

FOREIGN SPENDING PROGRAM ALSO BIDV INTERNATIONAL CREDIT CARD

1. **Program name: Refund of foreign spending transaction fees for BIDV cards**
2. **Time:** from July 1, 2023 to the end of December 31, 2023, calculated on the date of recording the transaction into BIDV's system and divided into 06 installments as in item 10 below.
3. **Promotional goods and services:** Personal international credit cards BIDV Private Banking, BIDV Visa Infinite and BIDV Premier (Signature class).
4. **Promotion area (scope):** Nationwide
5. **Promotion object:** Customers are the main cardholders of the cards in item 3 with valid foreign transactions (*)
6. **Promotion form:** Giving away goods and providing services without collecting money
7. **Prize structure:**
 - For BIDV Private Banking and BIDV Visa Infinite cards: **100% foreign transaction fee refund** (including foreign transaction processing fee and foreign currency conversion fee that BIDV actually collects from customers) for foreign spending revenue of VND 200,000,000/month or more. Refund rate = $100\% \times \text{fee} \times (\text{Sales spending} - 200,000,000 \text{ VND})$
 - BIDV Premier card: **50% refund of foreign transaction fees** (including foreign transaction processing fee and foreign currency conversion fee that BIDV actually collects from customers) for foreign spending revenue of VND 100,000,000/month or more. Refund rate = $50\% \times \text{fee} \times (\text{Sales spending} - 100,000,000 \text{ VND})$
 - The sales of the supplementary card are added to the sales of the main card for award consideration.
 - Customers participating in the program will be considered for sales according to the total valid spending on the main card account number of each card type.

Example 01: Customers who have 02 main cards BIDV Visa Infinite and BIDV Premier at the same time and spend valid sales of 300 million VND each with a foreign transaction fee (including foreign transaction processing fee and foreign currency conversion fee) of 2.1%, customers will receive the promotion:

- For BIDV Visa Infinite card: $\text{Refund rate} = 100\% \times 2.1\% \times (300 \text{ million VND} - 200 \text{ million VND}) = 2.1 \text{ million VND}$.
- For BIDV Premier card: $\text{Refund rate} = 50\% \times 2.1\% \times (300 \text{ million VND} - 100 \text{ million VND}) = 2.1 \text{ million VND}$.

Example 02: Customers with valid BIDV Private Banking main card spending VND 300 million with foreign transaction processing fee of 1.1%, customers will receive a promotion = $100\% \times 1.1\% \times (300 \text{ million VND} - 200 \text{ million VND}) = 1.1 \text{ million VND}$.

8. **Total promotional budget: 3,707,000,000 VND** (Three billion seven hundred and seven million dong)
9. **Some bonus rules:**
 - **Valid BIDV international credit card must** meet the following conditions:

- + Is the international card mentioned in item 3
- + Card must be in active status (not locked/closed at the time BIDV considers and pays rewards)
- + The customer's card debt does not arise late at the time of award consideration and payment.
- **Date of recording the transaction into the system:** is the date on which the card transaction is recorded (debit/credit) to the credit card account at BIDV's system.
- **(*) Valid foreign transactions:** must meet the following requirements:
 - + Eligible transactions: Payment transactions (excluding cash withdrawals, advertising spending transactions - MCC 7311) in VND or foreign currencies.
 - + Foreign transaction: is a transaction at merchants managed by banks accepting card payment (ICT) outside the territory of Vietnam (based on the country code of the IT bank - Acquirer bank country code).
 - + Excluding transactions in the process of handling complaints/disputes, refunding transactions, canceled transactions, payment of fees and interests, transactions that reduce the customer's loan limit, transactions determined by BIDV to have signs of fraud or abuse.

10. Summary and awards:

- The promotion ends when the promotional period expires or the budget runs out, whichever comes first. In the event that the promotion period ends earlier than prescribed, BIDV will prioritize rewards for customers in the following order: (i) recording time, (ii) transaction time
- Bonuses are paid to eligible customers as follows: Bonuses are paid to BIDV credit cards with foreign transactions arising from customers. BIDV will not make payment if the customer's international credit card is closed/locked at the time of awarding.
- Promotions and reward schedule (tentative):

STT	Time to record transactions into the system	Expected payment deadline
1	01/07/2023-31/07/2023	15/08/2023
2	01/08/2023-31/08/2023	15/09/2023
3	01/09/2023-30/09/2023	15/10/2023
4	01/10/2023-31/10/2023	15/11/2023
5	01/11/2023-30/11/2023	15/12/2023
6	01/12/2023-31/12/2023	15/01/2024

11. Other rule:

- BIDV reserves the right to withdraw the value of money and prizes that the customer has received and deduct the value of this prize on any account that the customer opens at BIDV if the customer closes the card within 6 months from the end of the promotion.
- The awarding of rewards to customers may be later than expected in case BIDV's process of checking and verifying cardholder information takes a long time, but not later than 45 days from the end of the program.
- BIDV may contact the Customer via the phone number/email registered with BIDV to verify some information and request additional documents if necessary.
- Customers can make a complaint about the promotion within a maximum of 10 days from the expected date of payment in section 10. At the end of the above time limit, BIDV is not responsible for handling customer complaints.
- BIDV is exempted from responsibility for force majeure events occurring during the program period that cause cardholder's transactions to be incorrect, unable to be performed or not transmitted to the banking system.
- The country code of each transaction is determined according to the information sent by the IT bank to BIDV. BIDV is not responsible for the declaration of this information by merchants and IT banks.
- BIDV is not responsible for any taxes arising from the Customer's receipt of promotional bonus. Any tax or payment to tax authorities due to the receipt of a promotional bonus will be the responsibility of the Client.
- BIDV reserves the right to refuse to award rewards to any Customer that BIDV deems to provide invalid, unclear, incomplete information or violate any provision of these Regulations.
- BIDV has the right to change the terms and conditions of the promotion program before the end of the program and after making a notification to the state management agency according to regulations BIDV will make a public announcement on the website. www.bidv.com.vn to customers.
- By participating in this Promotion, the Customer defaults to accepting all terms of the Promotion Rules.
- For any questions related to the promotion program, customers should contact BIDV's branches nationwide or contact BIDV's Customer Care Center, Hotline 1900 9247/024 22200588.