

PROMOTION PROGRAM RULES AT CO.OPMART, CO.OPXTRA

1. **Name of the promotion program:** *“Promotion program for international BIDV cards at Co.opmart and Co.opXtra”*

2. **Promotion scope:** Hanoi, Bac Giang, Hai Phong, Nam Dinh, Thanh Hoa, Phu Tho, Vinh Phuc, Binh Dinh, Khanh Hoa, Da Nang, Quang Tri, Quang Ngai, Ha Tinh, Hue, Binh Thuan, Quang Binh, Quang Nam, Ho Chi Minh, Lam Dong, Dak Lak, Gia Lai, Dak Nong, Kon Tum, Ba Ria Vung Tau, Dong Nai, Binh Duong, Tay Ninh, Binh Phuoc, Bac Lieu, Long An, Ben Tre, Can Tho and Ca Mau , Tien Giang, Dong Thap, An Giang, Tra Vinh, Kien Giang, Hau Giang, Soc Trang.

Detailed addresses of Co.opmart and Co.opXtra supermarkets are available on website

<http://www.co-opmart.com.vn/lienhe/hethongcoopmart.aspx>

3. **Promotion form:** Gift merchandises and supply free services.

4. **Promotion period:**

On Saturday and Sunday every week in promotion period:

- Period 1: from 18 May to 14 July 2019
- Period 2: from 10 August to 20 October 2019
- Period 3: from 02 November 2019 to 19 January 2020.

5. **Promotion merchandises and services:**

All BIDV international cards, not including business debit cards, business credit cards, Membership fee cards, Visa Infinite cards. Namely, the following cards:

- Platinum international cards: BIDV MasterCard Platinum, BIDV Visa Platinum, BIDV Vietravel Platinum, BIDV Premier (credit cards and debit cards), MasterCard Platinum debit.
- Other international cards: BIDV Visa Precious, BIDV Visa Smile, BIDV Visa Flexi, BIDV MasterCard Vietravel Standard Credit, BIDV MasterCard Ready, BIDV MasterCard Vietravel Standard Debit, BIDV MasterCard Young +.

6. **Merchandises and services used for promotion:**

- Each purchasing and payment transaction via BIDV international cards on BIDV POS located in Co.opmart and Co.opXtra supermarket system with the bill of no less than VND 1,000,000 on every Saturday and Sunday will be cashed back as followings:

- ✓ Platinum international cards: Cash back 10% (up to VND 200,000/bill)

- ✓ Other international cards: Cash back 5% (up to VND 100,000/bill)
- Customers is cashed back with unlimited transactions, the total cash-back value is up to VND 500,000/customer during each promotion period.

7. Targeted promotion customers (the subject profits from promotion):
Customers who use BIDV international cards and have the payment at Co.opmart and Co.opXtra supermarket system with BIDV POS.

8. Award mechanisms (award contents, award values and award quantity):

- Each purchasing and payment transaction via BIDV international cards on BIDV POS located in Co.opmart and Co.opXtra supermarket system with the bill of no less than VND 1,000,000 on every Saturday and Sunday will be cashed back as followings:
 - ✓ Platinum international cards: Cash back 10% (up to VND 200,000/bill)
 - ✓ Other international cards: Cash back 5% (up to VND 100,000/bill)
- Customers is cashed back with unlimited transactions, the total cash-back value is up to VND 500,000/customer during each promotion period.

9. Total value of merchandises and services used for promotion:

Total value of awards: VND 450,000,000(*) (*In words: Four hundred and fifty million Vietnam dong*).

(*) *The incentive budget of period 1: VND 100,000,000*

The incentive budget of period 2: VND 120,000,000

The incentive budget of period 3: VND 230,000,000

10. Detailed promotion program content:

Note:

- + The valid BIDV cardholders (*) are required to meet the following conditions:
 - ✓ As current BIDV international cardholders.
 - ✓ For international credit cards: Customers' loans meet the standard (The loan is in due and overdue for less than 10 days) and do not arise defered payment in statement period.
- + BIDV only cashes back for main cardholders, the subsidiary cardholders' transactions are recorded to main ones for cash-back approval.
- + The promotion program ends up when the promotion period or budget depending on which is come first. If the program ends up before the deadline, the earliest transactions are prior to be considered to award by BIDV.

- + The cash-back order is based on the transaction performance time, the earliest transactions are prior to be cashed back.
- + The final post date (**) that transaction is posted into systems to award of period 1, period 2 and period 3 are 31/07/2019, 11/11/2019 and 10/02/2020 successively.

Awarding

- For international debit cardholders: The prize money is paid to BIDV demand deposit account of valid customers on the deadline on 05/09/2019 (period 1); 30/11/2019 (period 2); 28/02/2020 (period 3). If customers have BIDV demand deposit accounts, any one of them is randomly selected for payment. No payments are performed if customers have no BIDV demand deposit accounts or closed/locked demand deposit accounts at promotion payment period.
- For international credit cardholders: The prize money is paid to BIDV credit cards of customers on the deadline of 05/09/2019 (period 1); 30/11/2019 (period 2); 28/02/2020 (period 3) (the prize money is preferred to be paid into promotion cards of customers). BIDV does not make payment if international credit card of customers are closed/locked at payment period.

Other regulations:

- The post date (**) is the day on which the card transaction is posted on the card account of BIDV system.
- BIDV maintains the right to take back cash value that customers received, deducting this value on any BIDV cards of customers if customers's cards are closed within 6 months from promotion program ending.
- According to customers may be later than regulations if BIDV implements the examination and certification of cardholders' information slower than intended time.
- BIDV may contact customers via phone number/email registered to BIDV to certify some information and request necessarily additional documents.
- Customers can implement complains to promotion program within up to 7 days from the day BIDV has notices about promotion program results on website <https://www.bidv.com.vn/vn/ca-nhan/thong-bao/dich-vu-the/> (the intended result announce of period 1 is 6/08/2019; period 2 is 20/11/2019; period 3 is 18/02/2020), BIDV has rights to change time of awarding result announcement due to certification of cardholder's transaction information with other shareholders. If the above-mentioned deadlines end up, BIDV shall be responsible for address customers' complains.
- BIDV is absolved from force majeure events that make the cardholder's transaction untrue, impossible to be performed or transferred to the bank system during the program.

- Customers shall be responsible for payment of arising tax from receiving promotion amount in accordance with regulations of the law.
- BIDV has full powers to refuse to award to any Customers that BIDV considers to provide invalid, unclear, insufficient information or violate any regulations in this Rule.
- BIDV has rights to decide amendments of any regulations and conditions or cancel the program at any time with agreement of payment accept organization. Notices shall be announced widely and publicly on BIDV website.
- Participating this promotion program, Customers are default to accept all regulations of promotion program rules.
- To know all concerns regarding to the promotion program, customers contact nationwide BIDV branches or contact BIDV Customer care centre with Hotline 1900 9247/024 22200588.