



Credit Card Activation - Terms and Conditions

1. The Credit Card Activation - Terms and Conditions (“**Terms and Conditions**”) are applicable to the Credit Card Activation through the HSBC Mobile Banking Application (“**HSBC App**”) for customers who are Primary Cardholders (“**Cardholders**”) of credit cards issued by HSBC Bank Vietnam Ltd. (“**The Bank**” or “**HSBC**”);
2. This includes both both Primary credit cards and Supplementary credit cards. Credit cards cannot be activated on HSBC App after six (06) months from the issue date.
3. Primary cardholders can activate the Supplementary credit cards on HSBC App. Supplementary cardholders cannot activate the Supplementary credit cards on HSBC App;
4. By activating the credit card on HSBC App, Cardholders confirms that they have received the physical credit cards to be activated and are solely responsible for the credit card activation via HSBC App as well as via other channels;
5. Together with these Terms and Conditions, by using HSBC App to activate the credit cards, cardholders also agree with the other Terms and Conditions as below:
 - a. Terms and Conditions of HSBC Credit Card Cardholder Agreement (applied for Visa Card) & Terms and Conditions of HSBC Premier World Mastercard Credit Card Cardholder Agreement (applied for Mastercard Card)
 - b. Terms and Conditions of HSBC Mobile Banking app;
6. These Terms and Conditions are subject to changes at any time as HSBC may deem fit. Changes shall be notified or registered in accordance with the relevant laws (if any) and updated on HSBC's website prior to application;
7. These Terms and Conditions are in Vietnamese and English. In the event of any discrepancy between English and Vietnamese, the Vietnamese version shall prevail.