

#### 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

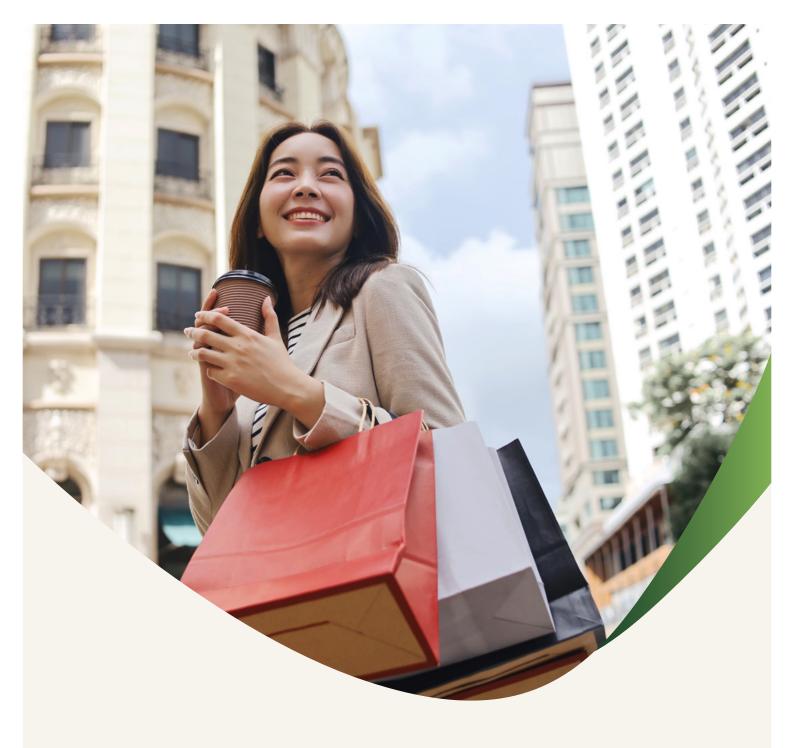
with coverage up to VND 7 billion/pax



# 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.

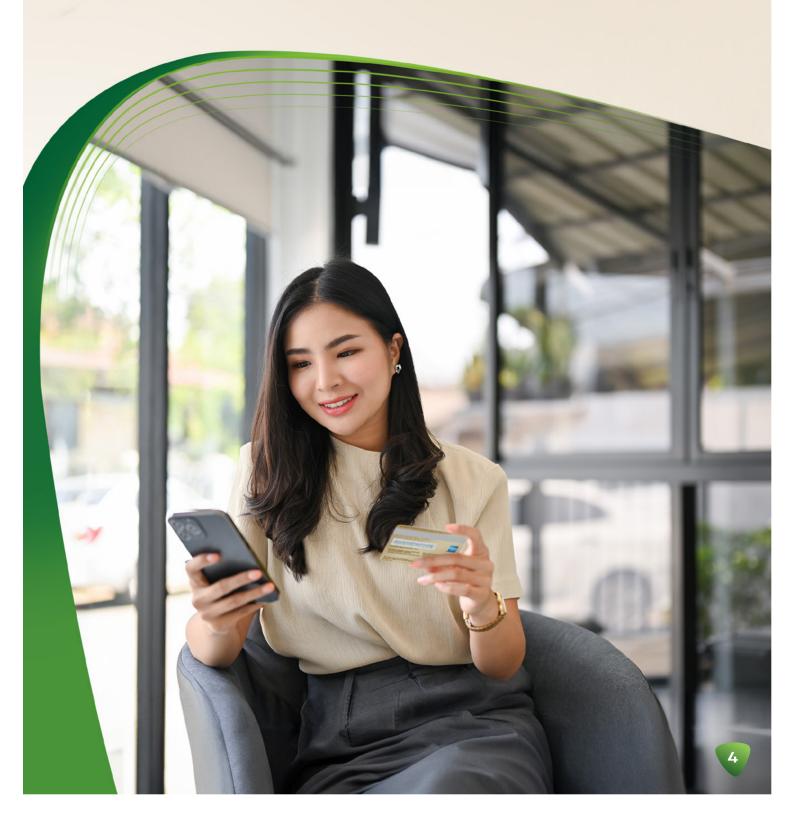
### Cashback Privilege

# 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<sup>®</sup> Credit cardholders for timely advice and ssistance:



#### 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

# 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.

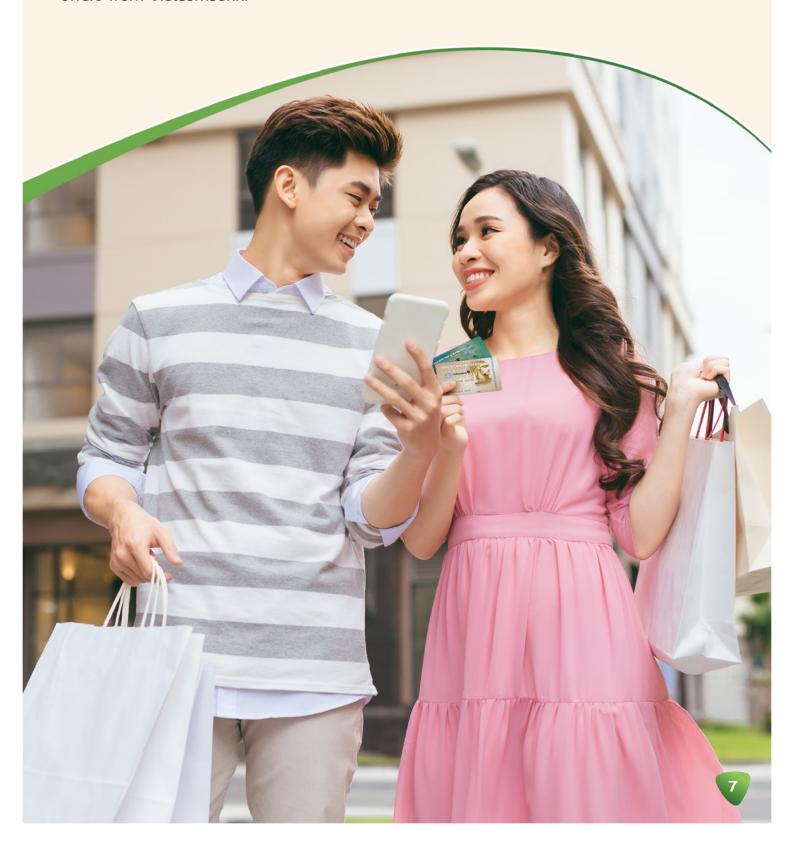
Please refer to the detailed terms and conditions of insurance on www.vietcombank.com.vn



## 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 O1 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



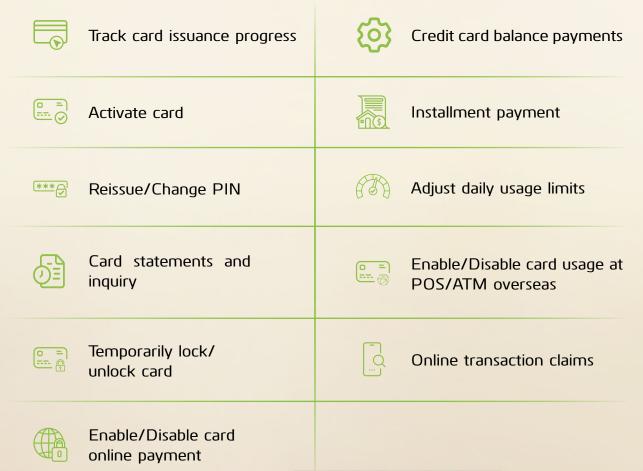
#### Enjoy the benefits of

# 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





#### **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% x 9,000,000 = 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.

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 <a href="www.vietcombank.com.vn">www.vietcombank.com.vn</a>



# 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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# 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 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		Receive a monthly statement via the email address/address you have registered or
		Proactively check your statement balance in the Card Services section on the VCB Digibank
Proposed Payment Date		Fully pay the statement balance: no fees or interest related to card spending
	•	Payment amount ≥ 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	• • • • • • • • • • • • • • • • • • •	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	Outstanding balance and card statement Inquiry
	Pay card statement
	Set up statement payment method
	Change the designated payment account
Monthly statement	Displays information about card transactions in the statement period
SMS/OTT/Email	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 transfering 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 andusage (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.





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

