

**CASHBACK PROGRAM TERMS AND CONDITIONS
FOR VIETCOMBANK CASHBACK PLUS AMERICAN EXPRESS® INTERNATIONAL
DEBIT CARD**

I. Eligible customers: Vietcombank Cashback Plus American Express® international debit card cardholders

II. Offers:

- Cashback of **0,3%** of total spending using Vietcombank Cashback Plus American Express® cards at merchants;
- Program is applicable for all Vietcombank Cashback Plus American Express® cardholders.

III. Effective date: from 01/01/2016

IV. Cashback wave: Every 06 months, in details:

- 1st wave: from 01/01 to 30/06
- 2nd wave: from 01/07 to 31/12

IV. Terms and conditions

1. Definition

- **Eligible card:** Vietcombank Cashback Plus American Express® debit card issued by Vietcombank (hereby referred as Amex Cashback/card). Card was not closed and remained valid at the time of cashback payment.
- **Merchants:** goods and services providers who accept card payment.
- **Eligible transactions:**
 - o Transactions using valid card to purchase goods and services successfully at merchants excluding cash withdrawal, wire transfer, and bill payment transactions on VCB -iB @nking channel and/or ATM, transactions arising from system breakdowns, refund and revert transactions, test transactions and other transactions credited card account.
 - o Transactions will be conducted during the cashback period and posted into Vietcombank system within 20 days from the end of each cashback wave. Eligible supplementary cardholders' transactions are counted as primary cardholders' transactions.
- **Spending volume:** total spending volume of cardholder's eligible transactions.

2. Cashback limit

- Minimum cashback amount for 1 cardholder (by CIF number) for 01 cashback wave is 50.000 VND. In case cashback amount in 1st wave is less than 50.000 VND will be accumulated into 2nd wave. After 2 waves, in case cashback amount is still less than 50.000 VND, cashback amount will be invalid and cannot be accumulated into next wave.
- Unlimited maximum cashback amount for 1 Cardholder (by CIF number) in 01 cashback wave.

3. Responsibilities of Vietcombank

- After each wave, Vietcombank will announce the list of entitled customers on Vietcombank's official website: www.vietcombank.com.vn.
- Within 15 working days since the announcement date, Vietcombank would credit the cashback amount into cardholder's payment account.

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, earthquake, 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 debit the cardholder's card account without any prior notification for transactions arising from system breakdown or fraudulent transactions.
- Vietcombank reserves the right to change the T&C of this cashback program. Any change or adjustment (if any) will be announced on Vietcombank's official website: www.vietcombank.com.vn.

5. Responsibilities of cardholder

- To keep all invoices, transaction receipts to provide for Vietcombank upon request.
- By joining this program, cardholders acknowledged and accepted all terms and conditions of cashback offer for Amex Cashback card; the adjustments (if any); all contents of Vietcombank Amex Cashback card usage terms and conditions.

6. Rights of cardholder

- Cardholders reserves the right to complain about the cashback payment (if any) within 60 days from the end of each cashback wave. After this time, cardholders are considered to agree with the list of entitled customers and the cashback payment.
- The primary cardholder is the one who is in charge of making complaint transactions with the Bank./.