

**TERMS AND CONDITIONS FOR “GOLDEN BIRTHDAY”
FOR VIETCOMBANK VISA PLATINUM CARDHOLDER**

1. Effective date: From 01/04/2014

2. Eligible customers:

Vietcombank Visa Platinum principle cardholder

3. Offer

Credit 1 million VND into card account of Vietcombank Visa Platinum principal cardholders who have birthday in the month, specifically:

- Cardholder had at least 01 payment transaction of 10.000.000 VND (Ten million VND) within 03 months prior to and after cardholder's birthday;
- Not applicable for Vietcombank and affiliates' staffs.

4. Terms and conditions

- Eligible card is Vietcombank Visa Platinum card issued by Vietcombank, not being closed or terminated.
- Eligible transactions:
 - ✓ Transactions using Vietcombank Visa Platinum card to purchase goods and services excluding 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 made within 03 months prior to, on birthday and must be recorded in Vietcombank system no later than 10 days since the cardholder's birthday.
 - ✓ Supplementary card's eligible transactions will be counted as principle card's transactions.
- Information about cardholders' date of birth must be recorded in the system based on the information that cardholder registered with bank.
- Entitled cardholders:
 - ✓ Principle cardholder of Vietcombank Visa Platinum who had at least 01 eligible transactions of 10.000.000 VND (Ten million VND).
 - ✓ Cardholder is not Vietcombank and affiliates' staff.

- ✓ 01 CIF only entitled to the offer once in birthday month.
- The offer will be credit into principle cardholder's statement.

5. General terms and conditions

- Vietcombank reserves the right to make final decision regarding the approval of eligible transactions and the execution of gift payment.
- In case principle cardholder's card account was terminated regardless of reason and at any time prior cardholder's birthday, cardholder will not be entitled to the offer.
- Vietcombank reserves the right to debit customer's card account for false payment due to system errors.
- 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 by posting announcement on Vietcombank's official website: www.vietcombank.com.vn.
- By joining this program, cardholders acknowledged and accepted all terms and conditions of this program and/or any adjustment specified by Vietcombank and all terms and conditions of Vietcombank Visa Platinum card usage agreement./.