

**CASHBACK PROGRAM TERMS AND CONDITIONS FOR
VIETCOMBANK AMERICAN EXPRESS INTERNATIONAL CREDIT CARD**

I. Eligible customers: Vietcombank American Express Green and Gold international credit card cardholders (hereby referred to as Amex cardholders).

II. Offers

- For every 100.000 VND spent or cash withdrawal by Amex credit card, customer earns 01 point.
- Accumulated points information shown on monthly card statement.
- After each cashback period, customers' accumulated points will be converted into cashback as follow:
 - For green card: 01 point = 600 VND
(Cashback amount = Accumulated points x 600 VND)
 - For gold card: 01 point = 800 VND
(Cashback amount = Accumulated points x 800 VND)

❖ Point earning rule

- Minimum accumulated points for each cashback period:
 - For green card, minimum 150 points, equivalent to 90.000 VND
 - For gold card, minimum 150 points, equivalent to 120.000 VND

III. Cashback period:

- Every 06 months (02 waves/year) following Amex card statement period, 01st wave is from 02/01/(n) to 01/07/(n), 02nd wave is from 02/07(n) to 01/01/(n+1).
- After each year, point balance will be 0.
- After 1st wave, if accumulated points did not reach minimum amount, the balance will be carried forward to next wave. After 2nd wave, if total accumulated points still do not reach minimum amount, customers will not be eligible for the program and point balance will be 0.

IV. Terms and conditions

1. Eligible card

- Is Vietcombank American Express card;

- Not include Vietcombank Vietnam Airlines American Express card, Vietcombank Vietnam Airlines Platinum American Express card and Vietcombank American Express cards issued for companies that had agreement with Vietcombank on not entitling to the offer;
- Card was not closed, terminated and remained valid at the time of cashback payment. In case the card was invalid and replaced by other card before the cashback period, replaced cards will be entitled for cashback.

2. Eligible transactions

- Transactions using Vietcombank American Express card to purchase goods and services, not including cash withdrawal, fee and interest payments, transactions arising from system breakdowns, refund and revert transactions (partially or wholly); transactions abused the program... Eligible transactions must be legally abided by Vietnam law;
- Supplementary card's eligible transactions will be counted as principle card's transactions.
- Transactions must be recorded into Vietcombank system during the point accumulation period.

3. Responsibilities of Vietcombank

- Inform accumulated points for customers on monthly card statement;
- Credit the cashback amount into entitled principle cardholder's card account after each cashback period;
- Resolve customers' complaints on cashback results within 15 working days since end of appeal period.

4. Rights of Vietcombank

- Vietcombank reserves the right to make final decision regarding the approval of eligible transactions and the execution of cashback payment.
- Vietcombank is exempted from any force majeure events such as fire, flood, earth quake, errors of card handling system ... causing the Cardholder's transactions to be misleading and not implemented, not transmitted to Vietcombank system.
- Vietcombank reserves the right to not giving cashback in case there are any fraud and abuse relating to the earning of cash back.
- Vietcombank reserves the right to change the T&C of this cashback program at any time by posting announcement on Vietcombank's official website: www.vietcombank.com.vn.

- Vietcombank reserves the right to use image, information of customers who were entitled to the program for Vietcombank product & services promotion
- Vietcombank reserves the right to terminate the program following Vietcombank's announcement.

5. Responsibilities of cardholder

- To keep all invoices, transaction receipts to provide for Vietcombank upon request. Amount on the bill must matches with amount on card receipt.
- Cardholder has the responsibility to provide invoices, transaction receipts and other relevant documents within 03 working days after the end of appeal period to claim the benefit. After this period, cardholder could not claim if he/she could not provide the evidence.
- By joining this program, cardholders acknowledged and accepted all terms and conditions of this program; any adjustment (if any); all terms and conditions of Vietcombank Amex credit card usage agreement.

6. Rights of cardholder

- Cardholders reserves the right to complain about the cashback payment (if any) within 15 working days from the payment date. After this time, cardholders are considered to agree with the cashback result.
- The primary cardholder is the one who is in charge of making complaint transactions. Should you have any requests, complaints related to program, please contact Vietcombank transaction offices or Customer Center 24/07: 1900.54.54.13./.