

“CAMPAIGN ON NEW HSBC DEBIT CONTACTLESS CARD”

TERMS AND CONDITIONS OF THE PROMOTION

(Valid from 16 Jun 2020)

Customer is advised to note that participating in the Promotion program/accepting the promotional benefits offered by the program, shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. The “Promotional Campaign for New HSBC Debit Contactless Card” (“Campaign”) is applicable at branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“HSBC”, “the Bank”) in Ho Chi Minh City, Ha Noi, Da Nang, and Binh Duong.
2. The campaign period (“Campaign Period”) is as: The time customer opens and use debit card from 16 Jun 2020 to 30 Sep 2020 both days inclusive
3. This Campaign shall not be applied in conjunction with any other offers, campaigns or promotions applied to HSBC Debit card.
4. This Campaign is only available for new HSBC Debit Contactless Card Customer (“Customers”). Not applicable for customer used to open HSBC Debit card before Campaign Period
5. Customer with HSBC Contactless Debit Card which is opened in Campaign Period and total spend of VND 03 million at point-of-sale (POS) or e-commerce websites using HSBC Contactless Debit Card, in which includes at least 1 transaction using Contactless Paywave function (“Eligible Transactions”) in a month will receive the gift - 01 Grab Combo #1 per month. This gift package will not replace the prevailing offers from the Bank to Customer.
6. Each month during Campaign Period, top 10 (ten) eligible customers each spend more than VND 08 million in a month with highest spend – will each receive a reward of Grab combo #2. If many customers have the same total spend within month, whose spend meets the requirement mentioned in point 5 firstly will be eligible for receiving a reward of Grab combo #2
7. Conditions for Grab Combo #1
 - 7.1. Grab Combo includes:
 - 7.1.1. 06 (six) Grab e-code (valued at VND 50,000/each) which are applicable for GrabCar, GrabCar Plus, GrabBike, and GrabExpress services and
 - 7.1.2. 03 (three) Grab e-code discount of 20% (maximum VND 50,000) which is applicable for GrabFood
 - 7.2. The Grab e-code will be valid for 03 (three) months from the time of issuance. The validity of e-code will be notified to Customers along with the e-code
 - 7.3. Each Customer is eligible to receive at most 03 (three) Grab combo #1 throughout Campaign period which is mentioned in point 2
 - 7.4. The e-code is used on Grab mobile application and payment must be made by HSBC Debit card
8. Conditions for Grab Combo #2
 - 8.1. Each Customer is eligible to receive 30 (thirty) Grab e-code (valued at VND 50,000/each) which are applicable for GrabCar, GrabCar Plus, GrabBike, and GrabExpress services throughout Campaign period which is mentioned in point 2

- 8.2. The Grab e-code will be valid for 03 (three) months from the time of issuance. The validity of e-code will be notified to Customers along with the e-code
- 8.3. The e-code is used on Grab mobile application and payment must be made by HSBC Debit card
- 8.4. Each Customer is eligible to receive at most 03 (three) Grab combo #2 throughout Campaign period which is mentioned in point 2
9. In this Campaign, Eligible Transactions are transactions permissible under Vietnamese law and are successfully processed at POS or online merchants which are registered with VISA during the Promotion Period. Eligible Transactions do not include card activation transactions, transfers, cash withdrawals (including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions), credits into any e-wallet services, fee-related transactions. The date and time of Eligible Transaction is based on HSBC's systems.
 - 9.1. Eligible Transactions will be counted in the total transactions to be considered for the offers. The Bank reserves the right to request for valid documents and clarification from cardholders regarding transaction content, address of the point of sales, as well as financial invoices in order to prove that it is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify any suspicious or ineligible transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify and find that the transactions do not adhere to what Eligible Transaction has been defined, the Bank shall not count these transactions in the total transactions to be considered for the offers.
 - 9.2. Cancelled, fraudulent and/or disputed and/or returned/refunded transactions within the Promotion Period will be excluded from the total number of the Eligible Transaction. If after a customer receives his/her offers and his/her eligible transactions are cancelled, HSBC reserves the right to deduct the prize value from the Customer's account.
 - 9.3. Transactions must be posted to the HSBC system from the 1st to the last day of the month to be counted towards Eligible Transactions of that month.
 - 9.4. Eligible purchase transactions do not include the transactions relating to alcohol, cigarette and other promotion restricted products. Eligible purchase transactions do not include the transactions relating to beer for customers under 18 years old.
10. All e-code(s) will be sent to the registered email address of the Customers with the Bank in the following month of the transactions'. Only if Customers do not have an email address registered with the Bank, the Bank will send e-code(s) to Customers' registered phone number. For debit card which is opened under joint account, the e-code(s) will be sent to the email address/phone number of the cardholders. HSBC shall not be responsible if Customers registered wrong email address or phone number with the Bank.
11. The Grab e-code(s) cannot be replaced with any other products or exchanged for cash.
12. HSBC will validate the eligibility of the e-code(s) before sending to Customers. Redemption of the e-code(s) that HSBC provide during the Campaign Period will be subject to terms and conditions of Grab. After collecting reward gift, Customers must directly contact Grab if they have any inquiries related to the services. In case of any dispute related to this Campaign, HSBC and the related partners (Grab) will handle the dispute in co-operation with the Customers. If the parties have not agreed on a solution for disputes or complaints, disputes will be solved according to Vietnamese regulations.
13. If the Cardholders have questions relating to the process or results of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 9.



14. Customers applied for HSBC Debit Card will be bounded by Debit Card Terms and Conditions and related banking Tariff.
15. These Terms and Conditions are applied in conjunction with the General Terms and Conditions, and HSBC Debit Card Terms and Conditions within the Campaign period.
16. 17. These Terms and Conditions and related terms and conditions mentioned in Article 15 are subject to changes at any time as HSBC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on HSBC's website prior to application.
17. These Terms and Conditions have been written in both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.