



TERMS AND CONDITIONS

“GET 15,000 LOTUSMILES BONUS MILES FOR A NEW HSBC TRAVELONE CREDIT CARD”

(Terms and Conditions are effective from 1st January, 2024)

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 The Promotion “Get 15,000 LotusMiles Bonus Miles for New HSBC TravelOne Credit Card” (“**Promotion**”) is applied for Credit Card online application via <https://card.apply.hsbc.com.vn/uu-dai-mo-the-tin-dung-HSBC-tren-vna/vn> (“Online channel”) of HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**The Bank**”). The Promotion takes effect from *1st January 2024* to *31st March 2024* (“**Promotion Period**”).

2 This Promotion is applicable for customers who satisfy all the following conditions:

- 2.1** Customers who are being Active Members of LotusMiles Membership Program of Vietnam Airlines (“LotusMiles Member”); and
- 2.2** Customers who submit new Primary HSBC TravelOne Credit Card (“Card” or “HSBC Credit Card”) which is issued by HSBC Bank Vietnam Ltd.; via Online channel of HSBC within the Promotion Period; and
- 2.3** Complete and submit all applications required for opening Card within the Program Period and approved by HSBC from *1st January 2024* and no later than *30th April 2024*; and
- 2.4** Complete texting Lotusmiles Membership with syntax "**HSBC_AIRLINES** <<Space>><<Lotus Miles Membership Number>>" send to 6067 by card receive date to receive miles credit.
- 2.5** Customers who satisfy the spend condition defined in this Terms and Conditions; and
- 2.6** Customers who satisfy the Terms and Conditions of the Promotion.

Customers who satisfy all the above conditions hereinafter will be called the “**Eligible Customers**”

3 This Promotion shall not apply for:

- 3.1 HSBC Visa Platinum Credit Card, HSBC Visa Cash Back Credit Card, HSBC Visa Classic Credit Card, HSBC Premier Mastercard
- 3.2 HSBC Business Credit Card
- 3.3 HSBC Staff Credit Card
- 3.4 Existing HSBC Primary Cardholder and/or perform any upgraded or downgraded from existing Credit Card during the promotion period.
- 3.5 Customers who have applied for a new HSBC Credit Card within twelve (12) months from the cancellation date of any HSBC Credit Card types listed in item 2 & 3 of this Terms, and Conditions (not including HSBC Supplementary Credit Card and HSBC Business Credit Card) as recorded by HSBC's system.
- 3.6 Customers who are not apply for HSBC credit card via Online Channel of HSBC as mentioned in item 1 of this Terms and Conditions.

4 Promotion Details:

- 4.1 Eligible Customers who satisfy all Terms and Conditions can choose 01 Offer Package as follows:

Eligible Card Type	Promotion Offers and Conditions
HSBC TravelOne Credit Card	<ul style="list-style-type: none">• The 1st year Annual Fee waiver will be applied for Primary card, worth VND 1,500,000; and• Get 15,000 LotusMiles Bonus Miles ("LotusMiles"), worth VND 3,500,000 when having purchases with total amount from VND 10,000,000 within 60 days of the card issuance date.

4.2 Promotion fulfillment timeline :

	Promotion Fulfillment Timeline		
	Phrase 1	Phrase 2	Phrase 3
Application timeline	1 st January 2024 to 31 st March 2024		
Card Issuance Date	1 st January 2024 to 31 st January 2024	1 st Febuary 2024 to 29 th Febuary 2024	1 st March 2024 to 30 th April, 2024
Spending Timeline	within 60 days of the card issuance date		
Promotion fulfillment timeline	No later than 30 th June 2024	No later than 31 st July 2024	No later than 30 th September 2024

- 4.3** HSBC will base on the information provided by the Customer on the website <https://card.apply.hsbc.com.vn/uu-dai-mo-the-tin-dung-HSBC-tren-vna/vn> to contact , instructing the Customer to open the Card, by: (i) calling directly to the Customers who have registered to open the HSBC Credit Card and determining the Customer's need to open the Card; and (ii) check the information provided by the Customer and assist the Customer to open the Card in accordance with HSBC's Card opening policy from time to time.
- 4.4** HSBC reserves the right to reject Credit Card Applications that are invalid, unclear, incomplete and/or not included with supporting documents regarding to HSBC's Card opening policy from time to time.
- 4.5 Terms and Conditions on the LotusMiles:**
- 4.5.1 Eligible Customers will be credited LotusMiles by Vietnam Airlines into their LotusMiles Membership Account (“**Membership Account**”) according to the Customer’s Lotusmiles Membership ID issued by Vietnam Airlines (“**Membership ID**”) that provided to HSBC by Customers.
- 4.5.2 Prior to each phrase of Promotion Fulfillment, HSBC will contact the Eligible Customers via SMS/email or directly contact via Customer’s phone number registered with the Bank to collect information about the Membership ID. Then, HSBC will work with Vietnam Airlines to check the validity of provide Membership ID. HSBC is not responsible for awarding prizes if HSBC does not receive information about the Membership ID before the awarding date of each Phrase or the Membership ID provided by Customers is different from the information provided. recorded on Vietnam Airlines system.
- 4.5.3 LotusMiles are only valid for 1 year from the date LotusMiles added to the Customer's Membership Account by Vietnam Airlines.
- 4.5.4 HSBC shall not be responsible for LotusMiles after the expiry date or the Customer's failure to follow the instructions set forth in.
- 4.5.5 LotusMiles are not redeemable for cash and are non-refundable.
- 4.5.6 LotusMiles not used within the specified period will expire and are non-refundable.
- 4.5.7 Terms and conditions related to the use of Miles are regulated and managed by Vietnam Airlines and are updated [here](#).
- 4.5.8 The Eligible Customers agree to all Vietnam Airlines’s Terms and Conditions regarding the LotusMiles. For any concerns related to LotusMiles redemption or other technical support when using LotusMiles on Vietnam Airlines Website or Mobile Application, Eligible Customers can contact Vietnam Airlines for the solutions asper the normal practice when using Vietnam Airlines’s Website and Application. Should there be any

discrepancy between Eligible Customers in this promotion with other customers, the Eligible Customers can send the dispute to HSBC for further support.

- 4.5.9 The LotusMiles is provided by Vietnam Airlines and is subject to Vietnam Airlines's Terms and Conditions. HSBC shall not take any responsibility related to the fact that LotusMiles cannot be redeemed to Vietnam Airlines's products or services due to the quality of the LotusMiles or technical failure during the redemption. Find more at: <https://www.vietnamairlines.com/vn/en/lotusmile>
- 4.5.10 Should the Eligible Customers use LotusMiles with wrong purposes (fraud or abuse) or violate with any Vietnam Airlines 's Terms and Conditions, the customers may be denied using any Vietnam Airlines 's promotion in the future. Vietnam Airlines, at its own cost, shall be responsible to handle any disputes or complaints from the customers in accordance with Vietnam Airlines's policy and keep HSBC under no obligation.
- 4.5.11 Any purchases at Vietnam Airlines will be subject to Vietnam Airlines's Terms and Conditions. For any queries related to the purchases at Vietnam Airlines, the customers should contact Vietnam Airlines for support. Any concerns or disputes related to this promotion program; the customers contact HSBC for the support.
- a. Contact Center for calls within Vietnam (24/7): 1900 1100
 - b. For Lotusesmiles members: 1900 1800
 - c. For calls from outside Vietnam (24/7): +84 24 38320320
 - d. Email: Telesales@vietnamairlines.com

4.6 Eligible Purchase Transactions:

- 4.6.1 Eligible Purchase Transactions: are legal transactions in accordance with Vietnamese law, which are made by HSBC credit cards and transacted via POS machine or payment gateway registering with Card Association.
- 4.6.2 Eligible Purchase Transactions do not include the transactions of card activation, transfer, cash advance in any channels (at the counter, at the ATM, or at POS machine...), E-wallet top-up, gambling, HSBC fee & charge payment, bill payment service via HSBC Online Banking or HSBC Mobile.
- 4.6.3 Eligible Purchase Transactions must be made and recorded in HSBC system within 60 days of the card issuance date.
- 4.6.4 Date & time of the transactions shall be based on HSBC system.
- 4.6.5 Transaction notification SMS is not considered as a confirmation of card transactions being posted on HSBC system.

- 4.6.6 The Bank reserves the right to request for valid documents and clarification from the cardholders regarding to the transactions, address of the point of sales as well as the financial invoices to prove that they are Eligible Purchase Transactions. The Bank also reserves the right to contact the merchants to verify any suspicious transactions. If customer refuses to fulfil the Bank's request, or should the Bank verify that the transactions are not Eligible Purchase Transactions as defined, the Bank shall not count these transactions in the total Eligible Purchase Transaction to be considered for the promotion.
- 4.6.7 Any cancelled, disputed, illegal and/or reversed transaction amount which is recorded during or after the Promotion Period will be deducted from the total Eligible Purchase Transactions.
- 4.6.8 HSBC reserves the right to deduct the prize amount from the customer 's account. The deducted amount shall be shown on the next Credit Card statements of Eligible Customers. Eligible Purchase Transactions do not include the transactions related to alcohol, cigarette, lottery, medicine, milk, health check service at public hospital, public school and other restricted service and products in accordance with prevailing regulations.
- 4.7** Cardholder will be disqualified if the below events happened before or at the time of the promotion result announcement:
- 4.7.1 Submits a card cancellation request or has cancelled his/her Credit Card; or
- 4.7.2 Has his/her HSBC Credit Card cancelled by HSBC; or
- 4.7.3 Make late payment for any bank fees, or does not pay at least the minimum payment due as shown on the monthly statements; or
- 4.7.4 Be delinquent on any products with HSBC.
- 4.7.5 Customer's Membership Account is inactive or deactivated by Vietnam Airlines before the date of promotion fulfillment.
- 4.7.6 Eligible Customers do not provide information or provide false information about the Customer's Lotusmiles Membership ID.
- 4.8** General Conditions:
- 4.8.1 Each eligible customer can receive maximum 01 Offer during the promotion.
- 4.8.2 If the Cardholders have any disputes relating to the process or result of the promotion, they must inform HSBC within 30 days from the announcement day or reward date as regulated in Article 4.2. After this timeline, any queries or disputes will not be handled.

- 4.8.3 If new Cardholders upgrade or downgrade the Credit Card during the promotion period or at the time of the promotion result announcement, Credit Cardholder will receive the prize of upgraded or downgraded card only.
- 4.8.4 This promotion cannot be used in conjunction with any other Card acquisition promotions applied by HSBC in the same period.
- 4.8.5 Cardholder may check their transactions posted in their Credit Card account via HSBC Online Banking service or contact HSBC's hotline.
- 4.8.6 HSBC is not responsible for notification via phone number or email address Customer registered with HSBC is not sent successfully when Customer fails to provide and update correct information; or when the customer's carrier blocks notifications from HSBC.
- 4.8.7 If the Eligible Customer does not receive Miles into the Lotuses Account or receives the Miles late due to the Customer's failure to provide or provide incorrect information about the Lotuses Membership Number or due to operational errors of Vietnam Airlines, HSBC will support Customer to work with Vietnam Airlines to resolve related queries.
- 5 Full details of this Promotion shall be announced on Vietnam Airlines's website <https://www.vietnamairlines.com/>.
- 6 In case of any queries, complaints, customers can contact by one of the following channels for further support. (i) Any HSBC Branch or Transaction office; or (ii) HSBC's contact center via mailbox direct@hsbc.com.vn or via call:
- a. HSBC Premier: (84) 28 37 247 666 (24/7);
 - b. Platinum/ TravelOne Credit Cardholder: (84 28) 37 247 248 (24/7);
 - c. Personal Banking: (84) 28 37 247 247 (South); (84) 24 62 707 707 (North) (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters)
- 7 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.
- 8 The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC General Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy.
- 9 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.

- 10 In case of force majeure, the early termination of the Program shall be published and notified by HSBC to the customers and the governments. A force majeure is an event that occurs objectively, which cannot be foreseen and cannot be remedied even though all necessary and permissible measures have been applied. Force majeure events include but are not limited to earthquakes, hurricanes, floods, wars, strikes, layoffs, riots, epidemics, quarantines, technical problems, any government actions, or policy that affect the implementation of the Program or other objective events that cannot be foreseen and cannot be remedied despite all necessary and permissible measures have been taken.
- 11 In case of the promotional goods or services are out of stock, or the promotional goods or services are fully awarded with the registered number of gifts which are certified by the government, the Program can be terminated after HSBC notifies with the government and ensures the full benefits of the customers who have participated in the program.
- 12 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.