



TERMS AND CONDITIONS OF HSBC TRAVELONE CREDIT CARD

(These Terms and Conditions take effect from 01/05/2023)

HSBC TravelOne Credit Card (the “**Card**”) is issued by HSBC Bank (Vietnam) Ltd. (the “**Bank**”) on the following terms and conditions (the “**Terms and Conditions**”). By using the Card (usage includes Card activation), the holders of the Card (the “**Cardholders**”) will be deemed to have accepted and be bound by these Terms and Conditions as well as the Terms and Conditions set out in the HSBC Credit Card Cardholder's Agreement.

1. By performing the Eligible Purchases using the Card, Cardholders will earn reward points (“**Reward Point**”) which are calculated based on Reward Point Earn Rate as defined by the Appendix - Reward Point Earn Rate & the Reward Point limit (“**Appendix**”)
2. "**Eligible Spend**" means Overseas Spend, Domestic Travel Spend & Other Spend (including online transactions) performed by both Primary & Supplementary Cards linked to the Primary account.
3. The following transactions are not considered Eligible Spend and thus will not earn Reward Points:
 - (a) Cash advance;
 - (b) Fees and Charges (include but not limited to finance charges, late charges, annual fees, administration fee applied for foreign currency transactions);
 - (c) Balance Conversion Plan Programme;
 - (d) Instalment Plan Programme;
 - (e) Balance transfer;
 - (f) Transactions relating to the trading of securities, foreign currency;
 - (g) Transactions relating to money transfers made through the internet (including but not limited to Paypal, SKR skrill.com);
 - (h) Transactions relating to top-ups of any pre-paid card;
 - (i) Quasi-cash transactions (transactions relating to money orders, traveler's checks, gaming, betting, lottery);



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- (j) Foreign exchange transactions (including but not limited to Forex.com);
 - (k) Government tax payment
 - (l) e-Wallet transactions (for example but not limited to VTC Pay, Zalo Pay, Ngan Luong Online, Ngan Luong-Alepay, Vi Momo, VN Pay);
 - (m) Online bill payment transactions through HSBC Online Banking and Mobile Banking app; and
 - (m) Any other transactions determined by the Bank from time to time.
4. **“Overseas Spend”** are the transactions purchases of goods, services, personal expense and performed at the overseas merchants with foreign currency.
5. **“Domestic Travel Spend”** satisfy all of the following conditions: Be classified by the Merchants and be registered with Card Associations (Visa/Mastercard) as travel transactions including buying air ticket, booking hotel, booking travel tour with the Merchant Category Code registered with Card scheme as the below:
- Air Ticket : MCC from 3000 to 3350 & 4511
 - Hotel : MCC from 3501 to 3999, 50001, 7011, 7013
 - Travel tour : MCC 4004, 4722, 4723
- (a) The Merchant is legally established in Vietnam; and
- (c) Transactions are performed with Viet Nam Dong (VND).
6. **“Other Spend”** are the transactions purchases of goods, services, personal expense, except Overseas Spend, Domestic Travel Spend.
7. **“Reward Point Earn Rate”** is the percentage to calculate the earned Reward Point. Reward Point rate for each type of spend will be defined and updated in the Appendix of these Terms and Conditions.
8. **Merchant Category Code (MCC)** is defined by Card Association (Visa/Mastercard). The MCC is registered by the Merchants and/or the Merchant Banks at their sole discretion which follows the definition provided by Card Association. The Bank holds no responsibility for any



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wrong encoding of MCC; and/or should the MCC be inappropriately registered with the Purchase Category; and/or the Acquiring Bank decides to change the MCC without any notice to the Bank.

9. In case any Eligible Spend posted to the Cardholder's account is subsequently voided, refunded, or reversed, the Reward Points awarded in respect of the amount voided, refunded, or reversed will be reversed. In case, the current earned Reward Points amount is less than the reversed Reward Points, the earned Reward Points will be negative once the reversal is processed. The negative earned Reward Points will be offset with the accumulated Reward Points earned from new Eligible Spend.

10. The Bank reserves the right to change, adjust transaction types, Reward Points & Reward Point Earn Rate.

11. Reward Point will be automatically recorded into the Cardholder's account. Details of the earned Reward Points will be showed on HSBC Vietnam app. Reward Point can be used for air mile or hotel point redemption or offset with any negative Reward Point, but cannot be transferred, withdrawn as cash, or used to offset the Card payment.

12. Reward Point cannot be transferred from a Credit Card account to another Credit Card account of one Cardholder or among Cardholders; or from one Credit Card type to another Credit Card type of one Cardholder or among Cardholders.

13. The Cardholder's account must be in good standing (the Card must not be closed, delinquent, suspended, or terminated) as determined by the Bank in its sole discretion at the time of recording the Reward Point. In the event that the relevant account is not in good standing for any reason whatsoever before the Reward Point is credited into the said account, the Bank reserves the right not to record that Reward Point.

14. The Reward Point shall be reverted upon the occurrence of the following

- (a) The Purchase is converted into an Installment Plan.
- (b) The Purchase is cancelled or refunded.
- (c) The Purchase is not considered as eligible.



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15. The Reward Point reversal rate will be applied based on the Reward Point Earn Rate applied at the time of the reversal, even though the reversal may relate to an Eligible Spend that earned Reward Points at a different Reward Point Earn Rate.

16. The Reward Point shall be immediately forfeited upon the occurrence of the following:

- a) The Cards are voluntarily or involuntarily closed; or
- b) The Cards are terminated; or
- c) There are any fraud and abuse relating to the earning of Reward Point; or
- d) Fraudulent, forged transactions, payment transactions that do not result in the purchase and sale of goods/providing services, or illegal transactions; or
- e) The Cardholders breach any terms and conditions of the HSBC Credit Card Cardholder's Agreement.

17. The Bank reserves the right to change the Purchase categories, the Reward Point Earn Rate as well as change or terminate the offers of Reward Point acceleration or complimentary Reward Point, revise the Terms and Conditions on its absolute discretion upon notification to the Cardholders following the methods which are deemed appropriate by the Bank. The most up to date version of these Terms and Conditions is displayed on the Bank's website.

18. The Bank reserves the right to amend any provision of these Terms and Conditions as well as the General Terms and Conditions, HSBC Credit Card Cardholder Agreement, the terms and conditions of the services, on its sole and absolute discretion from time to time as the Bank deems appropriate. Such amendments shall be binding on the Cardholder after notifying the Cardholder in such manner as the Bank deems appropriate (including but not limited to notice posted at the Bank's Head Office or any of the Bank's offices), or on the Credit Card statement, or by email, or on the Bank's website, or in such other manners as the Bank may determine). Use of the Card after the effective date of any amendments to these Terms & Conditions (as specified in the Bank's notice) will be deemed to be with the Cardholder's full acceptance of such amendments. If the Cardholder does not agree with any amendments, the Cardholder has the right to request the Card to be closed prior to the effective date of such amendments.



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19. The Bank is not responsible for any errors in the Cardholder's redemption of Reward Points due to the Cardholder's mistake, inaccurate or incomplete information provided by the Cardholders' intentional or unintentional error. The Bank is not responsible for errors in the redemption process due to technical errors of airlines, hotels or partners accepting redemption. The Bank shall not be liable for any delay, breach or failure of computer technology or system in providing equipment, facilities or service to the Cardholder, to the extent such delays, failures or errors in processing of such computers, systems and techniques are beyond the reasonable control of the Banking including functional or equipment failures.
20. In case of any dispute related to the earning and crediting of Reward Point, the Bank shall resolve disputes in co-operation with the Cardholders. If the parties fail to reach an agreement, disputes will be resolved in accordance with Vietnamese laws.
21. Any tax or other liabilities or charges payable to the Government or any other authority or body or any other participating establishment which may arise or accrue to Cardholders by Cash Back earning shall be borne by Cardholders.
22. Together with these Terms and Conditions, Cardholders also agree with the other Terms and Conditions of HSBC Credit Card Cardholder Agreement, General Terms and Conditions and amendments and supplements to these documents from time to time. All the term definitions will follow the ones that defined in the Terms and Conditions of HSBC Credit Card Cardholder Agreement. The General Terms and condition can be found on website www.hsbc.com.vn
23. These Terms and Conditions will be governed by and construed in accordance with the laws of Vietnam. They are made into Vietnamese and English. In case of discrepancies between the English and Vietnamese versions, Vietnamese version shall prevail.



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Appendix: Reward Point Earn Rate & Reward Point Limit

Transaction Type	Reward Point Earn Rate	Reward Point Limit (***)
Overseas Spend	3X	50,000 Reward Points/ Calendar month
Domestic Travel Spend (*)	2X	
Other Spend	1X	Unlimited

1. Every Overseas Spend VND1,000 earns 3 Reward Points
2. Every Domestic Travel Spend VND1,000 earns 2 Reward Points.
3. Every Other Spend VND1,000 earns 1 Reward Point
4. Reward Point Limit (where applicable) for Overseas Spend & Domestic Travel Spend is 50,000 points, applied on a calendar month basis from the 1st day of the month until the last day of the month, rather than the billing cycle.