

## Guidelines for Managing Your Credit Card Account and Paying Your Statement

To help you manage your Vietcombank credit card effectively and ensure timely payment of your monthly statement, please refer to the following guidelines:

### Important Timelines:

Milestone	Customer Actions / Notes
<b>Statement date +1</b>	<ul style="list-style-type: none"> <li>Receive your monthly statement or notification via email, OTT, or SMS.</li> <li>You may also proactively check your outstanding balance or request a re-send of your statement in the VCB Digibank App → Products → Card Service → Statement section.</li> </ul>
<b>Proposed payment date</b>	<ul style="list-style-type: none"> <li>Pay full statement balance: no fee or interest will be charged.</li> </ul>
	<ul style="list-style-type: none"> <li>Pay <math>\geq</math> Minimum Payment Amount: interest will be charged according to Vietcombank's regulations.</li> </ul>
	<ul style="list-style-type: none"> <li>Pay <math>&lt;</math> Minimum Payment Amount: interest will be charged according to Vietcombank's regulations; Fee will apply for not meeting the required minimum payment.</li> </ul>
<b>Due date</b>	<ul style="list-style-type: none"> <li>Any unpaid amount will become overdue and is classified in accordance with regulations of the State Bank of Vietnam.</li> </ul>

### Credit card account management channels:

Channel	Functions
<b>Monthly statement</b>	<ul style="list-style-type: none"> <li>Provides detailed information on transactions, fees, interest, and outstanding balances for the statement cycle.</li> </ul>
<b>VCB Digibank application</b>	<ul style="list-style-type: none"> <li>View outstanding balances and card statements.</li> <li>Make credit card payments.</li> <li>Set up statement payment methods.</li> <li>Update designated debit accounts or email information.</li> </ul>
<b>SMS/OTT</b>	<ul style="list-style-type: none"> <li>Receive transaction alerts and OTP.</li> <li>Receive notifications of card balances and payment reminders.</li> </ul>

## Card Statement Payment Methods

- **Automatic debit:**

With the automatic debit option, Vietcombank will collect the debt by debiting your current account with the amount you registered with Vietcombank on two days: the day before and on the proposed payment date.

To set up automatic debit payment, on the VCB Digibank app, please go to Products → Card Service → Services → Set up statement payment method.

- **On – demand payment:**

To suit your own or any Vietcombank credit card usage plan, you can pay for the statement via the following channels:

- ❖ **On the VCB Digibank app:** access Products → Card Service → Statement → Credit card payment. Please pay before 6:00 PM for same-day processing.
- ❖ **Transfer money from another bank's ATM/mobile banking app via NAPAS FastFund 247 Service:** please pay before 6:00 PM for same-day processing.
- ❖ **Pay at the counter:** visit Vietcombank branches/transaction offices nationwide on working days. Please pay during Vietcombank's transaction hours for same-day processing.

*Notes: To enjoy Vietcombank's fee waiver and maintain a good credit score, you are advised to pay the minimum amount before the proposed payment date.*