under the Promotion, and thus will not accept any liability in relation thereto.

The “**Experience Your Dream Destinations With HSBC Cards**” (“Promotion”) is applicable to holders of HSBC Visa Platinum Credit Card, HSBC Visa Gold Credit Card, HSBC Visa Classic Credit Card (collectively as “HSBC Visa Credit Cards”) or HSBC Premier MasterCard® issued by HCBC Bank (Vietnam) Ltd.

Cardholders must settle payment with their HSBC Visa Credit Cards or HSBC Premier MasterCard® in order to enjoy the offers (“Eligible Cardholders”).

PROMOTION DETAILS:

1. HSBC Visa or MasterCard® Credit Cardholders who pay the air tickets online with one of the above HSBC Visa Credit Cards or HSBC Premier MasterCard® will be entitled to a discount of round-trip airfare to London, Paris, Sydney, Melbourne, Seoul and Pusan as below:

Routes	Normal Air Fare	Discounted Air Fare
HoChiMinh-London	858USD	560USD
HoChiMinh-Paris	858USD	560USD
HoChiMinh-Sydney	680USD	410USD
HoChiMinh-Melbourne	680USD	410USD
HoChiMinh-Seoul	474USD	355USD
HoChiMinh-Pusan	474USD	355USD
Hanoi-London	951USD	670USD
Hanoi-Paris	951USD	670USD
Hanoi-Sydney	747USD	520USD

Hanoi-Melbourne	747USD	520USD
Hanoi-Seoul	474USD	405USD
Hanoi-Pusan	474USD	405USD

2. Offers are valid for booking from 28 Sept, 2012 to 31 Oct, 2012
3. Travel period (for two ways): 01 Nov, 2012 to 30 May, 2012
4. Black-out periods are as follows:
 - 4.1 Christmas: 15 Dec 2012 – 06 Jan 2013
 - 4.2 Chinese New Year: 04 Feb 2013 – 19 Feb 2013
 - 4.3 Labor Day: 27 Apr 2013 – 05 May 2013
5. Maximum stay period is: 1 month
6. Offers are only valid for flights operated by Cathay Pacific/Dragonair from Ho Chi Minh City and Hanoi to London, Paris, Sydney, Melbourne, Seoul and Pusan for Economy Class.
7. To enjoy the promotion fares, online booking must be made via Cathay Pacific website: <http://www.cathaypacific.com/vn/hsbcpromo> that is provided by HSBC via email and promotion online web page at www.hsbc.com.vn before 31/10/2012.
8. Cardholders need to be the travelers.
9. Promotional tickets are subject to seat availability at the time of booking.
10. Airfares displayed at <http://www.cathaypacific.com/vn/hsbcpromo> reflect the price after discount and fare does not include the Hong Kong Security Service Charge, taxes and other applicable fees.
11. Airfares are subject to change based on currency exchange rate of USD to VND at the time of purchase. All fees must be paid at time of purchase.
12. Infant fare (below 2 year-old): 25% of adult fare. Child fare (above 2 year-old – below 12 year-old): 75% of adult fare.
13. Discounted fares must be used for both departure and return flights. Cardholders are not allowed to combine discounted fares for the departure flight with normal fares for return flight and vice versa.
14. Ticket once issued is non-refundable, transferable or reroutable.
15. No-show fee of USD 100 is subject to Cathay Pacific's policy.

16. Re-book fee of USD 50 is subject to Cathay Pacific's policy.
17. Cardholders when travel need to provide all necessary travel documents (e.g valid passport/visa where applicable) at the time of departure. Cathay Pacific reserves the right to deny guests from boarding without proper documentation.
18. All travels on Cathay Pacific and Dragonair's flights will be subject to the respective conditions of carriage that can be found on www.cathaypacific.com/vn and www.dragonair.com.vn
19. Customers shall be responsible for payment of all fees , taxes and charges imposed by the government or other authority or airport authority.
20. Customers shall be responsible for payment of all additional charges, surcharges (such as fuel surcharge) or fees imposed by Cathay Pacific and Dragonair.
21. Customers are not allowed to stopover in Hong Kong over 24 hours.
22. Open jaw: Customers are allowed to travel within the same region Europe (London/Paris), Australia (Sydney/Melbourne) and Korea (Seoul/Pusan) but not allowed to depart from HoChiMinh city and back Hanoi and vice versa.