

**TERMS AND CONDITIONS**  
**“STEP - UP TIME DEPOSIT”**  
*(These Terms and Conditions take effect from 07/01/2021)*

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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 these Terms and Conditions.

1. “Step-up Time Deposit” (“**Promotion**”) is applied at all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) in Ho Chi Minh City, Ha Noi, Da Nang, Binh Duong and take effect from 07/01/2021 to 31/03/2021 (“**Promotion Period**”)

2. Eligibility criteria to join the Promotion:

This Promotion is applicable for customer who satisfies all the following conditions (“**Eligible Customer**”):

2.1 Existing customer who has the Premier relationship with HSBC during Promotion Period; and

2.2 Successfully opens a Step - up Time Deposit account from VND 1 billion during the Promotion Period.

3. Details of the Promotion:

3.1 First forty (40) Eligible Customers who open Step-up Time Deposit account from 1 billion VND during Promotion Period, will receive a Travel voucher valued at VND 2,000,000 (“**Gift**”).

3.2 There are 40 Gifts valued VND 2,000,000 per voucher to be won during this Promotion.

3.3 In case of Joint accounts, Gift will be delivered to the primary account holder registered in the account application form with HSBC.

3.4 Gift will be distributed based on the record date of successful opening HSBC Premier Account, as first come first serve basis. The Promotion may end before the Promotion Period in case the promotion gifts are fully rewarded.

3.5 Premier Relationship Manager will communicate to Eligible customer after end of this Promotion via e-mail. After one (01) month from that time, if Eligible Customer does not come to collect the Gifts, it is understood that customer refuse their gifts.

- 3.6 Eligible Customers will sign the receipt upon receiving the Gift as requested by HSBC. Note: if they fail to sign the receipt, it is understood that customer refuse their gifts.
- 3.7 The Travel Voucher is provided by Vietravel, valid until 31/12/2021 and may be applied at all nationwide branches of Vietravel. Additionally, the voucher cannot be redeemed for cash. The voucher can be used for local or international tour package, hotel booking, air ticket booking. Regarding hotel booking and air ticket booking, the supplier will deduct 10% for service fee. If Eligible Customer wants to register a service with higher value of the voucher, the Eligible Customer has to pay the difference in price. The usage of Travel Voucher should also comply with the terms and conditions of the supplier.
- 3.8 If any concerns or problems in using the voucher, Eligible Customer should contact the suppliers of the vouchers directly. In case of discrimination between Eligible Customer receiving vouchers and other customers, Eligible Customer can send complaints to HSBC for assistance.
4. Full details of this Promotion shall be announced on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)), at all branches and transaction offices of HSBC.
5. In case of any queries, complaints, Eligible Customer is suggested to contact HSBC by following one of the following manners for further support:
  - Premier Relationship Manager at the location where Eligible Customer registers HSBC Premier account
  - HSBC Premier Hotline: (+84) 28 37247 666
  - HSBC Branches in Hanoi, Ho Chi Minh City and Da Nang
6. 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.
7. These Terms and Conditions shall be applied simultaneously with Premier Account General Terms and Conditions.
8. These Terms and Conditions 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.
9. These Terms and Conditions are made in Vietnamese and English. In case of any discrepancy or inconsistency between the English version and Vietnamese version, the Vietnamese version shall prevail.