**Rule of “Cashback 15% at Giovanni – Gio Bernini chain stores”**

1. **Applicable brand: Giovanni – Gio Bernini system in Hanoi, Ho Chi Minh City**

**- Period:** From 8 December 2019 to 31 January 2020.

**- Applicable cards:**BIDV cards, excluding business debit cards, business credit cards, fee collector’ cards. Applicable to the following types of cards:

BIDV Visa Infinite

Platinum international cards: BIDV MasterCard Platinum, BIDV Visa Platinum, BIDV Vietravel Platinum, BIDV Premier (credit and debit cards), MasterCard Platinum debit

International cards of different classes: BIDV Precious, BIDV Smile, BIDV Flexi, BIDV Vietravel Standard Credit, BIDV Ready, BIDV Vietravel Standard Debit, BIDV Young +.

Domestic debit cards: BIDV Harmony, BIDV Moving, BIDV eTrans and linked cards, other BIDV cards.

1. **Promotion eligibility:**

BIDV cardholders specified in Section 2.

1. **Mechanism:**

The following cashback mechanism will be applied to every purchase transaction worth equal or more than VND 2,000,000 via BIDV international cards and domestic debit cards on BIDV’s POS at Giovanni & Gio Bernini stores:

| **No.** | **Card type** | **Cashback rate** |
| --- | --- | --- |
| 1 | International cards of Platinum class or higher | Cash back 15% (maximum VND 700,000 per invoice) |
| 2 | Domestic debit cards and international cards of different classes | Cash back 15% (maximum VND 400,000 per invoice) |

*Each customer can get their cash back at any time, however, total cashback value will be VND 1,000,000 per customer during the promotion.*

***Note:***

* Valid BIDV cardholders (\*): are required to meet the following requirements:
* Currently own BIDV cards.
* For international credit cards: Customers’ card debts are current (undue debts or less-than-10-day overdue debts) and there is no late payment recorded in statement periods.
* Cashback mechanism is only applicable to primary cardholders. Supplementary card’s transactions will be recognized for primary cardholders to be basis for cashback.
* Total promotion budget paid by BIDV is VND 85,000,000 (Eighty-five million dongs).
* Cashback order will be identified based on transaction time. Earliest transactions will get cash back first.
* The last day for transactions to be entered into accounts (\*\*) on the system for bonuses is 20 February 2020.
* The promotion ends when the period ends, or when the budget is run out, depending on whichever is earlier. If the promotion ends earlier than expected, the bonus order will be based on earliest transaction time.

1. **Bonus giving**
   * For international debit cardholders: Bonuses will be paid to current deposit accounts linked to Customers’ valid cards opened at BIDV latest on 15 March 2020. If Customer has more than one current deposit accounts at BIDV, BIDV will pay bonus to any of such account; BIDV will not pay bonus if Customer doesn’t have any current deposit account opened at BIDV, or such account is closed/locked at the moment bonuses are paid.
   * For international credit cardholders: Bonuses will be paid to BIDV credit cards latest on 15 March 2020 (BIDV prioritizes customers’ credit cards under promotion). Bonuses won’t be paid if all customer’s credit cards are closed/locked at the moment bonus is given.
   * For domestic debit cardholders: Bonuses will be paid to current deposit accounts linked to Customers’ valid cards in Vietnamese Dongs opened at BIDV latest on 15 March 2020. If Customer has more than one current deposit accounts in VND at BIDV, BIDV will pay bonus to any of such account; BIDV will not pay bonus if Customer doesn’t have any current deposit account in VND opened at BIDV, or such account is closed/locked at the moment bonuses are paid.
2. **Other provisions:**
   * The day transactions are entered into accounts (\*\*) is when card transactions are debited/credited into account on BIDV system.
   * BIDV reserves the right to recover cash value received by customer and deduct such value on any account opened by that customer within 6 months since the day the promotion ends.
   * Bonus giving for customers will be later than specified if it takes BIDV longer than expected to inspect and verify cardholders’ information.
   * BIDV may contact Customers via phone number/email registered with BIDV to verify information and require them to supplement documents if necessary.
   * Claims regarding promotion can be made within 7 days maximum since the day promotion results are published on <https://www.bidv.com.vn/> (results are expected to be announced on 28 February 2020) BIDV will be entitled to change the time to announce promotion result if needing to clarify transaction information between cardholders and related parties. After the said period, BIDV will bear no responsibility to handle customers’ claims.
   * BIDV will be exempted from responsibility for force majeure occurring during the promotion that leads to cardholders’ transactions’ difference, failure, or failure to be transmitted to the banking system.
   * Customers will be responsible for paying taxes arising from bonus receiving as specified by laws.
   * BIDV, at its sole discretion, will refuse to give bonuses to any customer supposed to provide invalid, unclear, insufficient information, or violate any provision in this Rule.
   * BIDV will be entitled to change any term and condition, or cancel the promotion at any time without CAUs’ consent. Announcements will be issued publicly and widely on BIDV website.
   * By participating in this Promotion, Customers by default accept every provision of the Promotion Rule.
   * If you have any inquiry regarding the promotion, please contact BIDV’s branches nationwide, or BIDV Customer Care Center at hotline 1900 9247/024 22200588.