

**TERMS AND CONDITIONS FOR LOTUSMILES PROGRAM
FOR VIETCOMBANK VIETNAM AIRLINES PLATINUM AMERICAN EXPRESS®,
VIETCOMBANK VIETNAM AIRLINES AMERICAN EXPRESS® COBRANDED
INTERNATIONAL CREDIT CARD (AMEX VNA)**

I. Effective date: From 2/7/2019

II. Eligible customers:

- Vietcombank Vietnam Airlines Platinum American Express cardholders (Amex VNA Platinum cardholders).
- Vietcombank Vietnam Airlines American Express cardholders (Amex VNA Gold and Green cardholders).

III. Offers:

1. Mileage rules

Product	Mileage conversion rate	
Amex VNA Gold and Green	For every 23.000 VND overseas spending	01 mileage added into Lotusmiles account
	For every 28.000 VND domestic spending	
Amex VNA Platinum	For every 18.000 VND overseas spending	
	For every 22.000 VND domestic spending	

- Overseas spending: spending volume using foreign currencies.
- Domestic spending: spending volume using VND.

2. Mileage adding period:

- Every month based on Amex VNA statement.
- Within 10 working days after the statement date of Amex VNA card, Vietcombank will work with Vietnam Airlines to add mileage into customers' Lotusmiles account.

IV. Terms and conditions

1. Eligible card

- Amex VNA cards issued by Vietcombank and cardholder's application was recorded into Vietcombank system;
- Card was not closed, terminated and valid at the time Vietcombank added mileage for customers. In case the card was invalid and replaced by other card before the mileage adding period, replaced cards will be entitled for the program.

2. Eligible transactions

- Transactions using Amex VNA cards to purchase goods and services excluding: Activation transactions; Money transfer; cash withdrawal (in any form); gambling transactions, fee and interest payments; billing payments, fee and interest charge for billing payments; transactions arising from system breakdowns; refund and revert transactions (partially or wholly); transactions abused the program, fraudulent transactions; chargeback transactions; e-wallet top-up transactions. 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 mileage adding period.

3. Regulation on using Lotusmiles

- Followed the terms and conditions of Vietnam Airlines Lotusmiles program. Please refer to the link below:

<https://www.vietnamairlines.com/vn/vi/lotusmile/member-benefits/term-condition#lotusmiles10>

4. Responsibilities and rights of Vietcombank

3.1.Responsibilities of Vietcombank

- Vietcombank consolidates the spending volume of Amex VNA eligible cardholders so that Vietnam Airlines would calculate mileage for customers.

3.2.Rights of Vietcombank

- Vietcombank reserves the right to make final decision regarding the approval of eligible transactions and the execution of mileage adding.
- 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 change the T&C of this cashback program at any time without prior notification 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 and rights of Amex VNA cardholders

4.1. Responsibilities of cardholders

- To keep all invoices, transaction receipts to provide for Vietcombank upon request. Amount on the bill must match 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 Amex VNA card usage agreement.

4.2. Right of cardholders

- Cardholders reserves the right to appeal about the results within 6 months from the date of transaction;
- Should you have any requests, complaints related to program, please contact Vietcombank transaction offices or Customer Center 24/07: 1900.54.54.13 (for Amex VNA Gold and Green cardholders) or free hotline for Amex VNA Platinum: 1800.1565./.