

## TERMS AND CONDITIONS OF CASHBACK PROGRAM

### FOR VIETCOMBANK VISA SIGNATURE INTERNATIONAL CREDIT CARD

**I. Eligible customers:** Vietcombank Visa Signature Cardholders. (Not applicable for card authorized for personal use).

#### II. Program details

- For payment with Vietcombank Visa Signature card, customers are entitled to the following cashback rate on the total eligible spending amount:
  - ✓ For medical and educational transactions (*List of eligible MCC - Merchant Category Code recorded in Vietcombank's system*): 8211, 8220, 8241, 8249, 8299, 5047, 5122, 5912, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099): 10% of transaction value.
  - ✓ For other transactions: 0.5% of transaction value.
- Cashback period: quarterly (by calendar date) and based on card statement date:
  - ✓ 1<sup>st</sup> wave: statements in the period from 21/12 to 20/03 next year.
  - ✓ 2<sup>nd</sup> wave: statements in the period from 21/03 to 20/06.
  - ✓ 3<sup>rd</sup> wave: statements in the period from 21/06 to 20/09.
  - ✓ 4<sup>th</sup> wave: statements in the period from 21/09 to 20/12.
- Cashback payment: no later than 02 statements after cashback period.
- Cashback value:
  - ✓ *Minimum value:* Minimum amount is 100.000 VND/cashback wave. If cashback amount is lower than minimum threshold, cashback value will be accumulated in the next wave. After 12 months, if total accumulated cashback amount is less than minimum value, cashback value will be 0.
  - ✓ *Maximum value:*
    - For medical and educational transactions: max 300.000 VND/statement (Applied from the statement of 21/01/2020; the previous statement period still apply the maximum of VND 600,000 /statement).
    - For other transactions: unlimited.

#### III. Terms and conditions

##### 1. Eligible card

- Be Vietcombank Visa Signature International Credit Card. Not applicable for card authorized for personal use.

- Card is not locked, canceled and valid at the time Vietcombank processed the cashback payment. If the cashback card is no longer active and has been replaced by a new card before the cashback period, the replacement card may be entitled to the cashback value (replaced card must be the same product and same brand with higher or equivalent class).

## **2. Eligible transactions**

- Transactions using Vietcombank Visa Signature International Credit Card to purchase goods and services successfully, not including: Card activation, transfer, cash withdrawal transactions (including but not limited to cash withdrawal transactions at the counter, at ATM or POS or cash withdrawal in any other forms); gambling transactions; fee and interest transactions; transactions arising due to system problems; transaction has been done but then canceled, partially or completely refunded; transactions showing signs of fraud or abuse of the program; Check transactions with the reason that Cardholders do not conduct transactions; electronic wallets top-up transactions; payment collection transactions. Transactions must be compliant with the law of Vietnam.
- In case there is supplementary card, supplementary card's eligible transactions will be considered as principal card's eligible transactions. Transactions must be recorded into Vietcombank system within the cashback period.

## **3. Responsibilities of Vietcombank**

- To credit the cashback value to the eligible principle card account of the customer no later than 02 statements after cashback period.
- To resolve customer' complaints about cashback results within 15 working days at the end of the program's appeal period.
- In case Cardholder's complaint is right and Cardholder provided all invoices and relevant documents, Vietcombank will credit the adjusted cashback amount (if any) into Cardholder's account in next cashback period/next statement.

## **4. Rights of Vietcombank**

- Vietcombank reserves the right to make a final decision in the approval of eligible transactions/eligible cards and to carry out procedures related to the cashback program.
- Vietcombank is exempted from force majeure events such as fire, flood, earthquake, card processing system error... which caused the Cardholder's transactions misleading or impossible to perform or not transmitted to the bank's system.

- In case Vietcombank is not acquiring bank, Vietcombank is exempted from the cases of incorrect MCC registered by acquiring banks and Visa or in case Visa and/or acquiring bank and/or merchant changed MCC without notice to Vietcombank.
- Vietcombank reserves the right to debit the Cardholder's card account without prior notice for refunds based on transactions arising from system problems or/and transactions that Vietcombank suspected with fraud or invalid transactions as specified in this Terms and Conditions.
- Vietcombank reserves the right to change or adjust the terms and conditions of the program at any time by public announcement on Vietcombank's website ([www.vietcombank.com.vn](http://www.vietcombank.com.vn))
- Vietcombank has the right to use images and information of customers received cashback from the program for the purpose of promoting Vietcombank's products and services
- Vietcombank reserves the right to discontinue the program according to Vietcombank's notice.

## **5. Responsibilities of Cardholders**

- The Cardholder is responsible for keeping all of transaction documents and invoices and providing them to Vietcombank upon request. The amount on the purchase invoice must match with the amount on the card payment invoice of the merchant.
- In case of complaint, Cardholder is responsible for providing invoices, transaction documents and other relevant documents within 03 working days from the expiration of the appeal time to prove the Cardholder's benefit. The Cardholder will not have the right to appeal if after that time, the Cardholder cannot provide relevant proof for Cardholder's rights.
- By participating in this program, the Cardholder acknowledges that he/she knows and accepts all conditions and terms of this program; adjustments (if any); all terms and conditions in Vietcombank card issuance and usage agreement.

## **6. Rights of Cardholders**

- Cardholders have the right to complain about cashback value (if any) within 15 working days from the statement date of the cashback. After this time, the Cardholder is deemed to agree with the result of Vietcombank's cashback program.
- Principle Cardholder is responsible for making complaints with the Bank. For inquiries and complaints related to the program, please contact Vietcombank's transaction offices nationwide or 24/07 Customer Support Center, priority customer's toll free: 1800.1565./.