



## User Guidebook

# Vietcombank Vietnam Airlines Platinum American Express® Credit Card

The shortest way to a complimentary flight



**Welcome letter**

# **Vietcombank Vietnam Airlines Platinum American Express® Credit Card**

**Dear Valued Customer,**

Vietcombank is pleased to welcome you as a new **Vietcombank Vietnam Airlines Platinum American Express®** Credit Card holder!

Vietcombank, Vietnam Airlines and American Express have come together to bring you the most outstanding features, the most exclusive privileges in banking, travel, entertainment... and airline benefits that exceed your expectation!

We believe that Vietcombank Vietnam Airlines Platinum American Express® Credit Card will be a perfect choice to make your every journey, every privilege a valuable experience.

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



# Key features of Vietcombank Vietnam Airlines Platinum American Express® Credit Card



## **Automatically upgraded to Titanium membership**

in the Vietnam Airlines Lotus miles  
Program with numerous privileges



## **Multiple ways**

of payment – online, in-store payment  
at millions of merchants with American  
Express® logo display



## **Earn Lotus Miles**

to redeem flight tickets and other  
attractive rewards



## **Global travel accident insurance coverage**

up to VND 23.3 billion/person



## **02 complimentary lounge visits per year**

to more than 1,300 Priority Pass  
airport lounges worldwide



## **Dedicated hotline**

for Medical and Travel Assistance



## Why should you choose Vietcombank Vietnam Airlines Platinum American Express® Credit Card

Vietcombank Vietnam Airlines Platinum American Express® Credit Card is the collaboration between Vietcombank and Vietnam Airlines to bring you outstanding features and privileges, in the hope that your every trip will be the most exciting and relaxing experience.

*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)*



# Earning Lotus Miles

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

- ♥ You earn **1 Lotusmiles mile** for every **VND 18,000** international spending or **VND 22,000** domestic spending with your Vietcombank Vietnam Airlines Platinum American Express® Credit Card
- ♥ Earn extra **5,000 Lotusmiles** if you spend over VND 500 million per year on your Credit Card
- ♥ Receive extra **1,000 Lotusmiles** when you renew your Credit Card

*Terms and Conditions applied*

*For further information, please visit*

<https://www.vietnamairlines.com/vn/en/lotusmile>



# Earning Lotus Miles

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

♥ You can use your miles to redeem for:

- Award tickets on all Vietnam Airlines flights as well as other codeshare flights, other partner airlines' flights with hundreds of destinations worldwide.
- Upgrade to more privileged services for yourself, your family and friends on Vietnam Airlines operated flights.
- Award tickets for excess baggage on Vietnam Airlines flights.
- Telecommunication Award.

♥ Members can easily use miles to shop for other rewards such as technology devices, travel accessories, healthcare products...

*For further information, please visit*

<https://www.vietnamairlines.com/vn/en/lotusmile>



# Vietnam Airlines Lotusmiles Titanium Membership Upgrade Privileges

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

As a Vietcombank Vietnam Airlines Platinum American Express® Cardholder, you will be automatically upgraded to Titanium membership in the Vietnam Airlines Lotusmiles Program – the frequent flyer program of Vietnam Airlines, with plenty of benefits.

### Benefits on Vietnam Airlines flights

- ♥ Get free or a discounted price for purchasing seats in advance
- ♥ Check-in at priority counters
- ♥ Priority on seat selection when checking in at the airport (if seats are available)
- ♥ Priority on seat confirmation in case of flight exchange by Vietnam Airlines
- ♥ Priority baggage tags
- ♥ Free extra checked baggage (1 piece of 23 kg)
- ♥ Carry 01 golf set for free under the baggage allowance policy
- ♥ Boarding priority
- ♥ Award an additional 30% earned miles of a flight
- ♥ 1,000 Bonus mile on birthday occasion

*All above benefits are subject to Lotusmiles Program's Terms and Conditions.*

*Benefits and services are provided by Vietnam Airlines and are subject to changes from time to time.*

*For further information, please refer to: [www.vietnamairlines.com/vn/en/home](http://www.vietnamairlines.com/vn/en/home)*

# Vietnam Airlines Lotusmiles Titanium Membership Upgrade Privileges

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

### Benefits on flights of SkyTeam airlines

- ♥ Priority in aircraft seating
- ♥ Check-in priority
- ♥ Baggage benefits

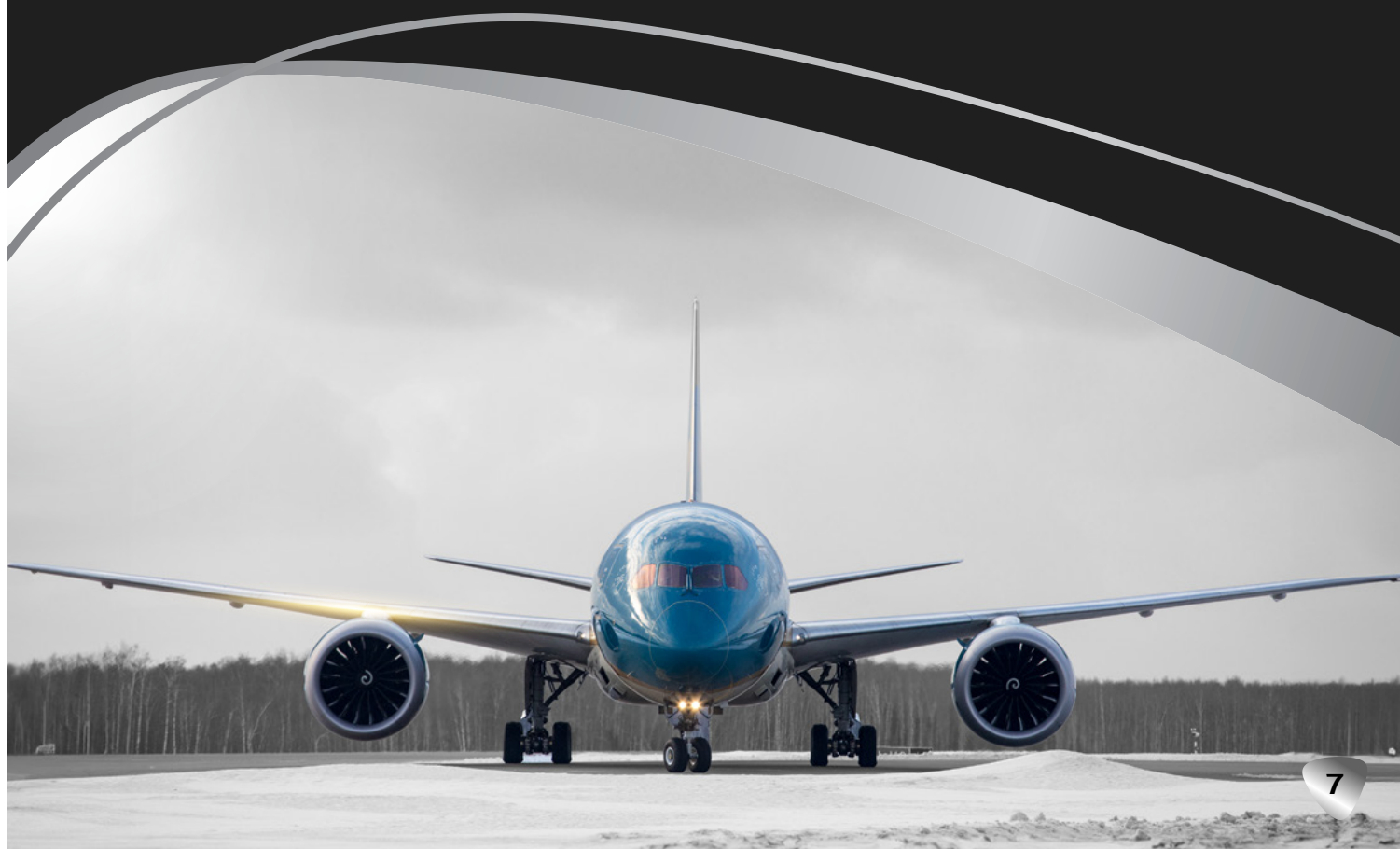
### Benefits from non-SkyTeam partner airlines

With diverse cooperation programs, Titanium members can enjoy additional offers from non-SkyTeam partner airlines when taking VN codeshare flights operated by partner airlines

*All above benefits are subject to Lotusmiles Program's Terms and Conditions.*

*Benefits and services are provided by Vietnam Airlines and are subject to changes from time to time.*

*For further information, please refer to [www.vietnamairlines.com/vn/en/home](http://www.vietnamairlines.com/vn/en/home)*





# Airport VIP Lounge Access

## Vietcombank Vietnam Airlines

### Platinum American Express® Credit Card

As a Priority Pass member, you can escape the inconvenience of cancellations, flights delays and over-crowded departure halls. Relax and unwind in a Priority Pass lounge, and enjoy a range of complimentary refreshments. The internationally recognized Priority Pass membership card makes you a welcome guest in more than 1,300 airport lounges all over the world.

You will enjoy 02 complimentary first visits for every effective year of your Priority Pass membership card – an exclusive benefit for Vietcombank Vietnam Airlines Platinum American Express® primary cardholder.

*This service is provided by Priority Pass Ltd via the Airport Lounge Access Program and subject to changes according to Terms and Conditions of Priority Pass from time to time.*

- *Your Priority Pass membership card will only remain valid when your Vietcombank Vietnam Airlines Platinum American Express® Credit Card is still valid for use.*
- *For further information, please visit [www.prioritypass.com](http://www.prioritypass.com)*



# Emergency Assistance Service

## Vietcombank Vietnam Airlines

### Platinum American Express® Credit Card

In case of emergency, please call +84 28 3825 6795 – a dedicated hotline for Vietcombank Vietnam Airlines Platinum American Express® 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.*



# Banking Services Privileges

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

With Vietcombank Vietnam Airlines Platinum American Express® Credit Card, you will be entitled to many banking service privileges:



### Credit card services benefits

- Free first year annual fee for 01 supplementary card
- Free issuance of 01 Vietcombank debit card
- 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 Vietcombank system at the counters.

# Insurance Benefits and Travel Assistance Services

## Vietcombank Vietnam Airlines

### Platinum American Express® Credit Card

When using Vietcombank Vietnam Airlines Platinum American Express® 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**
- Travel delay cover up to **VND 17.8 million**
- Baggage lost cover up to **VND 23.3 million** per item/laptop
- 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](http://www.vietcombank.com.vn)*





# Card Spending Benefit

## Vietcombank Vietnam Airlines Platinum American Express® Credit Card

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



# Enjoy the benefits of Vietcombank Vietnam Airlines Platinum American Express® Credit Card

In addition to exclusive benefits, Vietcombank Vietnam Airlines Platinum 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

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)



## Intallment Services

# Vietcombank Vietnam Airlines Platinum American Express® Credit Card

If you prefer not to fully pay for the credit card transaction amount, you can choose to divide 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.

For more detail [here](#)



### Flexible installment on VCB Digibank

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

For more detail [here](#)



# Installment Services

## Vietcombank Vietnam Airlines Platinum 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 Vietnam Airlines Platinum American Express® Credit Card**

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With Vietcombank Vietnam Airlines Platinum American Express® 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 Vietnam Airlines Platinum 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 Vietnam Airlines Platinum 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 Vietnam Airlines Platinum American Express® Credit Card**

# Card Element Placement

## Vietcombank Vietnam Airlines

### Platinum American Express® Credit Card

#### Cardholder's Name

#### Card Expiry Date

The validity for card usage

#### Contactless Symbol

#### Card Number

Used for transactions

#### American Express Logo

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

#### Batch code

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

#### Contact Information

Please contact Vietcombank Customer Center 24/7 for assistance.



# Manage card accounts and credit card statement payment

## Vietcombank Vietnam Airlines Platinum American Express® 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>

### 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 Vietnam Airlines Platinum 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



## 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