

TERMS AND CONDITIONS

“EXCLUSIVE OFFERS FOR HSBC PREMIER CUSTOMERS”

PROMOTION

Effective date: from 23/10/2023

Please note that participation in the promotion will be deemed as a confirmation that Customer has read, understood and accepted the following Terms and Conditions.

1. PROMOTION INFORMATION

- 1.1. The “**Exclusive Offers for HSBC Premier Customers**” Promotion (“*Promotion*”) is available for all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“*HSBC*” or “*The Bank*”)
 - a. in Binh Duong, Hanoi and Da Nang; take effect from **15th October 2023 to 31st January 2024** (“*Promotion Period*”).
 - b. in Ho Chi Minh; take effect from **23rd October 2023 to 31st January 2024** (“*Promotion Period*”).
- 1.2. The Promotion is applicable to the customers that met the below criteria (“*Eligible Customers*”):
 - a. Are New Premier customers of HSBC during the promotion period (“*New Premier Customer*”); and
 - b. Are not HSBC employees; and
 - c. Meet the conditions of the Promotion during the promotion period.

2. PROMOTION DETAILS

2.1. Conditions for the Promotion

- a. New Premier customers with Total Account Balance of all Premier account(s) (“*Premier Account(s)*”) of at least VND 1 billion or foreign currency equivalent (according to the Bank’s board rates) (“*Total Relationship Balance*” or “*TRB*”).
- b. **Premier Account(s)** is (are) account(s) of Premier customers opened successfully during the promotion period from **15th October 2023 to 31st December 2023** (both days inclusive).

- c. **Total Relationship Balance** is the amount of deposit (either in cash or by bank transfer) credited into Premier account(s) from **15th October 2023** to **31st January 2024** (both days inclusive).

2.2. Conditions for the Offers:

- a. Each Eligible Customers will receive one (01) Urbox Voucher valued VND 3,517,500 (*“Urbox Voucher”*);
- b. The total number of Urbox Vouchers is 364 and will be available to 364 earliest Eligible Customers during the Promotion Period based on the timestamps recorded in HSBC systems;
- c. The promotion will be longer applicable for Eligible Customers after 364 Urbox Vouchers have been rewarded.

2.3. Terms for the Offers:

- a. Each of Eligible Customer will receive one (01) Urbox Voucher issued by To Qua Digitizing Marketing JSC to exchange for Accor Plus Traveller Membership Card.
- b. HSBC is not the provider of the Urbox Vouchers. Usage of Urbox Vouchers is subject to the Terms and Conditions of Urbox (<https://urbox.vn/>). Eligible Customers could exchange for Accor Plus Traveller Membership Card via Urbox hotline at **1800 28 28 23**.
- c. Each Urbox Voucher is valid within one (01) month from the issuance date. The Urbox Vouchers will be invalid after the expiry date and could not be renewed.
- d. In case of Joint Account(s), Eligible Customers will be either of the Joint Account Holders.
- e. Each of Eligible Customer could only receive up to one (01) Urbox Voucher during Promotion Period.
- f. The Bank would send the Urbox Vouchers to Eligible Customers via email or phone numbers registered with the Bank.
- g. Eligible Customers must maintain **Total Relationship Balance within six (06) months** from the Premier account opening date. If the customer has received the offers from the Promotion but fails to maintain or is unable to maintain the **Total Relationship Balance** in accordance with the Promotion conditions, the Bank has the right to deduct appropriate amount equivalent to the value of Urbox Voucher from customer’s current

account/credit card. The deducted amount will be reflected in the customer's statement in the next month.

- h. HSBC is not the provider of the Urbox Vouchers. In case of any queries or complaints regarding the services of Urbox, customers should reach out to Urbox directly for resolutions.
- i. Customers could reach out to Urbox hotline at **1800 28 28 23** dedicated for HSBC customers for better support.

2.4. Rewarding timeline :

	Promotion period		
	Batch 1	Batch 2	Batch 3
Eligible Premier Account Opening Date	From 15 th October 2023 to 31 st October 2023 (both days inclusive)	From 1 st November 2023 to 30 th November 2023 (both days inclusive)	From 1 st December 2023 to 31 st December 2023 (both days inclusive)
Eligible timestamps for Total Relationship Balance deposited into Premier Account(s)	Within 30 days, from the Eligible Premier Account Opening Date		
Final date for HSBC to finalize Eligible Customers	15 th December 2023	15 th January 2024	15 th February 2024
Final date for HSBC to send Urbox Vouchers to Eligible Customers	31 st December 2023	31 st January 2024	28 th February 2024

3. GENERAL TERMS & CONDITIONS

- 3.1. In case of Joint Account(s), Eligible Customers will be either of the Joint Account Holders.
- 3.2. The Bank will send the notice and expiry date of offer to Eligible customer's email address, registered with HSBC. The Bank is not responsible for the failure of the notice delivery if the Customer has failed to provide or update their exact email address with the Bank.

- 3.3. The Bank would announce on its public website if the total number of Urbox Vouchers allocated for the Promotion have been exhausted or the Promotion ends, depending on whichever comes first.
- 3.4. In case of any concerns relating to the Promotion, customers could contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Customer' Premier Relationship Manager for further assistance.
- 3.5. The decisions of HSBC on all matters relating to the Promotion are final, conclusive, and binding without further notice to customers.
- 3.6. In case of force majeure events, HSBC would inform the customers and the relevant authority bodies on the ending of the Promotion before the original ending date (31st December 2023). Force majeure events include, but are not limited to, earthquakes, storms, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical incidents, any relevant acts of the government or relevant policies that affect that promotion or other objective events that are unpredictable and recoverable despite all necessary and permissible measures taken.
- 3.7. In case the total numbers of Urbox Vouchers announced for the Promotion have been exhausted, the Bank will end the Promotion only after the Bank has informed to relevant authority bodies and ensure the benefits of customers who join the promotion.
- 3.8. The Terms and Conditions of this Promotion 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.
- 3.9. 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 Promotion will be construed as an endorsement or recommendation of the product/service by HSBC.
- 3.10. Inquiries and complaints related to products and services offered in the Promotion will be addressed in accordance with the provisions of the supplier of that product or service.
- 3.11. For disputes arising in connection with the Promotion, HSBC will resolve in the spirit of cooperation with customers. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 3.12. The terms and conditions of the Promotion 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.

- 3.13. This program shall not be combined with other promotions. In the event where there's more than one (01) promotion being held for the same product, Customer has the right to choose the promotion which Customer would like to join