



User guidebook

Vietcombank Visa Signature Credit Card

Welcome letter

Vietcombank Visa Signature Credit Card

Dear Valued Customer,

Vietcombank would like to welcome you – Vietcombank Priority Banking member as a **Vietcombank Visa Signature Cardholder!**

Vietcombank Visa Signature Credit Card bring you most outstanding features and special privileges included unlimited cashback with the highest cashback rate in the market, dining, luxury airport lounges worldwide and other privileges in banking, travel, entertainment, insurance...

We believe that Vietcombank Visa Signature Credit Card shall bring to you the best lifestyle experiences and most outstanding privileges.

Joint Stock Commercial Bank for Foreign Trade of Vietnam

Key features of Vietcombank Visa Signature Credit Card



10% cashback

on medical and educational spends
(capped monthly)



0.5% cashback

on other spends (unlimited)



Insurance

benefits



Premium

dinning



Enjoy various privileges

in banking services





Why should you choose **Vietcombank Visa Signature Credit Card**

Vietcombank Visa Signature Credit Card is designed by Vietcombank with outstanding features and privileges, bringing a variety of experiences to customers.

The services and benefits mentioned in this document are subject to change periodically and will be announced on Vietcombank's official channels. For further information, please visit www.vietcombank.com.vn

Cashback Privileges

Vietcombank Visa Signature Credit Card

With Vietcombank Visa Signature Credit Card, Cardholder could enjoy the highest cashback rate in the market:



10% cashback
on medical and educational spends



0.5% cashback
on other spends

Cashback amount on medical and education is capped monthly.

Cashback amount on other spends are unlimited.

Term and Conditions applied.

For more detailed information, please visit website: www.vietcombank.com.vn



Premium Dining Privileges

Vietcombank Visa Signature Credit Card



50% discount

on total bill value up to VND 1 million

*The service is provided by AspireLifestyles Vietnam Co., Ltd and subject to change periodically.
For more detailed information, please visit website: www.vietcombank.com.vn*





Lounge Privileges

Vietcombank Visa Signature Credit Card

Cardholders could enjoy unlimited free airport lounge access all over the world.

The lounge services are provided by Vietcombank's partners and are subject to Vietcombank's Priority lounge policy during each period.

Transactions made in lounges are for card validation purpose only and you will not be charged for these transactions (except for transactions paid for accompanying individuals).

Your Vietcombank Visa Signature credit card must be enabled for online payment to use this service.

For information on available lounges:

- For domestic airport lounges, please visit www.vietcombank.com.vn
- For international airport lounges, please visit <https://loungekey.com/vietcombankpriority>

For advice on privileges, please contact the Vietcombank Customer Center 24/7 at (+84) 1800 1565

Banking Services Privileges

Vietcombank Visa Signature Credit Card

As Vietcombank Priority Banking member, Vietcombank Visa Signature Cardholder will be entitled to many banking service privileges:



Free
**issuance of 01 debit card
of Vietcombank**



Free
**annual fee of VND
3 million/ year**



Free
change of credit line



Free
**first year annual fee for
01 international credit
card of other brands
(standard/ gold tier)**



Free
confirmation of credit line



Free
**card re-issuance/
replacement
(applied to Primary Cardholder)**



Free
card termination fee

Insurance Benefits

Vietcombank Visa Signature Credit Card

When using Vietcombank Visa Signature Credit Card to pay for your journey (domestic and overseas), the Cardholder and other family members (spouse and dependent children) shall have the insurance benefits as follows:



Personal accident cover up to VND 23.3 billion/person



Inconvenience benefits for the trip:

- Flight cancellation cover up to **VND 11.65 million**
- Baggage lost cover up to **VND 23.3 million** per item/laptop
- Travel delay cover up to **VND 17.8 million**
- Baggage delay cover up to **VND 17.8 million**



24-hour emergency Medical and Travel assistance services

Services provided by insurance companies. Please refer to the detailed terms and conditions of insurance on www.vietcombank.com.vn



Card Spending Benefit

Vietcombank Visa Signature Credit Card

Enjoy the World of Exciting Offers with the JOY OF LIFE Card from Vietcombank [here](#).



Enjoy the benefits of Vietcombank Visa Signature Credit Card

Vietcombank Visa Signature Credit Card is designed with exceptional conveniences for your experiences



Online card management via VCB Digibank app



Track card issuance progress



Credit card balance payments



Activate card



Installment payment



Reissue/Change PIN



Adjust daily usage limits



Card statements and inquiry



Enable/Disable card usage at POS/ATM overseas



Temporarily lock/unlock card



Online transaction claims



Enable/Disable card online payment

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Installment Services

Vietcombank Visa Signature Credit Card

If you prefer not to fully pay for the credit card transaction amount, you can choose to divide the payment into installments of 3, 6, 9, or 12 months with simple and convenient registration process.



0% interest installment at partner merchants

Please inquire with the store staff about Vietcombank credit card installment program before making the payment.

Detail [here](#)



Flexible installment on VCB Digibank

It takes less than a minute to set up directly on the VCB Digibank app.

Detail [here](#)



Installment Services

Vietcombank Visa Signature Credit Card

Example of installment program

Transaction spending amount	Installment term	Amount to be paid per statement
VND 9,000,000	3 months	VND 3,000,000
	6 months	VND 1,500,000
	9 months	VND 1,000,000
	12 months	VND 750,000

Illustration of displaying installments on the statement

- 💡 In the current statement period, you only have one original transaction converted to VND, which is VND 9,000,000.
- 💡 Suppose you convert that transaction into a 3-month installment with a conversion fee of 2%.
- 💡 In the next statement period:
 - Installment conversion fee = $2\% \times 9,000,000 = \text{VND } 180,000$
 - First installment amount = VND 3,000,000

For the following two statement periods after the mentioned statement, you will only have to pay the installment amount of VND 3,000,000 for each period.

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Diverse and Flexible Payment Methods

Vietcombank Visa Signature Credit Card

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With Vietcombank Visa Signature Credit Card, you can choose from a variety of payment methods for goods and services at millions of Visa card acceptance points.



Payment directly at merchants

- Card payment terminal – POS
- Contactless payment
- QR code payment
- Online payment



Safe and secure online card payment with 3D Secure authentication solution



Payment on VCB Digibank

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With Vietcombank Visa Signature Credit Card, you can choose to Withdraw/Advance cash at cash advance points with the Visa logo.



At automatic teller machines (ATMs)



Withdraw money by QR code at ATMs



At authorized cash advance points

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Security with the most advanced technology

Vietcombank Visa Signature Credit Card

You can be completely assured when using Vietcombank credit cards with the most optimal and advanced security methods and technologies.



EMV Contactless technology

The EMV chip card is a card with a microchip attached to the surface of the card with high data storage and security capabilities. Contactless technology helps you make card transactions quickly, safely, and conveniently with just one touch, thereby enhancing your experience and shortening payment time.



3D Secure security method

When you make online transactions at a 3D Secure merchant, Vietcombank will send a one-time password (OTP) via message or email for you to complete the transaction. 3D Secure ensures that only you, as the Cardholder, have the password to complete the transaction.



Tokenization

The actual card information (on the physical card) is encoded – turned into a different set of numbers (token) – to help protect your information when linking and using the card on payment/e-wallet applications on mobile devices/e-commerce websites. From there, your card transactions become more secure when carried out through electronic channels.





How to use **Vietcombank Visa Signature Credit Card**



Contactless Symbol
(Contactless )

Visa logo

Card is accepted at merchants, ATMs, and websites displaying this symbol worldwide

Contact Information

Please contact Vietcombank Contact Center 24/7 for assistance

Card number

Used for transactions

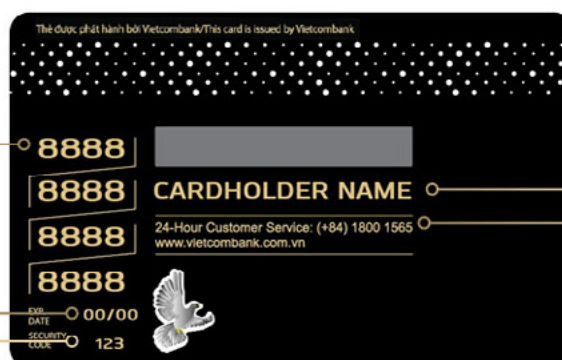
Cardholder's Name

Expiry date

The validity for card usage

Security code

For online payment, you may be required to input this number



Card Element Placement

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Manage card accounts and credit card statement payment

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To easily manage and make credit card statement payment, please notice the following guidelines:

Timeline to be noticed

Statement date +1	<ul style="list-style-type: none">Receive a monthly statement via the email address/ address you have registered orProactively check your statement balance in the Card Services section on the VCB Digibank
Proposed Payment Date	<ul style="list-style-type: none">Fully pay the statement balance: no fees or interest related to card spendingPayment amount \geq minimum payment amount: unpaid amount will be charged interest from the transaction date.Payment amount $<$ minimum payment amount: Unpaid amount will be charged interest incurred from the transaction date + Fee for not paying the minimum payment amount.
Due date	<ul style="list-style-type: none">The unpaid amount will be converted into overdue debt and debt classified according to the regulations of the State Bank

Manage card accounts and credit card statement payment

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Credit card account management channel

Monthly statement	<ul style="list-style-type: none">Displays information about card transactions in the statement period
VCB Digibank application	<ul style="list-style-type: none">Outstanding balance and card statement InquiryPay card statementSet up statement payment methodChange the designated payment account
SMS/OTT/Email	<ul style="list-style-type: none">Notify transaction information and OTP code when the customer uses the cardNotification of card balance information and card statement payment



Credit card balance payments

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You can make credit card balance payments using the following methods:

- ▼ **Auto debit:** Enroll automated debit from your Vietcombank account daily/ monthly to pay either the minimum amount or the entire outstanding balance.
- ▼ **VCB Digibank:** Pay via VCB Digibank on your mobile app or web browser.
- ▼ **Fund transfer:** Transfer funds via the VCB Digibank or by transferring from another bank.
- ▼ **At the Counter:** Pay in cash or by check at any Vietcombank branch.

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.

Card Protection Guide



Upon receiving the card provided by Vietcombank

Carefully read the Terms and conditions for Vietcombank credit card issuance and usage (for individual customer).

Check your information on card faces.



Card protection and security

Do not keep the card near contactless devices.

Do not lend the card to others and never disclose the card number, CVV, PIN or OTP to anyone.



Safe card usage

Regularly check transaction notifications sent by Vietcombank via OTT/SMS to manage your card.

Conduct transactions only on popular websites/mobile apps and at secured, trusted shopping addresses.

Use your personal computer or phone for transactions instead of public devices.

If your Card is lost, stolen or if there are suspicious unauthorized transactions:

- . Lock the card through VCB Digibank, SMS.
- . Contact toll free hotline (+84) 1800 1565 or nearest transaction office for assistance.





We sincerely appreciate your trust in using Vietcombank's card services.

Contact information

For any support, please contact Vietcombank Customer Center 24/7 at (+84) 1800 1565