

## TERMS AND CONDITIONS

# “AIRPORT LOUNGE SERVICES FOR HSBC PREMIER WORLD MASTERCARD® CREDIT CARDHOLDERS” PROGRAMME

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

### 1. ELIGIBILITY

1.1. The “Airport Lounge Services” Programme (“Programme”) is applicable to customers who meet all of the below requirements: (“Eligible Cardholders”):

- Existing cardholders who are holding Primary HSBC Premier World Mastercard® Credit Card (“HSBC Credit Card”) issued by HSBC Bank Ltd. (Vietnam) (“HSBC”) in Vietnam.
- Existing Premier customers by Total Relationship Balance (‘TRB’) and holding monthly average Total Relationship Balance above VND 3 billion or foreign currency equivalent within the campaign period
- No requesting to withdraw Premier status or close Premier account within 6 months before the campaign period (from January 2020 to June 2020)
- Credit Card account(s) are valid and in good credit standing (i.e. Cards must not be closed, delinquent, suspended, or terminated)

1.2 The Programme is not applicable for:

- Supplementary cards of HSBC Credit Card
- HSBC Visa Platinum Credit Card
- HSBC Visa Cash Back Credit Card
- HSBC Visa Classic Credit Card

1.3 The Programme is valid from 01/07/2020 to 30/06/2021 (“ Campaign Period”)

### 2. PROGRAMME DETAILS

2.1 Eligible Cardholder is entitled complimentary airport lounge visit, details as following:

- One (01) Complimentary Airport Lounge visit value up to USD 32.00

- The complimentary visit's validity is 12 months from the date customer receives notification from HSBC.
  - For Joint Account, the offer will be applied to either 1 of 2 account holders during the Campaign Period
- 2.2 Lounge Key airport lounge services include amenities and services such as: seating, wireless, internet access, newspapers and magazines, computer connection facilities, meeting and dining room use snacks and drinks unless otherwise specified by lounge management. Scope of application: regardless of ticket class or airline.
- 2.3 The Eligible Cardholders must present his/her HSBC Credit Card with Passport, Boarding Pass at Lounge Receptionist before accessing the lounge. The Eligible Cardholders must make payment by HSBC Credit Card to use the lounge, the amount to be paid per visit per customer is USD 32 (applied for all domestic and international lounges). This price might be changed/updated by the service provider of Lounge Key. If the updated price is lower than USD 32.00, HSBC will reimburse based on the actual price of lounge visit has been used by Eligible cardholders. If the updated price is higher than USD 32.00, HSBC will reimburse USD 32.00 to Eligible Cardholders.
- 2.4 Lounge access fee will be refunded to the Eligible Cardholder's credit account within 3 months since usage month.
- 2.5 Each Eligible Cardholder can only receive one (01) offer during the Promotion Period.
- 2.6 The list and operating hours of the lounges under the Programme is posted on the website <https://airport.mastercard.com/en/app>. The lounge list will be updated by the service provider of Lounge Key, and hence may not reflect the latest listing of participating lounges. Cardholders should confirm the participation of the lounge before they avail of Lounge Key airport lounge services .

### **3. GENERAL TERM**

- 3.1 Eligible Cardholders must pay the lounge visit fee by HSBC Credit Card. HSBC has the right to reject the visit fee reimbursement if Cardholders use another card or any other payment method to pay the lounge fee.
- 3.2 The airport lounge list is provided by Lounge Key and can be changed from time to time without any notice in advance.

**3.3** Eligible Customers will receive announcement by email from HSBC. HSBC accepts no liability for undelivered Email notification due to incorrect or un-updated contact Email address registered with HSBC.

**3.4** The first lounge visit fee during the usage period will be given priority to be refunded

**3.5** The complimentary lounge visit will be invalid after expiration date and cannot be carried forward.

Example: Cardholder has an average relationship balance in July of VND 3 billion. Cardholder will receive a complimentary airport lounge visit valid from August 2020 to July 2021. The visit fee will be reimbursed to Cardholder's credit card account at the latest of 3 months since the date Cardholder accesses the lounge. The complimentary visit will be expired after 31 July 2021.

**3.6** The Eligible Cardholders will not be eligible for the lounge fee reimbursement if at the time HSBC processes the reimbursement, Eligible Cardholders are no longer HSBC Premier Customer.

**3.7** If Cardholders have any concerns relating to eligible transactions or the Programme, please contact HSBC Premier Customer Services Hotline via (84)28 37 247 666 or Cardholder's Premier Relationship Manager for further assistance.

**3.8** HSBC has the right to terminate/ temporarily suspend the Programme without any notice in the following scenarios:

- HSBC Credit Card is over limit or declined due to run out of limit requirement; or
- HSBC Credit Card is requested to cancel or is cancelled with any reason; or
- HSBC Credit Cardholders are late to pay any bank fees, or do not pay the minimum payment due as shown on their statements; or
- HSBC Credit Cardholder are delinquent on any of their products with HSBC
- HSBC Credit Cardholders change to other card product that is not applied the Programme

- HSBC Credit Cardholders are no longer Eligible Cardholders

**3.9** HSBC is not guaranteed the availability of the lounge services under this Programme at the time Eligible Cardholders access to the lounge. Lounge access will only be available during the operational hours and may not be available if (amongst other things):

- The lounge is fully booked/ fully used;

- There is flight delayed;
- Name shown in the Passport does not match with Name on Card
- Other lounge regulations might be applied and lounge reserves the right to refuse
- Any other rational reasons that unexpected by the lounge.

**3.10** Access of Eligible Cardholders' guests and children is solely at the discretion of the lounge management.

**3.11** Due to different facilities available at each participating lounge, HSBC Credit Cardholders may encounter different standards of services. As a result, HSBC Credit Cardholders may be subjected to additional service charges. The standard Lounge Service is available for a maximum of three (03) hours per visit and may be changed at the solely discretion of the service provider of Lounge Key.

**3.12** For other service charges fees (if any), arising from additional services out of lounge standard service at HSBC Credit Cardholders' discretion, HSBC will not be responsible for the refund.

**3.13** Any dispute concerning the airport lounge service quality shall be settled directly between the HSBC Credit Cardholders and the airport lounges. HSBC Credit Cardholders must abide to the rules and regulations of the lounge, any direct or indirect cost caused by the refusal to abide by said rules and regulations shall be the sole responsibility of the HSBC Credit Cardholders.

**3.14** HSBC is not service provider of Lounge Key airport lounge services. These services are provided by the respective providers under such terms and conditions as determined by that providers. And HSBC accepts no liability whatsoever in connection with such services. The services are not certified by HSBC and under no circumstances should any service be included in this Programme will be construed as an endorsement or recommendation of the service by HSBC.

**3.15** The decisions of HSBC on all matters relating to the Programme are final, conclusive and binding and no correspondence will be entertained.

**3.16** To the extent permitted by laws, HSBC reserves the right to terminate, change or otherwise deal with the Programme at any time it deems appropriate upon 3-days prior notice at HSBC's branches/ transaction offices and/or on its website. HSBC shall take no liabilities

for any claim, loss, damage, cost or expense incurred by any person in relation to this Programme.

- 3.17** Any dispute related to this Programme shall be settled directly between Cardholder and the Airport Lounge's management team. Any dispute remaining unsolved will be settled in accordance with the laws of Vietnam.
- 3.18** These Terms and Conditions can be amended at any time by HSBC. The adjustment will be updated before effective date.
- 3.19** The Terms and Conditions of the Programme shall be governed by the provisions of Vietnamese law.
- 3.20** In case of discrepancies between the English and the Vietnamese versions of these terms and conditions, the Vietnamese version shall prevail.