

**CASHBACK PROGRAM TERMS AND CONDITIONS FOR
VIETCOMBANK VISA PLATINUM INTERNATIONAL DEBIT CARD**

I. Eligible customers: Vietcombank Visa Platinum international debit card cardholders

II. Offer:

- For every **10.000 VND** spent using Vietcombank Visa Platinum at merchants, customers earn 01 point.
- After each cashback period, customers' accumulated points will be converted into cashback at the rate of 01 point = 30 VND (cashback amount = accumulated points x 30 VND).

❖ **Point earning rules**

- Minimum accumulated points for each cashback wave: 16.667 points, equivalent to 500.000 VND (per CIF/customer)
- Maximum accumulated points for each cashback wave: 333.333 points, equivalent to 10.000.000 đồng (per CIF/customer)

❖ **Cashback wave: every 6 months**

Wave	Period	Wave	Period
01 st wave	From 21/01 to 20/07 (*)	02 nd wave	From 21/07 to 20/01 (*)

(*): *Cut-off time for monthly statement is 15h30 every 20th of the month.*

- 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.

III. Terms and conditions

1. Eligible card

- Is Vietcombank Visa Platinum international debit card.
- Payment account linked with card was not closed; 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 Visa Platinum debit 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); activation transactions; 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

- 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 debit cardholder's card account without prior notification 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 Visa Platinum 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 cashback result.
- The primary cardholder is the one who is in charge of making complaint transactions with the Bank.
- Should you have any requests, complaints related to program, please contact Vietcombank transaction offices or Customer Center 24/07: 1900.54.54.13./.