



User Guidebook

Vietcombank American Express® Credit Card

Unlimited Cashback

Welcome letter

Vietcombank American Express® Credit Card

Dear Valued Cardholder,

Vietcombank is pleased to welcome you as a new **Vietcombank American Express® International Credit Cardholder**.

You are holding on your hand a journey pass to explore unlimited benefits that Vietcombank and American Express are proud to bring. With an outstanding unlimited cashback and many privileges exclusive to American Express cardholders, we believe that Vietcombank American Express credit card is a perfect choice to bring the most wonderful shopping experiences!

Joint Stock Commercial Bank for Foreign Trade of Vietnam

Key features of Vietcombank American Express® Credit Card



Unlimited cashback

Cashback up to 0.8%



Global travel insurance

with coverage up to
VND 7 billion/pax



Dedicated hotline for Medical and Travel Assistance

exclusive for American Express
cardholders





Why should you choose **Vietcombank American Express®** **Credit Card**

Vietcombank American Express® International 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 Privilege

Vietcombank American Express® Credit Card

Customer earns cashback at the rate of 0.6% on spending amount for classic cards and 0.8% on spending amount for gold cards.

Terms and Conditions applied.

For further information, please visit our website: www.vietcombank.com.vn



Emergency Assistance Service

Vietcombank American Express® Credit Card

In case of emergency, please call +84 28 3825 6795 – a dedicated hotline for Vietcombank American Express® Credit cardholders for timely advice and assistance:



International Medical and Travel Assistance

- Advice on American Express Selects
- Pre-trip Information (including inoculation/American Express/passport/customs and duty regulation, foreign exchange rates, value added taxes)
- Cash Access Inquiry (American Express Card ATMs)
- Referral of American Express Travel Service Offices (TSO)
- Referral of Embassies and Consulate
- Referrals to Translation Services and Interpreters
- Referrals to Lawyers
- Advance of Lawyer's Fees
- Advance of Bail Bond
- Transmission of Urgent Messages to Family or Business Associates
- Medical Evacuation & Repatriation
- Repatriation of Dependent Children
- Repatriation of Mortal Remains
- Return Home on the Death of a Relative
- Cash Advance & Administrative Assistance for Travel Emergencies (in case of lost/stolen personal document or want to use Emergency medical service)
- Medical Expense Guarantee
- Arrangement of Hospital Admission
- Medical Advice and Referrals to Medical Service Providers
- Replacement and Dispatch of Spectacles/Contact Lenses/Prescribed Medicines
- Arrangement of Medical Appointment
- Travel Arrangement including Accommodation for Visiting Family Member
- Lost Luggage and Document Assistance
- Emergency Hotel Arrangement
- Transportation of a Travelling Companion Return Trip
- Transportation of the Travelling Companion to New Place of Hospitalization



Domestic Medical and Travel Assistance

- Medical Evacuation & Repatriation
- Arrangement of Hospital Admission
- Repatriation of Mortal Remains
- Medical Advice and Referrals to Medical Service Providers
- Arrangement of Medical Appointment

The services are provided by a third party, terms and conditions applied.

Insurance Benefits and Travel Assistance Services

Vietcombank American Express® Credit Card

When using Vietcombank American Express® International 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 with coverage up to VND 7 billion. Insurance coverage include:

- ✔ Inconvenience benefits (Flight cancellation/Flight delay/Baggage delay/Baggage lost)
- ✔ Personal accident during the trip
- ✔ 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



Banking Services Privileges

Vietcombank American Express® Credit Card

Being a cardholder of Vietcombank American Express® International Credit Card, you are entitled to a first annual fee waiver for 01 supplementary card and many other attractive offers from Vietcombank.



Card Spending Benefit

Vietcombank American Express® Credit Card

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



Enjoy the benefits of

Vietcombank American Express® Credit Card

Vietcombank American Express® 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 American Express® 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 American Express® Credit Card

Example of installment program

| Transaction spending amount | Installment tenure | 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 American Express® Credit Card

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With Vietcombank American Express® International Credit Card, you can choose from a variety of payment methods for goods and services at millions of American Express 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 American Express® Credit Card, you can choose to Withdraw/Advance cash at cash advance points with the American Express 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 American Express® 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 American Express® Credit Card

Card Expiry Date

The validity for card usage

Card Number

Used for transactions

Contactless Symbol

Batch code

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



Cardholder's Name

Contact Information

Please contact Vietcombank Customer Center 24/7 for assistance



American Express Logo

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

Card Element Placement

Vietcombank American Express® Credit Card

Manage card accounts and credit card statement payment

Vietcombank American Express® Credit Card

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 datePayment 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 |

Credit card account management channel

| | |
|--------------------------|---|
| 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 |
| Monthly statement | <ul style="list-style-type: none">Displays information about card transactions in the statement period |
| SMS/OTT/Email | <ul style="list-style-type: none">Notify transaction information and OTP code when the customer uses the card.Notification of card balance information and card statement payment |

Credit Card Balance Payments

Vietcombank American Express® Credit Card

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

Vietcombank American Express® Credit Card



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) 1900 54 54 13 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) 1900 54 54 13