



User Guidebook

Vietcombank Mastercard® Credit Card

Welcome letter

Vietcombank Mastercard® Credit Card

Dear Valued Customer,

Vietcombank is pleased to welcome you as a new **Vietcombank Mastercard® Credit Cardholder**.

You are holding on your hand a journey pass to explore unlimited benefits that Vietcombank and Mastercard® are proud to bring. With an outstanding unlimited reward points and many privileges exclusive to Mastercard® cardholders, we believe that Vietcombank Mastercard® 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 Mastercard® Credit Card



Unlimited points accumulation for every spending transaction

(02 points for each VND 1,000 spending by Vietcombank Mastercard Credit Card) as VCB Rewards Program.



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 various face-to-face or online payment methods at millions of Mastercard-accepted points worldwide.





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

Vietcombank Mastercard® 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

Reward Points Privileges

Vietcombank Mastercard® Credit Card

With the Vietcombank Mastercard® Credit Card, you will enjoy unlimited reward points for every eligible transaction (2 points for every VND 1,000 spent with the Vietcombank Mastercard® Credit Card) as part of the VCB Rewards loyalty program.

Terms and conditions of the program applied.

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



Banking Services Privileges

Vietcombank Mastercard® Credit Card

Being a cardholder of the Vietcombank Mastercard® 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 Mastercard®** **Credit Card**

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

Enjoy the benefits of Vietcombank Mastercard® Credit Card

Vietcombank Mastercard® 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 Mastercard® 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® 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

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With Vietcombank Mastercard® 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

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With Vietcombank Mastercard® 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

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Security with the most advanced technology

Vietcombank Mastercard® 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®
Credit Card

Card Number

Used for transactions

Contact Information

Please contact Vietcombank
Customer Center 24/7 for
assistance

Contactless Symbol

Security code

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

Card Expiry Date

The validity for card
usage

Cardholder's Name

Mastercard logo

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

Card Element Placement

Vietcombank Mastercard® Credit Card

Manage card accounts and credit card statement payment

Vietcombank Mastercard® 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 \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

- ✔ 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

Vietcombank Mastercard® Credit Card

Credit card account management channel

Monthly statement

- ✔ Displays information about card transactions in the statement period.

VCB Digibank application

- ✔ Outstanding balance and card statement Inquiry
- ✔ Pay card statement
- ✔ Set up statement payment method
- ✔ Change the designated payment account

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 Mastercard® 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 Mastercard® 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