



TERMS AND CONDITIONS

“Golden Autumn” Promotion Campaign *(These Terms and Conditions take effect from 16 September 2024)*

Customers are advised to note that participating in the Promotion program or accepting the promotional benefits offered by the program shall mean that Customers have read, understood and accepted these Terms and Conditions.

1. The “Golden Autumn” Insurance Promotion Campaign (“Campaign”) is a promotion campaign held by HSBC Bank (Vietnam) Ltd. (“HSBC”) and Bao Viet Insurance Corporation (“Bao Viet”) and is applicable for customers (“Customers”) who buy insurance products which are underwritten by Bao Viet and distributed online through digital channel of HSBC.
2. The Campaign is applicable to new purchase of Bao Viet’s eligible products, including:
 - Medical Care Insurance;
 - Personal Safety Insurance; and
 - Travel Care Insurance

Hereafter called “Product”.

3. Promotion Period: from 16 September 2024 to 15 November 2024 (both days including the start date and the end date).

4. Details of the Campaign:

4.1 Eligibility to enjoy the offer: Customers who meet the criteria below.

- a. Newly apply online for Product on the website www.hsbc.com.vn from 16 September 2024 and make premium payment within Promotion Period; and
- b. Have insurance policy’s start date no later than 16 November 2024.

4.2 How to receive the offer:

- a. When applying online for Product on the website www.hsbc.com.vn, Customers are entitled to 10% discount on the total payable insurance premium of each order for Medical Care Insurance, Personal Safety Insurance and Travel Care Insurance.
- b. Customers need to input the discount code into the “Discount code” box on the HSBC’s Product website, with details of the discount code as below:
 - Medical Care Insurance: discount code “MCI10”;
 - Personal Safety Insurance: discount code “PSI10”;
 - Travel Care Insurance: discount code “TVC10”.

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5. Offers are not redeemable for cash and not refundable for change.
6. If Customers receive the offer and request for cancelling the insurance contract after getting the offer, Customers will not receive the refundable premium due to insurance contract cancellation.
7. In case Bao Viet requests cancellation, Bao Viet will refund the premium in accordance with Product's terms and conditions after deducting the corresponding value of the discount offer.
8. The Campaign is not applicable to renewal customers/orders.
9. Each Customer can receive Offers under Campaign multiple times as long as they meet all conditions of the Campaign.
10. Customers must follow the Standard Terms and Conditions of Product.
11. HSBC is acting in the role of Bao Viet's insurance agent; in case there's any complaint, claim which might arise relating to the Product, Customers must contact and send request to Bao Viet.
12. For disputes arising in connection with the Program, HSBC will resolve in the spirit of cooperation with customers. The timeline to receive such complaints and claims must not exceed fifteen (15) days from the end of the Campaign. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
13. The Terms and Conditions of this Program 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.
14. In case of any queries, complaints relating to the Campaign, Customers are suggested to contact by one of the following manners for further support:
 - a. Visit our nearest Branch/Transaction Office;
 - b. Contact our Contact Center via mailbox direct@hsbc.com.vn or call us to following numbers:
 - HSBC Premier: (84) 28 37 247 666 (24/7);
 - Platinum Credit Card holder: (84) 28 37 247 248 (operating 24/7);
 - Personal Banking customers: (84 28) 37 247 247 (the South); (84 24) 62 707 707 (the North)

(Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters)
15. Terms and Conditions of the Campaign is made into two (02) versions in Vietnamese and English. In case of any inconsistency between the Vietnamese and English version, the Vietnamese version shall prevail.

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