

# PUBLIC BANK VIETNAM VISA CREDIT CARD USER GUIDE



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# 1 | UNDERSTANDING YOUR PUBLIC BANK VIETNAM VISA CREDIT CARD



## 2 | OUTSTANDING BENEFITS OF PUBLIC BANK VIETNAM VISA CREDIT CARD

### 51 days free interest on purchases

- Buy now, pay later, **up to 51 days free of interest on purchases.**
- Flexible repayment with **Minimum Amount only 5%** of your monthly card outstanding balance.

### Easy and convenient payment at merchants worldwide

- Easy and convenient payment at merchants worldwide wherever a Visa logo is displayed.
- With preferential foreign currency conversion fee of 2%.

### Unlimited cashback

- Unlimited cashback for card spending applied for Public Bank Vietnam Visa Gold, Platinum and Signature Credit Card.
- Cashback in the same billing cycle with statement transaction.

### Convenient and safe card transactions

- Easy and Convenient Contactless technology.
- Secured Online Transactions 3D Secure 2.0, Verified by Visa.



## 3 | USING YOUR PUBLIC BANK VIETNAM VISA CREDIT CARD

### 3.1 Activating card

As soon as you receive your new credit card, choose one of below methods to activate it:



Send SMS following the syntax: **PB ACT V** [last 4 card digits] send to **8149**.  
Eg: PB ACT V1234 send to 8149.



Contact Card Services Hotline 24/7: **1800 599 930**.



Visit your nearest Public Bank Vietnam Branches/ Transaction Bureaus.

### 3.2 Security tips

- **DO NOT** reveal your Card information or your PIN.
- **CAREFULLY** preserve and regularly check your Card to prevent loss and theft.
- **DO NOT** respond to suspicious emails.
- **Purchasing online** with merchants **Verified by Visa**.
- **If your Card is lost or stolen, please:**
  - (1) Call card services 24/7 via **1800 599 930** for support.
  - (2) Send SMS, following the syntax: **PB BLK V**[last 4 digits of Visa Card] to **8149** to block your card.
  - (3) Call **+84 24 38262000** for support if you are calling from abroad.

### 3.3 Understanding your statement

 <b>PUBLIC BANK VIETNAM</b>		Tầng 1 Tòa nhà Hanoi Tung Shing Square, 2 Ngô Quyền, Phường Lý Thái Tổ, Quận Hoàn Kiếm, Thành phố Hà Nội Hotline : 1800 599 930 / (024) 38262000 Email : cardservices@publicbank.com.vn	
		<b>VISA Sao Kê Tài Khoản Thẻ Tín Dụng/ Credit Card Account</b>	
		Ngày lập Bảng Sao Kê <i>Statement Date</i>	Ngày Đến Hạn Thanh Toán <i>Payment Due Date</i>
Số Thẻ <i>Card Number</i>	Dư Nợ Cuối Kỳ <i>Current Balance</i>	Thanh Toán Tối Thiểu <i>Minimum Payment Due</i>	Số Tiền Thanh Toán <i>Payment Amount</i>
<b>Chi tiết giao dịch/ Payment Slip</b>			
Số Thẻ <i>Card Number</i>	Tên Tài Khoản <i>Name</i>		Trang <i>Page</i>
Ngày Lập Bảng <i>Statement Date</i>	Ngày Đến Hạn Thanh Toán <i>Payment Due Date</i>	Hạn Mức Tín Dụng <i>Credit Limit</i>	Lãi Suất <i>Interest Rate</i>
			Lãi Suất Tiền Mặt Ứng <i>Cash Advance Rate</i>
Ngày Giao Dịch <i>Transaction Date</i>	Ngày Hệ Thống <i>Posting Date</i>	Chi tiết <i>Description</i>	Số tiền <i>Amount</i>
<b>Tóm tắt giao dịch/ Transaction Summary</b>			
Dư nợ đầu kỳ <i>Previous Balance</i>	Số tiền mua hàng <i>Purchase</i>	Rút tiền mặt <i>Cash Advance</i>	Thanh toán <i>Payment</i>
			Ghi nợ/Ghi có <i>Debit/ Credit</i>
			Tiền lãi/phi <i>Interest/ Charges</i>
			Dư nợ cuối kỳ <i>Current Balance</i>

- 1 **Statement Date:** The date that PBVN issued your monthly statement.
- 2 **Payment Due Date:** The date by which your payment (at least the Minimum Payment) must be made to avoid incurring fees, charges and delinquency status.
- 3 **Minimum Payment Due:** The Minimum amount that is required to be paid before or on the payment due date to avoid late payment fee and maintain your good credit history.
- 4 **Transaction Date:** The date on which transaction was made.
- 5 **Posting Date:** The date on which transaction was posted on your account.
- 6 **Description:** The details of all purchases/cash advances/withdrawals, installments, general fees, charges, payments, expenditures and cashback within statement period in the billing cycle.
- 7 **Amount:** The amount of transaction (VND) on respective payment, spending and cashback in the billing cycle.
- 8 **Previous Balance:** The amount including all transactions, fees and charges (if any) made by cardholder and posted on card account in previous billing cycle.
- 9 **Payment:** The amount including all payments and other credits in the period payment in the billing cycle.
- 10 **Current Balance:** The amount of current month's transaction along with previous balance after deducting all payments/cashback/refunds in the billing cycle.



## 4 | EASY AND CONVENIENT WAYS TO PAY YOUR PBVN VISA CREDIT CARD

### Auto debit from PBVN account

Applied for the Cardholders who have a current account at Public Bank Vietnam and registered for auto debit service.

#### How to register for Auto Standing Instruction:

- Fill in the card application form.
- Register at any PBVN's Branches or Transaction Bureaus during business hours.

#### Payment options:

- Pay full statement outstanding balance.
- Pay minium statement outstanding balance.

*Note: In order to set automatic payment succesfully, you need to maintain a sufficient balance on the payment account according to the payment option on the payment due date.*

### Payment via PBVN Internet Banking:

You can log in your PBVN Internet Banking to make payment for Credit Card using one of following functions: <https://ebank.publicbank.com.vn/> or scan QR:



and use Card function > **Credit card payment.**

### Payment at PBVN ATM:

You can make credit card payment via PBVN ATM network by:

- Domestic Debit Card.
- Visa Debit Card.

### Payment at PBVN counter:

You can also settle your Credit Card account by Cash/DD at any PBVN Branches or Transaction Bureaus during business hours.

### Fund transfer from other banks Napas 247

You may transfer funds to settle your Credit Card account through **Napas247 to PBVN Visa Credit Card Number.**

The information has to be transferred as following:

1. **Beneficiary:** 417354xxxxxxxxxx (your credit card number).
2. **Receiver:** Public Bank Vietnam.

## 5 | EXCLUSIVE PRIVILEGES FOR PUBLIC BANK VIETNAM VISA CREDIT CARD

### **PUBLIC BANK VIETNAM VISA SIGNATURE CREDIT CARD**

**CASHBACK 6% on Grocery/Dining spending**

**UNLIMITED CASHBACK 0.5% on every purchase**

**Fine Dining Offers**

**Global Insurance**

- Benefits up to **11.65 billion VND**
- Applicable for cardholders and relatives

**VIP Airport Lounge**

**Complimentary 2x access in a year to selected Airport Lounge**

- Food and drink
- Entertainment TV
- Flight display screen
- High speed internet/wifi
- Magazines and newspapers
- Massage chair, Smoking room, Bathroom...  
*(Available in particular lounges)*





## **PUBLIC BANK VIETNAM VISA PLATINUM CREDIT CARD**

**UNLIMITED CASHBACK 0.2% on every purchase**

### **Global Insurance**

- Benefits up to **VND 11.65 billion**
- Applicable for cardholders and relatives



**Discover benefits and privileges  
to suit your different lifestyle needs.**

**PUBLIC BANK VIETNAM CARD SERVICES**

**Card Services 24/7: 1800 599 930**

**Website: [www.publicbank.com.vn](http://www.publicbank.com.vn)**

**Email: [cardservices@publicbank.com.vn](mailto:cardservices@publicbank.com.vn)**