

User Guidebook

# Vietcombank Mastercard® World Credit Card

Boulderless limit

Welcome letter

# Vietcombank Mastercard® World Credit Card

Dear Valued Customer,

Vietcombank is proud to welcome you as a new **Vietcombank Mastercard® World Cardholder**.

With concept of an excellent product that is beyond your expectations, we are honored to present you a credit card with special features including cashback of 5% overseas spending for travel and dining, Golf fee discounts and many exclusive privileges in banking services, travel, insurance and entertainment.

We believe that Vietcombank Mastercard® World Credit Card shall bring to you the best lifestyle experiences and most outstanding privileges!

**Joint Stock Commercial Bank for Foreign Trade of Vietnam**

WORLD CARD

# Key features of Vietcombank Mastercard® World Credit Card



## Cashback of 5%

for overseas spending on Dining  
and Travels



## Cashback of 0.5%

for other spending



## Maximum cashback amount of VND 9.6 million/year



## Exclusive

banking services benefits



## Secure payment

with EMV chip and 3D-Secure  
security method according to  
international standards



## Convenient and fast experience

with Contactless payment and  
centralized card management on  
VCB Digibank



## Diverse payment channels

with all card-present and card-not-  
present/online payment methods  
at millions of Mastercard-accepted  
points worldwide







## Why should you choose **Vietcombank Mastercard® World Credit Card**

Vietcombank Mastercard® World 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](http://www.vietcombank.com.vn)*



## Cashback Privileges

# Vietcombank Mastercard® World Credit Card

With Vietcombank Mastercard® World Credit Card, Cardholder will earn cashback of 5% for overseas spending on dining and travels and cashback of 0.5% for other spending. Maximum cashback amount of VND 9.6 million/year. Cashback will be credited into your credit card account.

*Terms and Conditions applied.*

*For more detailed information, please visit our website: [www.vietcombank.com.vn](http://www.vietcombank.com.vn)*





## Banking Services Privileges

# Vietcombank Mastercard® World Credit Card

With Vietcombank Mastercard® World Credit Card, you will be entitled to many banking services privileges:



### Credit card services benefits

- Free first year annual fee for 01 supplementary card
- Free issuance of 01 debit card of Vietcombank
- Free first year annual fee for 01 international credit card of other brands (standard/ gold tier)
- Free change of credit line
- Free confirmation of credit line
- Free card re-issuance/replacement (applied to Primary Cardholder)



### Retail services benefits

50% discount on account balance confirmation fee and money transfer fee in the VCB system at the counter

WORLD CARD

## Insurance Benefits

# Vietcombank Mastercard® World Credit Card

When using Vietcombank Mastercard® World 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



**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](http://www.vietcombank.com.vn)*







Card Spending Benefit

## **Vietcombank Mastercard® World Credit Card**

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

# Enjoy the benefits of Vietcombank Mastercard® World Credit Card

Vietcombank Mastercard® World 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

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](http://www.vietcombank.com.vn)



## Installment Services

# Vietcombank Mastercard® World 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 Mastercard® World 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.

*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](http://www.vietcombank.com.vn)*



## Diverse and Flexible Payment Methods

# Vietcombank Mastercard® World Credit Card

*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](http://www.vietcombank.com.vn)*





With Vietcombank Mastercard® World Credit Card, you can choose from a variety of payment methods for goods and services at millions of Mastercard 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**

*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](http://www.vietcombank.com.vn)*





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



**At automatic teller machines (ATMs)**



**Withdraw money by QR code at ATMs**



**At authorized cash advance points**

*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](http://www.vietcombank.com.vn)*

# Security with the most advanced technology

## Vietcombank Mastercard® World 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 Mastercard® World Credit Card

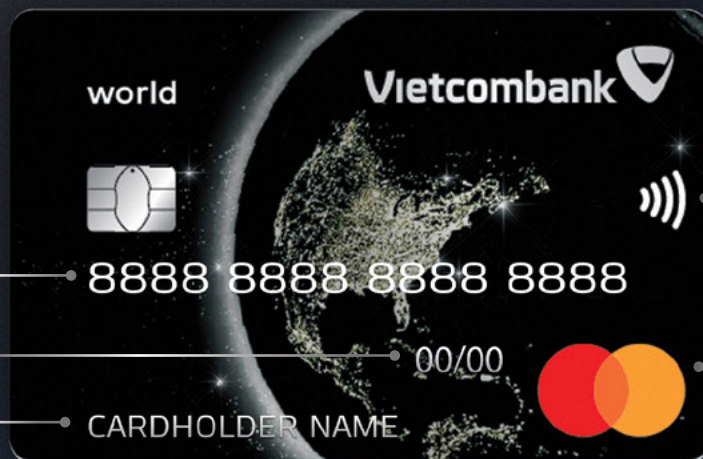


### Card Number

Used for transactions

### Contactless Symbol

(Contactless )))



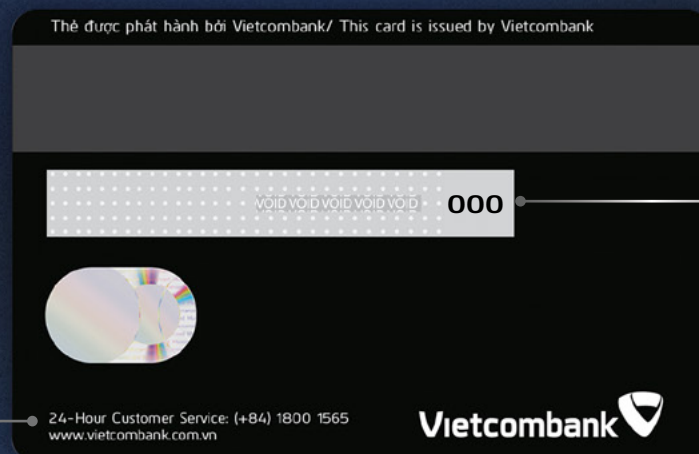
### Mastercard logo

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

### Cardholder's Name

### Card Expiry Date

The validity for card usage



### Contact Information

Please contact Vietcombank Customer Center 24/7 for assistance

### Security code

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

## Card Element Placement

# Vietcombank Mastercard® World Credit Card

# Manage card accounts and credit card statement payment

## Vietcombank Mastercard® World Credit Card

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

### Timeline to be noticed

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



# Manage card accounts and credit card statement payment

## Vietcombank Mastercard® World Credit Card

### Credit card account management channel

<b>VCB Digibank application</b>	<ul style="list-style-type: none"><li>Outstanding balance and card statement Inquiry.</li><li>Pay card statement.</li><li>Set up statement payment method.</li><li>Change the designated payment account.</li></ul>
<b>Monthly statement</b>	<ul style="list-style-type: none"><li>Displays information about card transactions in the statement period.</li></ul>
<b>SMS/OTT/Email</b>	<ul style="list-style-type: none"><li>Notify transaction information and OTP code when the customer uses the card.</li><li>Notification of card balance information and card statement payment.</li></ul>

# Credit Card Balance Payments

## Vietcombank Mastercard® World 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



## 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.

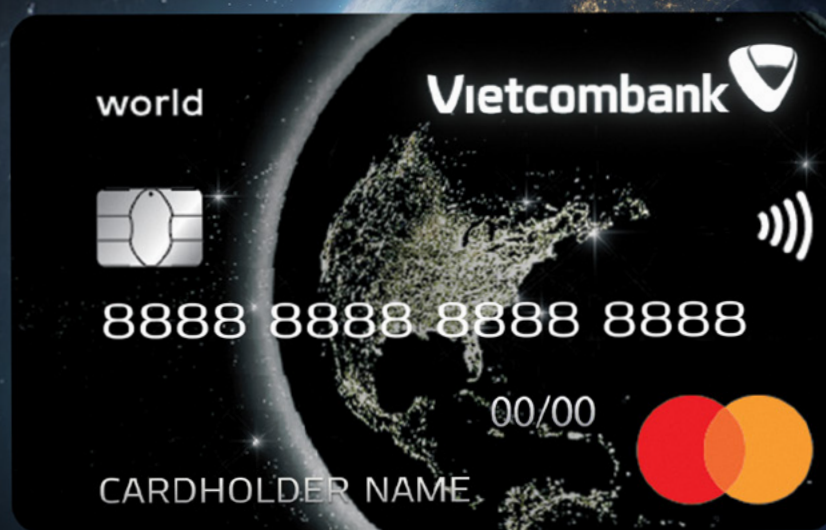
Conduct transactions only on popular websites/mobile apps and at secured, trusted shopping addresses.

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