



TERMS AND CONDITIONS
“CASH BACK ON DINING TRANSACTION WITH HSBC CREDIT CARDS”
PROMOTION

1. The “Cash Back On Dining Transaction With HSBC Credit Cards” (“Promotion”) is valid from 15 October 2016 to 31 December 2016 or until the total budget of the Promotion is used, whichever is sooner (“Promotional Period”).
2. The Promotion is applicable to HSBC cardholders (“Cardholders”) who have the following credit cards issued by HSBC Bank (Vietnam) Ltd. (“HSBC”):
 - HSBC Premier World MasterCard® Credit Card
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Gold Credit Card
 - HSBC Visa Classic Credit Card(Hereinafter referred to as “HSBC Credit Cards”)
3. The Promotion is not applicable for HSBC Corporate Credit Card or Credit Cardholders who are late paying any fees, card balances or outstanding loans to HSBC.
4. Promotion details:
 - a. An Cardholder will be awarded 5% cash back on every eligible transaction valued at least VND 500,000.
 - b. The maximum cash back amount are:
 - Each Premier MasterCard® or Visa Platinum cardholder will receive a maximum cash back of VND 1,000,000 during the Promotional Period.
 - Each Visa Gold or Visa Classic cardholder will receive a maximum cash back of VND 500,000 during the Promotional Period.
 - c. An Eligible Transaction (“Eligible Transaction”) is transaction made at restaurants selected by HSBC and which accepts HSBC Credit Cards. The restaurant list will be publicized on HSBC’s official website www.hsbc.com.vn during the Promotional Period, and may be updated from time to time.
 - d. Eligible Transactions must be posted to the HSBC system before 10 January 2017.

- e. Total budget for cash back of the Promotion is VND 600,000,000. The results will be based on timing of transaction – first come first serve basis (by date). If more than two (02) Cardholders are qualified to receive cash back on the same day but the cash back amount exceeds the total budget, the one having higher spending amount in that day will be rewarded. Hence, the Promotion may end earlier if the total budget is used up.
 - f. Cash back reward will be credited to the Primary Credit Cardholders' accounts no later than 15 February 2017.
 - g. Cancelled/ reversed transactions within or after the Promotion Period will be excluded from the Eligible Transactions. HSBC reserves the right to deduct cashback amount once cancellations are confirmed.
 - h. Eligible Transactions may be made by Primary Credit Cardholders or Supplementary Credit Cardholders; however the cash back reward will be credited to the Primary Cardholder's accounts.
 - i. Eligible Cardholders are excluded from receiving the cash back if the Eligible Cardholders reject or return cash back or the Credit Card is in the process of closing before/on the date the cash back is credited to the Eligible Cardholders' credit card accounts.
 - j. In case the Eligible Cardholders qualifies for the cash back but do not receive it, they need to contact HSBC no later than 25 February 2017. Eligible Cardholders may be required to provide information and supporting document related to the Eligible Transactions. If the Eligible Cardholders do not contact HSBC by 25 February 2017, HSBC is not obliged to respond and resolve any questions about the eligibility of the transactions.
- 5.** In case of any dispute related to this Promotion, HSBC shall resolve disputes and complaints in the most satisfactory way for the customer. If the parties have not agreed on a solution for disputes or complaints, disputes will be solved according to the relevant Vietnamese laws.
- 6.** HSBC reserves the right to amend these Terms and Conditions at any time without prior notice to customers, after completing necessary procedures as required by law.
- 7.** These Terms and Conditions are available in both English and Vietnamese versions. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.