

**PROMOTION PROGRAM RULES**  
**GET VND 500.000 FREE**  
**WITH BIDV PLATINUM INTERNATIONAL CREDIT CARD**

1. Promotion period: from March 29, 2023 to December 31, 2023 or when the budget expires, whichever comes first

2. Applicable card type: BIDV Platinum international credit card

3. Promotion objects: Customers who issue new primary card of BIDV Platinum card must ensure the following conditions: customers have never owned any BIDV Platinum credit cards or have closed all BIDV credit cards. Platinum over time is as follows:

- For cards issued from March 29, 2023 - June 30, 2023: Old cards close before March 29, 2022

- For cards issued from July 1, 2023 - September 8, 2023: Old cards close before July 1, 2022

- For cards issued from September 9, 2023 - October 30, 2023: Old cards close before September 9, 2022

- For cards issued from November 1, 2023 - December 31, 2023: Old cards close before November 1, 2022

4. Promotion mechanism:

- Free VND 500.000 when total newly issued card transaction volume reaches 1 million within 30 days from the date of card opening.

- Not applicable to first year annual fee free card without spending conditions
- For cards with annual fees: customers only need to spend 1 million or more to receive 500,000 VND.
- For cards issued under the first year annual fee exemption policy with conditions of spending over 2 million VND: customers need to spend 3 million VND or more to get the first year annual fee waived and receive a 500,000 VND bonus. .

5. Conditions for receiving rewards

- Customers are entitled to 01 promotion for international credit cards. In case a customer has 02 or more credit cards that are eligible to receive rewards during the promotional period, BIDV will pay rewards to the credit card with the earliest issuance time.

- Promotion is paid to primary cardholders. All transactions of the supplementary card are charged to the primary cardholder to enjoy the promotion.

- The program does not apply concurrently with other incentive programs for new card issuers.

#### 6. Summary and awards:

- The promotion ends when the promotional period expires or the budget runs out, whichever comes first. In case the program ends before the deadline, BIDV will give priority to awarding cards with the highest total transaction volume.

- For international credit card holders eligible to receive rewards: Bonuses are paid to the customer's BIDV credit card. BIDV does not make payments if the customer's international credit card is closed/locked at the time of award.

- Bonus payment schedule (expected):

<b>No</b>	<b>Card issuance time</b>	<b>Reward period</b>
1	29/03/2023 – 30/04/2023	20/6/2023
2	01/05/2023 – 31/05/2023	20/7/2023
3	01/06/2023 – 30/06/2023	20/8/2023
4	01/07/2023 – 31/07/2023	20/9/2023
5	01/08/2023 – 31/08/2023	20/10/2023
6	01/09/2023 – 30/09/2023	20/11/2023
7	01/10/2023 – 31/10/2023	20/12/2023
8	01/11/2023 – 30/11/2023	20/01/2024
9	01/12/2023 – 31/12/2023	20/02/2024

#### 7. Other regulations:

- Card issuance date is based on the date entered into the BIDV system.

- Valid payment transactions: are payment transactions for purchasing goods and services at home and abroad made during the promotion period and recorded in the BIDV system up to 40 days from the date of issuance. card issuance (excluding: transactions in the process of handling claims/disputes, refund transactions, canceled transactions, payment of fees and interest transactions, transactions that reduce the balance limit customer loans, transactions determined by BIDV to show signs of fraud or exploitation).

- Customer's transaction date is calculated according to date and time in Vietnam.

- Customers enjoying promotions are not allowed to close their cards within 12 months from the date of card opening. In case the customer closes the card before the above 12 month period, BIDV reserves the right to recover the value of cash/gift received by the customer and deduct the value of this prize from any account that the customer has received. Open at BIDV.

- Awarding rewards to customers may be later than prescribed in case BIDV checks and authenticates cardholder information for longer than the expected time.
- 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 program within a maximum of 20 days from the date BIDV announces the promotion results (notify the promotion results 02 days before the expected reward date). After the above deadline, BIDV is not responsible for handling customer complaints.
- BIDV is exempted from responsibility for force majeure events occurring during the program, causing cardholder's transactions to be erroneous, unable to be performed or not transmitted to the banking system.
- BIDV has the right to be exempt from responsibility in case the program budget runs out early but cannot promptly notify customers.
- BIDV does not have any responsibility related to taxes arising from the Customer's receipt of promotional bonus. Any tax or payment to tax authorities due to the receipt of promotional bonuses 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 Terms and Conditions.
- 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 in accordance with regulations, BIDV will make a public announcement on the website [www.bidv.com.vn](http://www.bidv.com.vn) to customers.
- By participating in this Promotion, the Customer defaults to accepting all the 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 2220 0588.