

**TERMS AND CONDITIONS OF THE
HSBC CREDIT CARD PROMOTION PROGRAMME 12/2014
“CELEBRATION YEAR END 2014 – Phase 2”**

1. HSBC’s Credit Card Promotion Campaign 12/2014 – “Celebration Year End 2014 – Phase 1” (“**Campaign**”) is applied in all transaction outlets registered by HSBC Bank (Vietnam) Ltd. (“HSBC”) in Vietnam.
2. Eligible products during the Campaign Period: HSBC Credit Cards issued by HSBC in Vietnam (“**Cards**”):
 - Premier World MasterCard® Credit Card
 - Visa Platinum Credit Card
 - Visa Gold Credit Card
 - Visa Classic Credit Card

(Referred to as “**Card**” or “**HSBC Credit Card**”).
3. Credit Cards which are not eligible to participate in this campaign:
 - HSBC Business Credit Card
 - HSBC Staff Credit Card
4. **Promotion Period:** from **16 December 2014** to **11 February 2015**, both days inclusive.
5. **Promotion Details:**
 - 5.1. **For new Credit Card applications:**

One HSBC key chain shall be awarded to the first 6,000 HSBC Credit Card applicants.

- a. This offer is applicable to the first 6,000 new applicants to submit their application forms for HSBC Premier World MasterCard® /Visa Platinum/Visa Gold/Visa Classic Credit Cards from 16/12/2014 to end of 11/2/2015 via the following channels:
 - HSBC Branches/ Transaction Offices
 - HSBC Direct Sales/ TeleSales Personal Financial Service Staffs/ Managers.
- b. The gift cannot be replaced with any other products or exchanged for cash.

5.2. For new card acquisitions:

5.2.1. One Voucher for a five-star restaurant valued at VND 1,000,000 for the first 350 new HSBC Premier World MasterCard®/Visa Platinum Credit Card holders.

- a. This offer applies for new Primary Cardholders applying for HSBC Premier World MasterCard®/Visa Platinum Credit Cards if their completed credit card applications with all supporting documents are submitted during the Promotion Period, accepted by HSBC and Cards are issued no later than 17/02/2015.
- b. HSBC reserves the right to reject any application form that is illegible, unclear, incomplete and/or not accompanied by supporting documents.
- c. Standard Credit Card terms and conditions of agreement and eligibility requirements shall be applied in accordance with HSBC policy.
- d. Eligible Cardholders will receive a “Gift Voucher for a five-star restaurant” (“Gift voucher”). HSBC will deliver the “Gift voucher” to the address that the Cardholder registered with HSBC.
- e. The Gift Voucher offered cannot be replaced with any other products or exchanged for cash.
- f. Qualified Cardholders will lose the right to receive their Gift Vouchers if they refuse the vouchers, submit a cancellation request or cancel their credit card before/on the date Gift Voucher winners are announced, or if HSBC fails to contact them for prize notification. Credit Cardholders who are late paying any fees, card balances or outstanding loans to HSBC or other banks will also be disqualified.

5.2.2. Cash back of up to VND 2,000,000 will be awarded to new Cardholders when making transactions using HSBC Credit Cards.

- a. **HSBC Visa Platinum/Visa Gold/Visa Classic Credit Cards**: Eligible Cardholders will enjoy VND 1,000,000 cash back for the total value of eligible purchase transaction made

on his/her credit cards from VND 1,000,000 and above if their completed credit card applications with all supporting documents are submitted during the Promotion Period, accepted by HSBC and Cards are issued no later than 17/02/2015. The cash back value will be determined by the total value of credit card transactions within a maximum of 30 days of the card issuance date and the transactions must be recorded in HSBC's system no later than 17/03/2015. To clarify, the Cardholder will receive cash back **once** for the total eligible transactions made during the Promotion period.

- b. **HSBC Premier World MasterCard®**: Eligible Cardholders will be awarded cash back of VND 1 million for the total amount of purchase transactions from VND 1,000,000 to below VND 2,000,000, or receive cash back of VND 2,000,000 for the total amount of transactions from VND 2,000,000 and above if their completed credit card application with all supporting documents is submitted during the Promotion Period, accepted by HSBC and Cards are issued no later than 17/02/2015. The cash back value will be determined by the total amount of credit card transaction within a maximum of 30 days from the issuance date of the credit card and the transactions must be recorded in HSBC's system no later than 17/03/2015. To clarify, Cardholders will receive cash back **once** for the total eligible transactions made during the Promotion Period according to the transaction total as described above.
- c. HSBC will award cash back no later than 27/03/2015.
- d. Eligible purchase transactions do not include credit card activation and cash advance transactions, including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions, HSBC fee-related transactions and e-wallets charging by credit.
- e. Eligible purchase transactions can be made by Primary Credit Cardholders or Supplementary Credit Cardholders.
- f. Disputes, cancelled and/or reversed transactions during the Promotion period will be deducted from the total eligible purchase amount.
- g. Any transaction deemed to be suspicious or ineligible based on transaction time, location or other factors will be deducted from the total eligible purchase amount. HSBC reserves the right to request customers to provide the financial invoice to prove that the transaction is eligible. In case the customer fails to prove that the transaction is eligible, HSBC shall deduct the transaction from the total value of eligible purchase transactions.
- h. HSBC reserves the right to reject any Application Form that is illegible, unclear, incomplete and/or not accompanied by supporting documents.

- i. Standard Terms and Conditions of Agreement and Eligibility Requirements of Credit Card in accordance with HSBC's policy shall be applied.
- j. Credit Cardholders who refuse the prize, submit a cancellation request or cancel their credit cards before or on the cash back delivery date will be disqualified. Credit Card holders who are late paying any fees or outstanding loans to HSBC or late paying any fees, card balances to other banks will be disqualified.

5.3. For Card Usage:

5.3.1. One Voucher for a 55-inch Samsung Curved TV valued at VND 47,000,000:

- a. This offer applies for the 20 Primary Cardholders with HSBC Premier World MasterCard®/Visa Platinum/Visa Gold/Visa Classic Credit Cards issued by HSBC in Vietnam that complete purchase transactions that total VND 120,000,000 and above on his/her credit card. Transactions must be recorded in HSBC's system during the Promotion Period and Cardholders must be one of the first 20 to register for the Voucher.
- b. Eligible Transactions can be made by Primary Credit Cardholders and/or Supplementary Credit Cardholders during the Promotion Period.
- c. Eligible purchase transactions do not include credit card activation and cash advance transactions, including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions, HSBC fee-related transactions and e-wallets charging by credit.
- d. Each Primary Cardholder is eligible to redeem one Voucher during the Promotion Period.

5.3.2. How to redeem a Voucher:

- a. Step 1: Qualified cardholders (as notified in 5.3.1a) must redeem one **55-inch Samsung Curved TV Voucher** via the HSBC website (www.hsbc.com.vn) within a two-day period, specifically from 00:01 on 12/02/2015 to 23:59 on 13/02/2015. Eligible redemptions must include all information requested.
- b. Step 2: HSBC will verify eligible transactions and the Cardholders' redemption request.
- c. Step 3: Qualified Cardholders will be notified by HSBC via phone, text message and/or prize acknowledgement letter ("Prize Notification") no later than 02/03/2015.
- d. Time and place to receive the Voucher: From 03/03/2015 to end of 11/03/2015 at one of the following outlets of HSBC Bank (Vietnam) Ltd:

- Ho Chi Minh City Branch: Ground Floor, The Metropolitan Building, 235 Dong Khoi Street, District 1, Ho Chi Minh City.
 - Hanoi Branch: Ground Floor, The Pacific Place, 83B Ly Thuong Kiet Street, Hoan Kiem District, Hanoi City.
- e. The eligibility of qualified Primary Credit Cardholders will be determined by the time Cardholders perform their purchase transactions (“Transaction date” & “Transaction time”, Vietnam time). In case many Cardholders have the same registration time, the qualifying Cardholder will be the one who completes their eligible transactions first.

5.3.3. Other Terms:

- a. HSBC accepts no liability for notices undelivered due to errors in contact email, address and/or phone numbers provided by cardholders and/or notification letters being lost, stolen or damaged.
- b. The Voucher offered cannot be replaced with any other products or exchanged for cash.
- c. Disputes, cancelled and/or reversed transactions during the Promotion period will be deducted from the total eligible purchase amount.
- d. Any transaction deemed to be suspicious or ineligible based on transaction time, location or other factors will be deducted from the total eligible purchase amount. HSBC reserves the right to request customers to provide the financial invoice to prove that the transaction is eligible. In case the customer fails to prove that the transaction is eligible, HSBC shall deduct the transaction from the total value of eligible purchase transactions.
- e. After receiving their acknowledgement letters, winners must visit HSBC to receive their Voucher for a 55-inch Samsung Curved TV (“Voucher”). Winners are required to present the original copy of their acknowledgement letter, an Identification Card or Passport and their Credit Card for verification by The Bank. If the winner authorises another person to collect their prize, the authorised person must present the original copy of his/her identification card or passport, the certified copy of the winner’s identification/passport and an authorisation letter certified by the local authority.
- f. Once the time permitted for collecting Vouchers as notified in the Prize Notification has elapsed, winners that reject or have not collected their Vouchers will forfeit their prizes. Undisbursed prizes will be delivered to the next eligible Cardholders.
- g. Credit Cardholders will lose the right to receive their prizes if they refuse the prizes, submit a cancellation request or cancel their Credit Cards before or on the date Voucher

winners are announced or HSBC fails to contact them for prize notification. Credit Cardholders who are late paying any fees, card balances or outstanding loans to HSBC or other banks will be disqualified.

- h. After qualified Cardholders have received their Voucher, if their eligible purchase transactions for redemption are cancelled or reversed, HSBC reserves the right to deduct the value of the **Voucher (VND 47,000,000)** from the Primary Cardholders Credit Card account.

6. Further information and queries

- a. Customers can visit any HSBC branch or transaction office or contact HSBC's hot line (848 37 247 247) for further details of the Promotion.
- b. HSBC is responsible for announcing the Terms and Conditions of this Promotion and the information of the qualified cardholders (including full name, the last four digits of their primary credit card and the last four digits of their identification card/passport) via at least one mass media channel and HSBC's public website (www.hsbc.com.vn) without prior notice or customer consent

7. Other terms

- a. Qualified cardholders will bear all costs incurred from the receipt of the promotion prize (if any).
- b. With the winners' consent, The Bank will pay the ad-hoc Personal Income Tax for the prize value on behalf of each winner as stipulated by law and customers are not required to reimburse this tax amount to HSBC.
- c. With the customer's consent, HSBC reserves the right to publish or display the name and picture of the customers in announcements and advertisements in newspapers and other media without paying any fees to the customer.
- d. HSBC is responsible for the accuracy of the report documents and supporting documents proving that the prizes have been delivered. The promotion implementation ensures objectivity and transparency.
- e. HSBC is not the supplier of the items which are used as the Prizes of the Promotion Campaign. Therefore, after collecting their Prize(s), winners must contact the supplier of the items directly if they have any inquiries or problems related to the use of the items. HSBC has no responsibility to explain for those inquiries and problems.

8. General terms

- a. In case of any dispute related to this promotion, HSBC will handle the dispute in the most satisfactory way for the customer. If it fails in this respect, disputes will be solved according to the local law.
- b. These Terms & Conditions are subjected to change at any time. In case of any dispute arising from the Campaign, HSBC's decision shall be final, unless otherwise stated by the law.
- c. 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.