



TERMS AND CONDITIONS
“CASHBACK PROMOTION”

(This Terms and Conditions takes effect from 01 Oct 2020)

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

1. “Cashback Promotion” (the “**Promotion**”) is applied branches or transaction offices in Hanoi, Ho Chi Minh, Binh Duong and Danang of HSBC Bank (Vietnam) Ltd. (“HSBC”) and take effect from 01 October 2020 to 10 January 2021 (the “**Promotion Period**”)
2. This Promotion is applicable for the payment of new first year premium of insurance products (“Products”) which are manufactured by AIA (Vietnam) Life Insurance Ltd. (“AIA”) and distributed via HSBC, including:
 - Basic product: UL product version 2017 (The Good Life)
 - Rider products:
 - Accident Indemnity (AA/ AI)
 - Waiver of Premium (WP)
 - Early Critical Illnesses (ECI)
3. This Promotion is applicable for customers who satisfy any and all the following conditions: (“**Eligible Customer**”)
 - Customer is the account holder and/or person who uses HSBC Vietnam’s Services and makes the the payment of new first year premium of Products. Customer is also the Policyholder who purchases Products in the Promotion Period.
 - Personal Banking customer or Premier customer is one of the Tiers made available by HSBC Vietnam to eligible customers so that customer can enjoy their Personal Offer or other offers that related to their Bank account.
 - The Tier of the customer is defined based on HSBC customer data on the final Submitted Date of each Batch.
4. This Promotion shall not apply for: the payment of new first year premium of Comprehensive Hospitalization Rider

5. Details of the Promotion:

E2.119438

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Offers shall be presented to the Eligible Customer if they qualify for the following conditions:

i. Offers details:

a. Personal Banking customers

Total New First Year Premium per customer per batch	Offer details
From VND7 million and above	Cashback amount equals 5% of New First Year Premium and capped at VND12 million per customer per batch

b. Premier customers

Total New First Year Premium per customer per batch	Offer details
From VND15 million and above	Cashback amount equals 7% of New First Year Premium and capped at VND20 million per customer per batch

ii. Promotion Period

Batch	Submitted Date	Issued Date	Closing Date
1	From 01 October 2020 to 31 October 2020	From 01 October 2020 to 10 November 2020	10 November 2020
2	From 01 November 2020 to 31 November 2020	From 01 November 2020 to 10 December 2020	10 December 2020
3	From 01 December 2020 to 30 December 2020	From 01 December 2020 to 10 January 2021	10 January 2021

iii. General terms for Offers

a. Qualified policies:

- Shall be submitted and approved within the Promotion Period;
- Pay regular premium by annually or semi-annually or quarterly;
- Register auto-payment of regular premium via HSBC credit cards (“Card”) or HSBC current account / saving account (“Account”).

- b. New First Year Premium (“NFYP”) is premium of customer’s policies which are submitted and approved within Promotion Period, excluding top-up premiums of The Good Life policy. NFYP is accumulated per each batch of Promotion Period.

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- c. Submitted date is based on payment received date which is initially recorded by AIA system. For new policies which are transferred from cancelled policies, payment received date will be used as submitted date for such new policies.
- d. Within 21 days from the end of each batch of Promotion Period, if customer changes their premium payment mode which leads to the increase or decrease of NFYP or customer changes their Sum Insured or insured benefits of their policies which leads to the increase or decrease of NFYP, the date when AIA completes all processing procedures will be used as effective date of the NFYP increase/decrease.
- e. Any change of premium payment mode, Sum Insured or insured benefits needs to be completed and take effect before:
 - Batch 1 (October): 01 December 2020
 - Batch 2 (November): 01 January 2021
 - Batch 3 (December): 01 February 2021
- f. The final result of each batch will be announced after:
 - Batch 1 (October): 08 December 2020
 - Batch 2 (November): 08 January 2021
 - Batch 3 (December): 08 February 2021
- g. The offers of each batch will be delivered before:
 - Batch 1 (October): 31 December 2020
 - Batch 2 (November): 31 January 2021
 - Batch 3 (December): 28 February 2021
- h. HSBC will transfer the offers to Card or Account which is registered for regular premium auto-payment. In case Card or Account is inactive at the time of offers delivery, the offers will be void.
- i. The offers are not applicable for the customers who cancel the policy within 21 days after the end of campaign period of each batch and the policy is no longer valid at the calculation final result.
- j. HSBC reserves the right not to deliver the offers to customer or deduct the prize value from customer's Card or Account if there is any change to customer's policy which leads to customer's unqualification to participate in the promotion campaign. The transaction will be shown on the Card / Account bank statement of customer.

6. Full details of this Promotion shall be announced on HSBC's website (www.hsbc.com.vn).

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- 7.** In case of any queries, complaints, customers are suggested to contact HSBC by following one of the following manners for further support:
 - i. HSBC's hotline:
 - o South Vietnam: (84) 28 37 247 247
 - o North Vietnam: (84) 24 62 707 707
 - ii. Branches or transaction offices of HSBC.
- 8.** In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- 9.** This Terms and Conditions shall be applied simultaneously with the Terms and Conditions of Products of AIA.
- 10.** This Terms and Conditions is 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.
- 11.** This Terms and Conditions is made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.

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**RE: CUSTOMER PROMOTION
“BE YOUR 100% ON WITH AIA AND HSBC” FROM OCT TO DEC 2020**

1. Eligibility:

Qualifiers are the policyholders who purchase “The Good Life” insurance products (“Products”) which are manufactured by AIA (Viet Nam) Life Insurance Co., LTD (AIA Viet Nam) in the promotion period via HSBC Bank (Vietnam) Ltd. (“HSBC Vietnam”) branches or transaction offices in Hanoi, Ho Chi Minh, Binh Duong and Danang.

2. Promotion period:

Batch	Submitted Date	Issued Date
1	01/10-31/10/2020	01/10-10/11/2020
2	01/11-30/11/2020	01/11-10/12/2020
3	01/12-31/12/2020	01/12-10/01/2021

3. Criteria & rewards:

Promotional gifts shall be offered to the policyholders if they qualify for the following conditions:

All qualified policies must be submitted and issued within the above mentioned periods and satisfy the conditions below:

A – Personal Banking customers who buy UL product version 2017 (The Good Life)

Tier	Total NFYP per customer (VND million) per batch	Reward details
1	$7 \leq \text{NFYP} < 15$	Urbox voucher 1,000,000 VND
2	$15 \leq \text{NFYP} < 25$	Urbox voucher 2,000,000 VND
3	$25 \leq \text{NFYP} < 35$	Urbox voucher 3,000,000 VND
4	$35 \leq \text{NFYP} < 60$	Urbox voucher 5,000,000 VND
5	$60 \leq \text{NFYP}$	Urbox voucher 7,000,000 VND

B – Premier Customers who buy UL product version 2017 (The Good Life)

Tier	Total NFYP per customer (VND million) per batch	Reward details
1	$15 \leq \text{NFYP} < 30$	Urbox voucher 2,000,000 VND
2	$30 \leq \text{NFYP} < 70$	Urbox voucher 5,000,000 VND
3	$70 \leq \text{NFYP} < 150$	Urbox voucher 10,000,000 VND
4	$150 \leq \text{NFYP} < 200$	Urbox voucher 15,000,000 VND
5	$200 \leq \text{NFYP}$	Urbox voucher 18,000,000 VND

C – Customers who buy basic UL product and rider products Promotional gifts shall be offered to the policyholders if they qualify for the following conditions:

- All qualified policies must be submitted and issued within the above mentioned periods
- Applicable product:
 - **Basic product:**
 - The Good Life (UL3S)
 - **Rider products:**



- Accident Indemnity (AA/ AI)
- Waiver of Premium (WP)
- Early Critical Illnesses (ECI)

○ **Award & Qualification**

Tier	Total NFYP of riders (VND million) per policy per Batch	Reward details
1	$0.5 \leq \text{NFYP} < 1$	<i>Urbox Voucher 700,000 VND</i>
2	$1 \leq \text{NFYP} < 2.5$	<i>Urbox Voucher 1,000,000 VND</i>
3	$2.5 \leq \text{NFYP}$	<i>Urbox Voucher 2,000,000 VND</i>

General Conditions:

1. Customer is the Account Holder and/or person who uses HSBC Vietnam's Services.
2. Personal Banking customer or Premier customer is one of the Tiers made available by HSBC Vietnam to eligible customers so that customer can enjoy their Personal Offer or other offers that related to their Bank account.
3. The Tier of the customer is defined based on HSBC Vietnam's customer data on the final Submitted Date of each Batch.
4. By the end of each month, the list of Personal Banking customers and Premier customers will be prepared by AIA and sent to HSBC for verification and confirmation. Upon the confirmation of HSBC (T + 5 working days), AIA will calculate and provide who are eligible for rewards.
5. All qualified policies must be submitted and approved within the above mentioned periods.
6. NFYP is the new first year premium (excluding FYP top-up). NFYP of cases from one customer submitted & approved within campaign periods will be accumulated per each batch.
7. Submitted date is based on payment received date which is recorded by AIA system. For new policies which are transferred from cancelled policies, payment received date will be used as submitted date for such new policies.
8. In case customer increases or decreases their NFYP within 21 days after the end of campaign period of each batch, the increased or decreased premium will be calculated to the campaign with details as below.
In case customer changes their premium payment mode which leads to the increase or decrease of NFYP or in case customer changes their Sum Insured or insured benefits of their policies which leads to the increase or decrease of NFYP: *The date AIA Vietnam completes all processing procedures will be used as effective date of the NFYP increase/decrease.*
9. Any change of premium payment mode, Sum Insured or insured benefits needs to be completed & take effect before:
 - i. Batch 1 (October): 01/12/2020
 - ii. Batch 2 (November): 01/01/2021
 - iii. Batch 3 (December): 01/02/2021
10. The final result of each batch will be announced after:
 - i. Batch 1 (October): 08/12/2020
 - ii. Batch 2 (November): 08/01/2021
 - iii. Batch 3 (December): 08/02/2021
11. The awards are only delivered to qualifiers after the official result is announced.
12. AIA Vietnam shall deliver reward to phone number which customer declares on AIA Viet Nam's system at calculation time. The rewards are valid for 3 months since the final result is announced. In case AIA Vietnam cannot contact the qualifiers within 3 months since the final result is announced, the rewards will be void.
13. AIA Vietnam reserves the right to decide which vendor(s) to provide the services/rewards.



14. Cash exchange is not allowed.
15. Gifts are not applicable for the customers who cancel the policy within 21 days after the end of campaign period of each batch and the policy must be valid at the calculation final result.
16. AIA Viet Nam has the right to withdraw/ not to deliver promotion gift to customer if there is any change to customer's policy which leads to customer's unqualification to participate in the promotion campaign.
17. If the promotion is delayed, hold or completely stopped due to any unexpected change in the law that AIA Viet Nam has little to no control over, AIA Viet Nam can (to the extent permitted by law) cancel, terminate, change or delay a part or the whole program after receiving approval from the government or any competent authorities.