

TERMS AND CONDITIONS

OF REWARDS PROGRAMME

1. ELIGIBILITY

HSBC Credit Card Rewards Programme (“**Programme**”) is applicable for customers who meet all the following requirements (“**Cardholder**”):

1.1 Cardholders are holding Credit Card issued by HSBC Bank (Vietnam) Ltd. (“**Bank**”):

- HSBC Premier World MasterCard® Credit Card
- HSBC Visa Platinum Credit Card
- HSBC Visa Classic Credit Card

(These credit cards shall be referred to as “**Cards**”)

1.2 Credit card account(s) are valid and in good standing (i.e. Cards must not be closed, delinquent, suspender, or terminated).

2. REWARDS PROGRAMME AND REWARDS POINTS ACCUMULATION

2.1 Cardholders will earn one (01) reward point for every spending of VND 1,000 of Eligible Purchases posted to the Cardholder’s account (“**Reward points**”). The Reward points generated by Supplementary Cardholders shall automatically accrue to the Primary Cardholder’s account.

2.2 “**Eligible Purchases**” mean retail purchases made locally and/or overseas (including online transactions) by both Primary & Supplementary cards linked to the Primary account. The following transactions are not considered as Eligible Purchases and thus will not earn Reward points:

- (a) cash advance;
- (b) fees and charges (for example but not limited to finance charges, late charges, annual fees);
- (c) Balance Conversion Plan Programme¹;
- (d) balance transfer;
- (e) transactions relating to the trading of securities, foreign currency;
- (f) transactions relating to money transfers made through the internet (including but not limited to Paypal, SKR skrill.com);
- (g) transactions relating to top-ups of any pre-paid card;

¹ The Terms and Conditions of the Programme are defined and updated on the Bank website.

- (h) quasi-cash transactions (transactions relating to money orders, traveler's checks, gaming, betting, lottery);
- (i) foreign exchange transactions (including but not limited to Forex.com);
- (j) e-wallet transactions (for example but not limited to VTC Pay, Zalo Pay, Ngan Luong Online, Ngan Luong-Alepay, Vi Momo, VN Pay);
- (k) online bill payment transactions through HSBC Online Banking and Mobile Banking app; and
- (l) any other transactions determined by the Bank from time to time.

Note: In case of Installment Payment Plan Programme², only the purchase amount will be qualified as an Eligible Purchase in the month of purchase. The subsequent monthly instalment amounts under the Installment Payment Plan will not be qualified as Eligible Purchases.

- 2.3 Cardholders can participate programme of Rewards Point Acceleration or Rewards Point Compliment as defined and updated on the Bank's website from time to time.
- 2.4 The Reward points will not be accrued on any un-posted or cancelled card transaction. The Reward points will be deducted on refunded transactions in whole or in part, including tax refund on overseas purchases.
- 2.5 The Reward points earned will be valid in the accumulated year and the next two (2) years. The Reward points earned during the 1st year of card membership, if not redeemed, will expire at the end of the 3rd year of card membership. The Reward points earned during the 2nd year of card membership, if not redeemed, will expire at the end of the 4th year and so on. The 1st year of card membership begins from the date of credit card issuance. For instance, for a card issued on 10 January 2014, the Reward points earned from 10 January 2014 to 10 January 2015, if unredeemed, will expire on 31 January 2017.
- 2.6 The Reward points will be expired on the last business day of the expiry month showing on the Credit Card statement (the business days from Monday to Friday every week). For instance, if the credit card statement shows the points will be expired in August 2014, it means that the points will be expired on 29 August 2014 (29 August 2014 is the last business day in August 2014).
- 2.7 Cardholders may only redeem the Reward points within the validity period and no later than one (01) business day before the Reward points' expiry date. The Reward points will be forfeited and the Bank will not accept any redemption request thereafter.

² The Terms and Conditions of the Programme are defined and updated on the Bank website.
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- 2.8 When the cardholder submits the card cancellation request to the Bank, all Reward points will be immediately forfeited and no redemption request shall be accepted on or after the submission date. Redemption request shall not also be accepted on or after the date the Credit Card account is closed.
- 2.9 Cardholders cannot transfer Reward points to another Card.
- 2.10 Cardholders can check Rewards points balance following instructions updated on the Bank's website.
- 2.11 In case that Cardholders who have Eligible Purchases but do not receive Reward points, please contact the Bank no later than thirty (30) days from transaction date for further solutions. The Bank has the right to request Cardholders to provide information of Eligible Purchases for settlement. If Cardholders do not contact the Bank within thirty (30 days), the Bank is entitled to decline any such request from Cardholders.

3. REWARDS CATALOGUE

- 3.1 Reward points can be redeemed by Primary Cardholders against Rewards Catalogue updated on the Bank's website, such as: Annual Fees, Cash Back, Gift Vouchers, Gift E-Vouchers, Gifts, Charities Donation, and Miles.
- 3.2 The Reward Catalogue is decided and updated by HSBC without prior notice. Cardholder is required to check the update Reward Catalogue before making redemption.
- 3.3 Reward points cannot be exchanged for cash or used to obtain cash advances, or used against payments of any charges.
- 3.4 ANNUAL FEES: Cardholders can redeem their Reward points to pay their annual credit card renewal fees for their primary credit card or supplementary credit card.
- 3.5 CASH BACK: Cardholders can redeem their Reward points for a credit onto primary credit card account. Details of redemption is updated on the Bank's website.
- 3.6 GIFTS: Cardholders have the option of redeeming their Reward points against the goods listed in the Rewards catalogue. Redemption against goods is subject to the availability of stocks. In the event of non-availability or discontinuance of any product, the Bank reserves the right to substitute an item with another brand/ product of equivalent monetary value.
- 3.7 GIFT VOUCHERS:
- Cardholders have the option of redeeming their Reward points against the Gift Vouchers listed in the Rewards catalogue. Gift Vouchers cannot be exchanged for cash or return after receiving

- Gift Vouchers are utilized within the validity period only. Revalidation of vouchers will not be possible.

3.8 GIFT E-VOUCHERS:

- Cardholders have the option of redeeming their Reward points against the Gift E-Vouchers listed in the Rewards catalogue to use at supplier's merchants. Gift E-Vouchers cannot be exchanged for cash or return after receiving.
- E-vouchers only can be used within the validity period shown on SMS only. Revalidation of e-vouchers will not be possible after expiry date.
- E-vouchers will be sent by SMS to registered mobile phone number of Primary Cardholder with HSBC. If you wish to receive e-vouchers with new mobile number, you are required to update your mobile number with the Bank before making redemption.
- In case Cardholder has trouble when activate the e-vouchers, they are required to contact HSBC Customer Services Center for supporting.
- HSBC is not the supplier of gift e-vouchers. Therefore, after receiving e-vouchers, Cardholders must directly contact the suppliers if there are any inquiries related to the product and services of supplier's merchants. HSBC is not responsible for responding to inquiries and problems with merchants of the supplier.
- Cardholders has responsibility to secure e-vouchers' information after receiving from the Bank. The Bank will reject all disputes of those e-vouchers has been used or transferred.

3.9 MILEAGE PROGRAMME - Asia Miles / KrisFlyer / Golden Lotus Plus (GLP)

- All Cardholders who wish to participate in the Mileage Programme of Asia Miles / KrisFlyer / GLP must be members of Asia Miles™ / KrisFlyer / GLP.
- Mileage Programme Cardholders whose credit card accounts are valid and in good standing will be eligible to transfer their Reward points to their accounts of Asia Miles™ / KrisFlyer / GLP.
- Mileage Programme Cardholders must transfer a minimum of 1,000 miles to their Asia Miles™ / KrisFlyer / GLP accounts.
- Once transferred, Reward points cannot be transferred back to the Cardholder's account. Mileage Programme Cardholders must transfer Reward points to their own Asia Miles™ / KrisFlyer / GLP accounts. Mileage Programme Cardholder is not allowed to transfer Reward points to any other Asia Miles™ / KrisFlyer / GLP account.

- Mileage Programme Cardholders are subject to and must comply with the rules of Asia Miles™ / KrisFlyer / GLP.
- Asia Miles™ / KrisFlyer /GLP may change its flyer programme rules including regulations, policies, benefits, and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the mileage already accumulated.
- For any conversion request to Asia Miles / KrisFlyer / GLP, cardholder's Asia Miles / KrisFlyer /GLP account will be credited in approximately 4 - 6 weeks from the date of receiving the request. Whilst the Bank shall endeavor to execute all conversion requests within this period, the Bank shall not be liable in any way for any delay in crediting the Asia Miles / KrisFlyer / GLP account.
- The Bank shall not be liable in any way for any issues related to cardholder's Asia Miles / KrisFlyer /GLP Privilege membership and its associated privileges.

3.10 CHARITIES

- Cardholders have the option of redeeming their Reward points against donations to the charitable organizations / NGOs listed in the Rewards catalogue.
- The Bank will transfer the donation amount to the selected charities / NGOs at the end of each quarter.
- Any disputes arising out of such donations shall be taken up by the cardholder directly with the charities / NGOs.

4. REWARDS POINT REDEMPTION

- 4.1 Cardholders can redeem Rewards points following instructions updated on the Bank's website.
- 4.2 Redemption requests are only valid with the reward catalogue in place. Any redemption request received by the Bank will be fulfilled within thirty (30) business days from the date of receipt. Cardholders can call our Customer Service hotline to track status of redemption request.
- 4.3 Redemption requests will not be serviced if the redemption form is not fully and correctly filled up before submission.
- 4.4 Only the Primary Cardholders can redeem Rewards points.
- 4.5 Redemption requests once given to the Bank cannot be cancelled, withdrawn or changed. Redeemed rewards are not exchangeable for other rewards or refundable, replaceable or transferable for cash or credit under any circumstances. Reward points once exchanged for any other partner's loyalty programme cannot be transferred or cancelled.

4.6 After forty-five (45) days from the redemption request date, if there are no feedbacks from Cardholders, it shall be deemed that the gifts are successfully received by Cardholder. Any disputes after this date are invalid.

5. GIFTS AND VOUCHERS DELIVERY

5.1 Delivery will be made only at the billing statement address. In case that the Bank cannot contact Cardholders during delivery process, gifts will be returned to the Bank until Cardholders contact the Bank for re-delivery. The Bank has the right to deduct re-delivery fee or points equivalent to re-delivery fee to Cardholder's Rewards Balance.

5.2 Delivery will be made only against the co-checking and written acknowledgement of receipt of the goods by any occupant at the billing statement address. Such acknowledgement shall be deemed to be acknowledgement of the Cardholder.

5.3 No delivery will be made to addresses outside Vietnam.

5.4 If a gift arrives damaged, and:

- That such damage is due to the condition of the packaging, the Cardholder should refuse the shipment and inform to the Bank through Call Center, Mailbox or any branches/transaction offices.
- That such damage is discovered during co-checking the package, the Cardholder should keep all packaging materials and cartons and return all the material the nearest the Branches/Transaction Office. The Bank shall in their best endeavor procure replacements for the items and if not, shall credit the Cardholder's account with the points used for those items. The Cardholder shall thereafter have no claim whatsoever against the Bank.

6. GENERAL

6.1 The Bank reserves the right to wholly or partly modify the Rewards Programme. The Bank also reserves the right to change the Reward points conversion rate, withdraw Reward points awarded or to vary any of the terms and conditions herein in its absolute discretion upon notification to the Cardholders following the methods which are deemed appropriate by the Bank.

6.2 In case that this Programme comes in conflict with any rule, regulation or order of any statutory authority, then the Bank has absolute authority and right to modify or cancel this programme to give effect to the said requirements.

6.3 The Bank is not the supplier of the goods distributed under the Programme, and all queries or complains regarding such must be directed directly to the relevant supplier. The Bank does not

accept responsibility for the quality of goods or services provided by the merchant establishments participating in the Programme.

- 6.4 Fraud and abuse relating to earning and redemption of Reward points in the Programme will result in forfeiture of accrued points as well as termination of the Cardholder's credit card account.
- 6.5 Information supplied by the Cardholder on the redemption of certain products/services may be used by the Bank for administrative or marketing purposes.
- 6.6 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 the Cardholders by redemption as aforesaid or otherwise as result of this Programme shall be borne by the Cardholder.
- 6.7 Selection of the products / services offered under the Programme will be at the sole discretion of the Bank and are liable to change without notice.
- 6.8 The Bank assumes no responsibility for the Reward points converted into a participating partner's loyalty programme.
- 6.9 In case of any dispute related to this Programme, the Bank shall resolve in co-operation with the Cardholders. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 6.10 The terms and conditions of the Programme shall be governed by the provisions of Vietnamese law.
- 6.11 In case of discrepancies between the English and the Vietnamese versions of these terms and conditions, the Vietnamese version shall prevail.