

**REWARDS PROGRAM TERMS AND CONDITIONS
FOR SAIGON CENTRE - TAKASHIMAYA – VIETCOMBANK COBRANDED CARD**

I. Eligible customers:

- Saigon Centre - Takashimaya - Vietcombank Visa Classic international cobranded credit card cardholders;
- Saigon Centre - Takashimaya - Vietcombank Visa Gold international cobranded credit card cardholders;
- Saigon Centre - Takashimaya - Vietcombank Visa international cobranded debit card cardholders;
- Saigon Centre - Takashimaya - Vietcombank JCB Classic international cobranded credit card cardholders.

II. Offers:

- Point earning rules:

Product	Spending at Takashimaya	Spending at other stores	Spending at other merchants
Visa cobranded debit card	Every 20,000 VND spent = 300 points	Every 20,000 VND spent = 150 points	Every 20,000 VND spent = 20 points
Visa Classic cobranded credit card	Every 20,000 VND spent = 340 points	Every 20,000 VND spent = 170 points	Every 20,000 VND spent = 20 points
JCB Classic cobranded credit card	Every 20,000 VND spent = 340 points	Every 20,000 VND spent = 170 points	Every 20,000 VND spent = 20 points
Visa Gold cobranded credit card	Every 20,000 VND spent = 400 points	Every 20,000 VND spent = 200 points	Every 20,000 VND spent = 20 points

Of which:

- ✓ Spending at Takashimaya refers to spending at Takashimaya shopping malls which belong to Saigon Centre shopping mall.
- ✓ Spending at other stores refers to spending at other stores/malls at Saigon Centre shopping mall (others than Takashimaya).
- ✓ Spending at other merchants refers to spending at other merchants of VCB and other banks.

❖ **Point earning rule:**

- When cardholder earned 200.000 points, Cardholder can exchange the points for Vietcombank Takashimaya prepaid gift card with value of 200.000 VND to use at Saigon Centre shopping mall.
- Points earned from spending at Takashimaya and other stores are valid if the transactions were made at Vietcombank's POS.
- Points earning is only applicable purchase transactions of cobranded cardholders.
- Accumulated points calculated based on amount of each transaction and will be added up to calculated total point balance.
- Points earned from other merchants refers to payment transaction at POS and online payments.

❖ **Cashback rule**

- Every month, based on total spending of customers in the previous month, Vietcombank will transfer the cashback amount sponsored by Vietcombank to Takashimaya so that Takashimaya can credit customers' membership accounts at Takashimaya. Vietcombank does not directly refund to cardholders' account.
- Takashimaya will convert the cashback amount into points and recorded in customers' membership accounts at Takashimaya.
- Cardholder will accumulate points to required threshold to exchange for prepaid gift card to use at Saigon Centre shopping mall. Cardholder can exchange for prepaid gift card at Takashimaya Customer Service counter.

III. Cashback period:

From 01st day to the last day of each month.

IV. Terms and conditions

1. Eligible card:

- Saigon Centre - Takashimaya - Vietcombank Visa Classic international cobranded credit card; Saigon Centre - Takashimaya - Vietcombank Visa Gold international cobranded credit card; Saigon Centre - Takashimaya - Vietcombank Visa international cobranded debit card; Saigon Centre - Takashimaya - Vietcombank JCB Classic international cobranded credit card.
- Payment account linked with debit card is not closed; Card was not closed 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:

- Purchase transactions using cobranded cards, 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.
- Transactions must be recorded into Vietcombank system during the point accumulation period.

3. Responsibilities of Vietcombank

- To transfer the cashback amount the cardholders are entitled to for Takashimaya to credit customer membership account at Takashimaya.
- To coordinate with Takashimaya to solve cardholders' complaint on the point accumulation.

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 debit the cardholder's membership account at Takashimaya via Takashimaya 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 with announcement on Vietcombank's official website (www.vietcombank.com.vn).
- Vietcombank reserves the right to use image, information of entitled customers for the Vietcombank product promotion.
- Vietcombank is exempted from Takashimaya's regulations on points accumulation and usage.
- Vietcombank reserves the right to terminate the program following the agreement between Vietcombank and Takashimaya and Vietcombank's notification.

5. Responsibilities of cardholders

- 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 Saigon Centre - Takashimaya - Vietcombank cobranded card usage agreement.

6. Rights of cardholder

- Cardholders reserves the right to complain about the cashback payment (if any) within 15 days from the payment date. After this time, cardholders are considered to agree with the result of the program.

7. Responsibilities of Takashimaya

- To manage customers' membership accounts at Takashimaya.
- Based on the cashback amount that Vietcombank transferred to Takashimaya, Takashimaya is responsible for credit correctly the equivalent points into cardholder membership account at Takashimaya.
- To directly deal with cardholders' complaints on cashback.
- To arrange the Customer Service counter and to be in charge of the point exchange for customers.

8. Rights of Takashimaya

- Takashimaya 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 the bank's system.
- Other rights related to the point usage between Takashimaya and customers are stipulated in T&C of Takashimaya membership program.

All customers' requests, complaints related to program, please contact Takashimaya's hotline 1800 577 766 and Vietcombank and Takashimaya will cooperate to handle./.