

TERMS AND CONDITIONS
“ENJOY YEAR-END SHOPPING OFFERS WITH HSBC DEBIT CARDS”

(These Terms and Conditions take effect from 01ST Dec 2023)

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

1. The **“Enjoy year-end shopping offers with HSBC Debit Cards”** Promotion (the **“Promotion”**) is applied at all HSBC Bank (Vietnam) Ltd. (**“HSBC”** or the **“Bank”**) branches and takes effect from **01/12/2023** to **31/01/2024** (the **“Promotion Period”**).
2. This Promotion is applicable for customers who satisfy the following condition (**“Eligible Customer”** or **“Eligible Cardholder”** or **“Cardholder”**):
 - Cardholders who are holding the following debit cards issued by the Bank in Vietnam, including:
 - HSBC Debit Card (6 first digits: 458440)
 - HSBC Visa Platinum Debit Card (6 first digits: 458761)
 - (These debit cards shall be referred to as **“HSBC Debit Card”**, **“Debit Card”** or **“Card”**)
3. This Promotion shall not apply for cardholders if by & within the Promotion Period:
 - His/her Card is delinquent with fee,
 - Card is blocked/ closed for any reasons,
4. This Promotion shall not be counted for transaction if there is at least one of below recognized (shall be referred as **“Unqualified Transaction”**):
 - Account (linked with card) has insufficient balance for that transaction,
 - Transaction was rejected/ canceled/ reversed or any reasons for being unsuccessful even after promotion period.
 - Fraudulence detected.
5. **“Qualified Transaction”** is a successful transaction recorded in the Bank’s system and not recognized with any conditions mentions in article 4 of unqualified transaction. Note: SMS transaction notification is not considered as a confirmation of a qualified transaction.
6. Eligible Cardholder who satisfies for this Promotion Terms and Conditions and receive offers shall be referred to as **“Qualified Customer”** or **“Qualified Cardholder”** or **“Customer”**.
7. **Details of the Promotion:**

Within Promotion Period, we offer for Eligible Customers two (02) sub-promotions as below for Qualified Transactions on Shopee Vietnam platforms including website Shopee.vn and Shopee mobile app.

1.1.Promotion 1: DAILY DISCOUNT

- **Promotion Period:** Divided into 2 months
 - Dec 2023: 01st Dec 2023 – 31st Dec 2023, exclude 12th Dec 2023
 - Jan 2024: 01st Jan 2024 – 31st Jan 2024, exclude 01st Jan 2024
- **Mechanic:**
 - Automatically apply discount code of VND 60,000 for each minimum payment on HSBC Debit Card from VND 600,000 when shopping via platforms of Shopee Vietnam.
 - Capped at 02 discount codes/month per each card.
 - Applicable with other vouchers (if qualified) on Shopee as long as qualify the minimum payment value mentioned above.
 - Details of discount distribution as below:

Time	Discount value	Minimum required payment value before discount	Number of codes	Budget (VND)
Dec 2023	60,000	600,000	1,000	60,000,000
Jan 2024	60,000	600,000	1,000	60,000,000
Total			2,000	120,000,000

1.2. Promotion 2: BIG CAMPAIGN

- **Promotion period:** 2 days
 - 12th Dec 2023
 - 01st Jan 2024
- **Mechanic:**
 - Automatically apply discount code of VND 2,000,000 for each minimum payment on HSBC Debit Card from VND 20,000,000 when shopping via platforms of Shopee Vietnam.
 - Only applicable for items from these Apple Authorized Resellers on Shopee: Viettel Store – AAR and Apple Flagship Store.
 - Capped at 1 discount codes/ both days per each card.
 - Applicable with other vouchers (if qualified) on Shopee as long as qualify the minimum payment value mentioned above.
 - Details of discount distribution as below:

Time	Discount value	Minimum required payment value before discount	Number of codes	Budget (VND)
12 th Dec 2023	2,000,000	20,000,000	20	40,000,000
1 st Jan 2024	2,000,000	20,000,000	20	40,000,000
Total			40	80,000,000

1.3. Exclusions:

This Promotion will not be applicable for the following products and services on Shopee's platforms: Sims, Top-up cards, Digital Products, Evoucher products, Milks for children under 24 months old and orders delivered by the seller's own.

1.4.General requirements:

- a. The Promotion is conducted on first come first serve basis and can end early when the discount codes are used up.
- b. Date, time, value, and number of transactions will be based on database from Shopee and HSBC's systems.
- c. Promotion only applies directly to Qualified Transactions which are successful paid and under the promotion mechanism during the Promotion Period.
- d. Customers are responsible for ensuring account balance to pay for the transactions.
- e. Customers carry out their own tax responsibilities related to receiving offers (if any) according to current regulations of Vietnam.
- f. The display and application of discounts are done directly by and in accordance with Shopee Vietnam's pricing mechanism and meets the mechanism of this Promotion offered by HSBC. HSBC is not responsible for the application and mechanism of Shopee Vietnam.
- g. In case the discount code has not been used up to distribution of each period: HSBC has the sole discretion to carry over the remaining unused code to the following promotion period or to another promotion or extend this Promotion Period for customers usage without notice.
- h. Offer is not re-issued in case the order is cancelled or exchanged due to any reason.
- i. Offers from this Promotion are non-transferable, cannot be exchanged for cash or other products or services, and unused value cannot be refunded (if any).
- j. Purchases at Shopee will be subject to terms and conditions of Shopee. All matters related to processing orders on Shopee, please contact Shopee for consultant.

Other matters related to Promotion, please contact HSBC at any of following channels:

- Go to the nearest HSBC Branch / Transaction Office
- Contact HSBC Contact Center via email direct@hsbc.com.vn or call at one of the following numbers:
 - Premier customers: (84) 28 37 247 666 (*Operating 24/7*)
 - Personal Banking customer: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) (*Operating 24/7 for lost, stolen report or transaction dispute or card dispute; for other service operate daily from 8AM to 10PM*)
- k. Shopee is responsible to customers for the products, goods and services provided by Shopee. In case of any dispute arising out of or in connection with this Promotion, HSBC and Shopee 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.

1. In case of force majeure, early Promotion's termination will publicly notify to customers by HSBC. A force majeure event is an objective event that is unpredictable and cannot be overcome despite the application of all necessary and permissible measures. Force majeure events include, but are not limited to, earthquakes, floods, wars, strikes, walkouts, riots, epidemics, quarantines, technical failures, any act, or policy of government that affects the implementation of the Promotion or other objective matters that are unpredictable and cannot be overcome despite the application of all necessary and permissible measures.
8. This Terms and Conditions shall be applied simultaneously with HSBC General Terms and Conditions, HSBC Debit Card Terms and Conditions.
9. This 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 website of HSBC prior to application.
10. This 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.