Effective January 01, 2027, customers may qualify for Vietcombank Priority by meeting one of the following eligibility criteria:

11 Eligibility Criteria - Vietcombank Priority

01

Deposit Balance

VND 02 billion or more

Customers maintain an average VND-equivalent deposit balance (including deposits and Certificates of Deposit issued by Vietcombank) of VND 02 billion or more over the preceding 12 months or at the time of assessment.

02

Outstanding Loan Balance

VND 03 billion or more

Customers maintain an average VND-equivalent outstanding loan balance of VND 03 billion or more over the preceding 12 months or at the time of assessment, excluding loans secured by deposits or Certificates of Deposit (in VND or foreign currencies) issued by Vietcombank.

03

Combined Outstanding Loan Balance (Customer and Spouse)

VND 06 billion or more

Customers and their spouse maintain a combined average VND-equivalent outstanding loan balance of VND 06 billion or more over the preceding 12 months or at the time of assessment, excluding loans secured by deposits or Certificates of Deposit (in VND or foreign currencies) issued by Vietcombank.

04

International Credit Card Spending

VND 250 million spending + VND 08 million current account balance

Customers satisfy both of the following conditions: (i) Hold a valid Platinum-tier or above personal international credit card (excluding company-authorized corporate credit cards) with accumulated spending of VND 250 million or more during the preceding 12 months; and (ii) Maintain an average VND current account balance of VND 08 million or more during the preceding 12 months.

05

Income

Average monthly income of VND 50 million + VND 08 million current account balance

Customers satisfy both of the following conditions: (i) Receive salary through a Vietcombank current account with an average monthly income of VND 50 million or more during the preceding 12 months; and (ii) Maintain an average VND current account balance of VND 08 million or more during the preceding 12 months.

06

Combined Criteria (Deposits - Loans - Credit Cards - Insurance - Investment)

Customers must satisfy both of the following conditions:

Condition 01: Meet at least 01 of the following

i. Average deposit balance (including Vietcombank Certificates of Deposit) of VND 01 billion or more during the preceding 12 months or at the time of assessment.

ii. Average outstanding loan balance of VND 02 billion or more during the preceding 12 months or at the time of assessment, excluding loans secured by deposits or Certificates of Deposit issued by Vietcombank.

iii. Accumulated spending of VND 200 million or more over the preceding 12 months on a valid Platinum-tier or above personal international credit card (excluding company-authorized corporate credit cards).

iv. Total insurance premiums paid during the preceding 12 months of VND 70 million or more, under at least 01 valid FWD insurance policy distributed by Vietcombank that was issued within the past 03 years.

Condition 02: Achieve at least 10 points under the point conversion mechanism, with points accumulated from at least 02 of the following criteria:

Criteria	Amount	Point
Deposit balance (including Vietcombank Certificates of Deposit)	VND 200,000,000	01 point
Outstanding loan balance (excluding loans secured by deposits or Certificates of Deposit issued by Vietcombank)	VND 300,000,000	01 point
International credit card spending	VND 35,000,000	01 point
Insurance premiums paid	VND 10,000,000	01 point
Total Net Asset Value (NAV) at VCBS, VCBF, and Vietcombank's partner institutions	VND 500,000,000	01 point

07

Insurance

VND 100 million in premiums paid

Customers maintain at least 01 valid FWD insurance policy distributed by Vietcombank, issued within the past 03 years, with accumulated insurance premiums paid of VND 100 million or more during the preceding 12 months.

08

Investments

NAV of VND 05 billion or more

Customers maintain an average or current Net Asset Value (NAV) of VND 05 billion or more with Vietcombank's partner institutions during the preceding 12 months or at the time of assessment, applicable to customers who have linked their Vietcombank bank account with their securities or mutual fund trading account and have consented to information sharing.

09

Assets Under Management (AUM)

AUM of VND 02 billion · Deposits of at least VND 01 billion

Customers maintain AUM with Vietcombank and its partners comprising: (i) total deposit balance, including Vietcombank Certificates of Deposit, averaged over the preceding 12 months or measured at the time of assessment; and (ii) total Net Asset Value (NAV), with combined AUM of VND 02 billion or more, provided that the deposit balance is at least VND 01 billion.

10

Current Account Balance (CASA)

VND 500 million or more

Customers maintain an average current account balance (CASA) of VND 500 million or more during the preceding 12 months.

11

Family Relationship

Family deposits of VND 04 billion · Principal member deposits of VND 02 billion

Customers qualify based on a combined average deposit balance, including Vietcombank Certificates of Deposit, of VND 04 billion or more held by family members during the preceding 12 months or at the time of assessment, provided that the principal family member maintains a deposit balance of at least VND 02 billion, with up to 03 additional members.

Vietcombank Priority Services and Privileges

Becoming a Vietcombank Priority customer marks the beginning of a journey with a comprehensive ecosystem of premium banking services, exclusive privileges, and tailored experiences designed exclusively for you.

01 Preferential interest rates on deposits and loans, together with attractive fee privileges to help optimize your financial management.

02 Vietcombank Visa Signature Credit Card, offering premium dining privileges, cashback of up to 10%, insurance coverage of up to VND 11.65 billion, and complimentary airport lounge access at more than 1,000 domestic and international airports.

03 Comprehensive wealth management and insurance solutions for you and your family, providing greater confidence and long-term financial security.

04 24/7 dedicated Priority Hotline (1800 1565 - toll-free), providing prompt assistance and personalized support whenever you need it.

05 Vietcombank Priority Lounges at Noi Bai, Da Nang, Cam Ranh, and Tan Son Nhat International Airports, offering a comfortable and premium airport experience.

06 Exclusive privileges from Vietcombank's global strategic partners, together with invitations to exclusive events hosted by Vietcombank.

Vietcombank Priority offers more than comprehensive financial solutions - it delivers a distinctive banking experience where every need is understood, every decision is supported, and every achievement is valued.

Vietcombank is committed to partnering with you in building a prosperous, sustainable, and successful future.

For further information, please visit your nearest Vietcombank branch or contact the 24/7 Vietcombank Priority Hotline at 1800 1565 (toll-free).

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