

TERMS AND CONDITIONS OF CASHBACK PROGRAM
THE VIETCOMBANK MASTERCARD WORLD INTERNATIONAL CREDIT
CARD

I. Eligible customer: The Cardholders of Vietcombank Mastercard World International Credit Card.

II. Program details

- The rate of cashback:
 - 5% of cardholder's overseas spending at dining and travel (including regular merchants and online merchants);
 - 0,5% of cardholder's sales spending at other merchants.
- Cashback period: Cardholders are reimbursed once every 3 months, the cashback amount is shown on the card statement.
- Cashback amount policy
 - The minimum cashback amount: 100,000 VND. If it does not reach the minimum, the cashback value is accumulated for next month.
 - The maximum cashback amount: Maximum cashback value is 800,000 VND/month.
- Ineligible transactions: Card activation, bank transfer, cash withdrawal (including but not limited to cash withdrawals at the counter, ATM or POS or cash withdrawals in any other form); gambling transactions; fee and interest transactions; transactions arising due to system problems; the transaction has been made but subsequently canceled, partially or wholly repaid; Transactions show signs of fraud, abuse of the program; electronic wallet top-up transaction.

III. Terms and conditions

1. Eligible card

- Vietcombank Mastercard World International Credit Card
- Not applicable for Vietcombank Mastercard World card authorized for personal use.
- Card is not locked, canceled and valid at the time Vietcombank processed the cashback program. If the cashback card is no longer active and has been replaced by a new card before the time of cashback, the replacement card may be entitled to the cashback value.

2. Eligible transactions

- Transactions using Vietcombank Mastercard World International Credit Card to purchase goods and services, not including: Card activation, transfer, cash withdrawal transactions (including but not limited to cash withdrawal transactions at the counter, at ATM or POS or performing cash withdrawal in any other forms); gambling transactions; fee and interest transactions; transactions arising due to system problems; The 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. In addition, valid transactions must be legal transactions in accordance with the laws of Vietnam;
- Valid transactions of supplementary cardholders are counted as valid transactions of principle cardholders. Transactions must be updated into Vietcombank system within the cashback period.

3. Responsibilities of Vietcombank

- Credit the cashback value to the card account of the eligible customer at the end of each cashback period;
- Resolve customer' complaints about cashback results within 15 working days at the end of the program's appeal period.

4. Rights of Vietcombank

- Vietcombank reserves the right to make a final decision in the approval of eligible transactions and to carry out procedures related to the cashback review.
- Vietcombank is exempted from force majeure events such as fire, flood, earth quake, card processing system error... which caused the cardholder's transactions misleading or impossible to perform or not transmitted to the banking system.
- 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 suspects 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).

- 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 the transaction documents and invoices and providing them to Vietcombank upon request. The amount on the purchase invoice must match the amount on the card payment invoice of the merchant.
- 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 the after that time, the Cardholder cannot provide proof of 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 considered to agree with the result of Vietcombank's cashback program.
- The cardholder is the person who makes the 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, free hotline for priority customers: 1800.1565./.
