

TERMS AND CONDITIONS**“HAPPY FESTIVAL SEASON GREETINGS WITH HSBC”**

(These Terms and Conditions take effect from 18/12/2024)

Customer is advised to note that participating in the Promotion or accepting the promotional benefits offered by the Campaign means that Customer has read, understood, and accepted these Terms and Conditions.

- 1. Campaign name:** **HAPPY FESTIVAL SEASON GREETINGS WITH HSBC** (the “**Campaign**”)
- 2. Promotional products & services:** Including cards issued by HSBC Bank Limited (Vietnam) (“**HSBC**” or “**The Bank**”) in Vietnam and HSBC services, including:
 - a. HSBC TravelOne Credit Card
 - b. HSBC Live+ Credit Card
 - c. HSBC Cashback Credit Card
 - d. HSBC LiveFree Credit Card
- 3. Campaign Period:** From 18/12/2024 to 30/04/2025 (two dates inclusive) (“**Campaign Period**”).
- 4. Location (area) of Campaign:** Hanoi, Hochiminh, Binh Duong, Da Nang.
- 5. The Customer meets the following conditions (“Eligible Customers”):**
 - 5.1 Customers own credit cards including :
 - a. HSBC TravelOne Credit Card
 - b. HSBC Visa Live+ Credit Card
 - c. HSBC Cashback Credit Card
 - d. HSBC LiveFree Credit Card(These credit cards shall be referred to as “**HSBC Credit Cards**” or “**Cards**”), Customers who own the card shall be referred to as “**Cardholder**”):
 - 5.2 Customer fully meets the conditions of this T&C.
 - 5.3 This Campaign shall not apply for:
 - a. HSBC Corporate Credit Card.
 - b. By & within the Campaign Period, Cardholders if his/her Credit Card is delinquent with fee, balance at HSBC, blocked for any reasons.
 - 5.4 Customers who meet the conditions stated in sections 5.1 and 5.2 and 5.3 will receive an email invitation to participate in the Campaign from HSBC (“**Invitation Letter**”). To participate in the Campaign, Cardholders need to turn on PUSH NOTIFICATIONS for credit card transactions on HSBC Vietnam app.
- 6. Prizes Details:**

Prize	Award Details	Value (VND) (*)	Quantity/ Month	Quantity	Total Value (VND)
1 st Prize	Traveloka Coupon to redeem for a 5-day, 4-night trip to Japan for 02 people	60,000,000	1	4	240,000,000
2 nd Prize	Traveloka Coupon to redeem for a 5-day, 4-night trip to Singapore - Malaysia for 02 people	25,000,000	2	8	200,000,000
3 rd Prize	Traveloka Coupon to redeem for a 5-day, 4-night trip to Thailand for 02 people	16,000,000	3	12	192,000,000
4 th Prize	Cashback VND1,000,000	1,000,000	10	40	40,000,000
5 th Prize	Cashback VND 200,000	200,000	250	1,000	200,000,000
Grand total			266	1,064	872,000,000

7. Regulations on prizes:

a. As recorded on the Bank's system each month during the Campaign Period, prizes in order from highest to lowest with corresponding prize order from First Prize to Second Prize, Third Prize, Forth Prize & Fifth Prize will be awarded to Qualified Customers, who satisfy the following conditions:

- (i) Have functions PUSH NOTIFICATION for credit card transactions on HSBC Vietnam app turned on; and
- (ii) Attain the highest total cumulative points in a month at the earliest;

The above Eligible Customers will be referred to as (“Winners”).

b. First Prize:

- Winners will receive an Traveloka Coupon value VND60,000,000 to redeem for a 5-day, 4-night trip to Japan for 02 people or to purchase good(s)/service(s) available in www.traveloka.com website or “Traveloka” mobile application in territory of Vietnam.
- For monthly prize, Winners need to have a minimum total Eligible Spending value of VND 120,000,000.

c. Second Prize:

- Winners will receive an Traveloka Coupon value VND25,000,000 to redeem for a 5-day, 4-night trip to Singapore - Malaysia for 02 people or to purchase good(s)/service(s) available in www.traveloka.com website or “Traveloka” mobile application in territory of Vietnam.

- For monthly prize, Winners need to have a minimum total Eligible Spending value of VND 50,000,000.
- d. **Third Prize:**
- Winners will receive an Traveloka Coupon value VND16,000,000 to redeem for a 5-day, 4-night trip to Thailand for 02 people or to purchase good(s)/service(s) available in www.traveloka.com website or “Traveloka” mobile application in territory of Vietnam.
 - For monthly prize, Winners need to have a minimum total Eligible Spending value of VND 32,000,000.
- e. **Forth Prize:**
- Winners will receive a cashback value VND1,000,000 credited into Credit Card.
 - For monthly prize, Winners need to have a minimum total Eligible Spending value of VND 2,000,000.
- f. **Fifth Prize:**
- Winners will receive a cashback value VND200,000 credited into Credit Card.
 - For monthly prize, Winners need to have a minimum total Eligible Spending value of VND 400,000.
- g. Each Winners will receive a maximum of one Traveloka Coupon per month to redeem for Traveloka prizes – Travel and Lifestyle Super App (“Traveloka”). Redemption will be done on the website or Traveloka App.
- h. The prize cannot be converted into cash or any other physical gifts and cannot be given or transferred to any other third party.
- i. Winners will not receive a refund in the event that prize value is lower than the Traveloka Coupon value. If the prize value is greater than the value of the Traveloka Coupon, Winners need to pay the difference in value.
- j. Traveloka Coupon is valid until 31/12/2025 and will not be extended. The Winners needs to redeem the voucher before the expiry date.
- k. Traveloka Coupons are provided by Traveloka under the terms and conditions specified by Traveloka. HSBC is not responsible in any way for Winners not being able to redeem Traveloka Vouchers for prizes due to issues related to travel quality or technical reasons during the process of redeeming or using prizes.
- l. If the Winners has any complaints related to the use of Traveloka Coupons, Traveloka will be responsible, at its own expense, to resolve those complaints of the Winners. according to Traveloka's policy and exempt HSBC from all related obligations.
- m. Purchases of goods at Traveloka are subject to Traveloka's Terms and Conditions. For questions related to Traveloka purchases, Traveloka Coupons, and Winners, please contact Traveloka for

guidance and resolution. For any other questions or complaints related to the content of the Campaign, Winners should contact HSBC for resolution.

8. Details of the Campaign rules

8.1 Specific conditions, rules and procedures Customer must perform to participate in the Campaign:

- a. The Bank will send the Invitation Letter to the Eligible Customers no later than the Campaign start date. Cardholders are considered to register to participate in the campaign if there is function PUSH NOTIFICATIONS for credit card transactions on HSBC Vietnam app turned on.
- b. The total accumulated points of each month are accumulated and determined from the first day of the Campaign month to the last day of that Campaign month (including the first and last days of the month).
- c. Each Activity To Earn Points during the Campaign Period will be accumulated to calculate the Customer's total points.
- d. The activities to accumulate points are specified as follows:

Activity To Earn Points	Accumulated point(s)
Every accumulated VND 1.000.000 of domestic spends via HSBC Card	1 point for each VND 1.000.000
Every accumulated VND 1.000.000 of overseas spends via HSBC Card	3 points for each VND 1.000.000
- First time sign-up and log in to HSBC Vietnam App; or - First time opt-in PUSH notification - Activate Card on HSBC Vietnam App; or - Each installment conversion on HSBC Vietnam App or Merchant at your choice; or - Each registration for 01 (one) supplier for automatic bill payment on HSBC Vietnam App using HSBC Card.	10 points for each activity
Achieve total Eligible Spending per Month during the Campaign Period mentioned in the Invitation Letter	10 bonus points/Campaign month
There are from 07 transactions in each Campaign month	10 points/Campaign month

In case the Total Eligible Spending for each Point Accumulation Activity is odd value (not a multiple of 1,000,000 VND), it will be rounded down to the nearest million.

- e. If the Eligible Customer owns more than 01 (one) active Card, the total Eligible Spending value for each month will be based on the highest Eligible Spending.
- f. Example of how to accumulate points:

Example 1: Cardholder A:

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- *The total value of Eligible Spending of Cardholder A is 5,000,000 VND per month and Cardholder A made a domestic payment of 5,000,000 VND in January to purchase goods and services via the Card HSBC should accumulate 5 points; and*
- *At the same time, Cardholder A has achieved the Total Eligible Spending for January of 5,000,000 VND, Cardholder A will be awarded an additional 10 points.*
- *Then, in January , Cardholder A made an overseas payment for goods and services via HSBC Card worth 1,200,000 VND, so this amount will be rounded down to the nearest million, which will equal 1,000 ,000 VND and will accumulate 3 points.*
- *So Cardholder A's total points are 18 points this Campaign month.*

Example 2: Cardholder B:

- *The total value of Eligible Spending in January of Cardholder B is 5,000,000 VND and Cardholder B only makes domestic payment of 1,000,000 VND and make overseas payment of 4,000,000 VND to purchase goods and services via HSBC Card, so it will only accumulate 13 points; and*
 - *Cardholder B does not reach the Total Eligible Spending value of January which is 10,000,000 VND, Cardholder B will not be awarded the additional 10 points.*
 - *Then, in January r, Cardholder B successfully activates the HSBC Vietnam App and will accumulate 10 points.*
 - *So Cardholder B's total points are 23 points this Campaign month.*
- g. If there are multiple Eligible Customers who satisfy the reward conditions, the Winners who get the cumulative points at the earliest will be awarded.
- h. During the Campaign Period, Eligible Customers with the highest total accumulated points and the earliest recognition in order from highest to lowest will receive the prizes.

8.2 Award time:

- a. The Bank will award prizes to Winners no later than 31/08/2024.
- b. Deadline for awarding: 31/08/2024.

8.3 Notification of winning prizes and prize delivery method: For Winners, HSBC will send notification of receipt of Traveloka Vouchers via the email that the Winners has registered with HSBC or SMS via the phone number that the Winners has registered with HSBC, depending on the method the Bank deems appropriate. Winners will follow the instructions included in this notification mail.

8.4 Regulations on Eligible Spending Transactions:

- a. Transactions are paid with an HSBC Card made by the Cardholder and successfully recorded on HSBC's system from the Campaign start date to the Campaign end date in each Month. Details are as follows:
 - (i) First month: starting date for calculating accumulated points and Total Eligible Spending Transactions is December 18, 2024 to January 30, 2025;

- (ii) Second month: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from February 1, 2025 to February 28, 2025;
 - (iii) Third month: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from March 1, 2025 to March 31, 2025;
 - (iv) Fourth month: starting date for calculating accumulated points and Total Eligible Spending Transactions is calculated from April 1, 2025 to April 30, 2025.
- b. Eligible Spend Transactions can be made by the Primary Cardholder or Supplementary Cardholder, but the prize will only be awarded to the Primary Cardholder.
 - c. Payment transactions for buying and selling legal goods and services according to the provisions of Vietnamese law using Cards, made at card payment acceptance points (POS) or online payment gateways that have been registered with payment-processing corporation worldwide;
 - d. The date and time of successful transactions will be based on the recording of information stored on HSBC's system;
 - e. The transaction notification message is not valid to confirm that a Card transaction has been completed successfully;
 - f. Each Eligible Spending Transaction will be accumulated to calculate the total number of transactions and transaction value considered eligible for incentives from the Campaign. HSBC reserves the right to contact Card acceptance points to verify Eligible Spending Transactions;
 - g. Canceled, disputed, counterfeit and/or refunded transactions during the Campaign Period will be deducted from the total amount and value of eligible payment transactions.
 - h. Eligible Spending Transactions do not include:
 - (i) Transfer transactions, cash withdrawals in any form (at the counter, at ATMs or at POS machines...).
 - (ii) Transaction to deposit money into e-wallet.
 - (iii) Transactions related to payment of HSBC fees.
 - (iv) Payments/transactions related to alcohol, cigarettes, lotteries, human medicines including those permitted for circulation, breast milk substitutes, medical examination and treatment services of the facility public healthcare, educational services of public establishments, public vocational education establishments.
 - (v) Payments/transactions related to goods and services banned from circulation in Vietnam and other goods and services prohibited from promotion or limited promotion according to current laws; and
 - (vi) Transactions related to gambling, betting and other prohibited or illegal activities.
 - i. All transactions made in currencies other than Vietnam Dong will be debited to the Card after conversion to Vietnam Dong at the exchange rate determined by reference to the exchange rate issued by Mastercard or Visa applies on the date the transaction is made.

9. Other regulations

- 9.1 Contact point to answer questions for Customers on issues related to the Campaign: Cardholders contact HSBC Customer Service Center for support.
- 9.2 Responsibility for information disclosure: Information about the Campaign and winning results are fully published on HSBC's website at www.hsbc.com.vn.
- 9.3 Eligible Customers will be responsible for fees and personal income tax (if any) on the total value of prizes that Eligible Customers receive from the Campaign in accordance with current law. Customers who are eligible to receive the prize will pay all taxes and expenses related to receiving the prize, including but not limited to: Extraordinary income tax, other taxes/fees (if any) according to regulations. provisions of current law before receiving rewards.
- 9.4 HSBC has the right to collect/deduct personal income tax (if any) from the Winners to one (01) of the Winners' HSBC accounts before rewarding the prize. HSBC will declare and submit the provisional personal income tax amount on behalf of the Winners to the Tax Authority according to regulations. This tax is calculated according to the prize value based on the VAT invoice that HSBC has paid.
- 9.5 Winners will lose the right to receive prizes from the Campaign if the Card is required to be closed or has been closed for any reason before the date HSBC awards the prize; or the Cardholder is in a state of late payment of fees and card balances at HSBC.
- 9.6 Winners will bear all costs incurred to receive the prize (if any) including clinical testing costs, visa, transportation, travel insurance and other personal expenses for the trip.
- 9.7 HSBC will base on the transaction date information, transaction recording date (system date) stored on HSBC's system and Eligible Customer's Card/Account statement to determine Eligible Spending Transactions. The successful transaction confirmation message does not confirm that a card transaction has been recorded in HSBC's system.
- 9.8 Phone number/Email address to participate in the Campaign must be the phone number/email address that the Eligible Customer registered with HSBC when opening a credit card/account at HSBC. In case the Eligible Customer changes the phone number or email address during the Campaign period, the Eligible Customer must proactively update the phone number or email address with the Bank using (01) one of the following methods:
- a. Option 1: Update on HSBC Vietnam App
 - b. Option 2: Call the Customer Service Center at:
 - Individual Customers (from 8am to 10pm daily)
 - o (84 28) 37 247 247 (Southern region)
 - o (84 24) 62 707 707 (Northern region)
 - Platinum Cashback/Live+/TravelOne Cardholders (24/7): (84 28) 37 247 248
- 9.9 HSBC will endeavor with the service provider to resolve all questions and complaints related to service and product quality. Winners need to coordinate and contact directly the service provider and the Bank to be resolved.

- 9.10 If approved by the Winners, HSBC has the right to use the Winners' image and name for advertising and public announcement purposes without paying any costs.
- 9.11 The Campaign is applied concurrently with the Terms and Conditions of the HSBC Credit Card Agreement and the HSBC Credit Card Agreement posted and updated regularly on the HSBC website www.hsbc.com.vn.
- 9.12 For complaints arising related to the Campaign, HSBC will resolve them in the cooperation spirit with the Customer. In case the parties cannot reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- 9.13 Customers can check transactions recorded in their Card account via Online Banking or HSBC Customer Service Center.
- 9.14 Information about the Campaign is fully published on HSBC's website (www.hsbc.com.vn) or at transaction points.
- 9.15 The Terms and Conditions of this Campaign may be amended from time to time at HSBC's discretion. Changed content (if any) will be notified, registered according to legal regulations and updated on HSBC's website before the applicable date.
- 9.16 In case of force majeure, HSBC will publicly announce the termination of the Campaign to customers and competent State Commercial Management Authority. A force majeure event is an objective event that is unpredictable and cannot be overcome despite the application of all necessary and permissible measures. Force majeure events include, but are not limited to, earthquakes, floods, wars, strikes, dismissal, riots, epidemics, quarantines, technical failures, any act of government or any policy that affects the implementation of the Campaign or other objective matters that are unpredictable and cannot be overcome despite the application of all necessary and permissible measures.
- 9.17 The Terms and Conditions of this Campaign are drawn up in English and Vietnamese. In case of any conflict between the English and Vietnamese versions of the Campaign Terms and Conditions, the Vietnamese version will prevail.