PROMOTION DETAILS "DINE & SAVE"

1. Program Name:

"Dine & save".

2. Eligible cards:

PBVN Visa credit card (Classic, Gold, Platinum, Signature) and PBVN Visa debit card. The card is in an active status.

3. Promotion Period:

From now until the end of 31/08/2026.

4. Eligible customers:

PBVN Visa credit cardholders (Classic/Gold/Platinum/Signature) and PBVN Visa debit cards.

5. Promotion content:

- Enjoy up to 20% off total bill* when you pay with your PBVN Visa Card at any participating restaurants.
- Savings can be enjoyed in Vietnam, Singapore, Malaysia, Thailand, Hong Kong, Taiwan, Korea, Indonesia, Philippines and India. No minimum spends required.
- For list of participating restaurants, please visit dineands ave. visa.com.

6. Terms and Conditions:

- All existing principal and supplementary cardholders of valid PBVN Visa card are eligible for the Dining Offers.
- There is no restriction of on the number of visits that can be made by a Cardholder to each Participating Restaurant during the Offer Period for a Dining Offer, provided that for each visit, the Cardholder will be able to enjoy the Dining Offer only once.
- The Offer cannot be exchanged for cash or other services, products or discounts.
- The Offer are non-transferrable and cannot be used in conjunction with other discounts or promotions happening at the same time. The Dining Offer may not be valid on blackout dates indicated by Participating Restaurants. Please check directly with the Participating Restaurants for any blackout dates they may have.
- The terms and conditions of each Participating Restaurant for the Dining Offers may vary.
- The Participating Restaurants are solely responsible for the Dining Offers, including but not limited to the fulfillment thereof. Details of the Dining Offers as shown above are based on information provided by the Participating Restaurants. Visa makes no express or implied warranty or representation in relation to any information on the Dining Offers, including but not limited to the accuracy or completeness thereof. Please contact the relevant Participating

^{*}Not stackable with other promotions or discounts.

- Restaurant directly to confirm availability and validity of Dining Offers, enquire on the terms and conditions or other details of the Dining Offers, or for any other enquiries.
- For the avoidance of doubt, the Participating Restaurants are the sole providers of all goods and/or services under this offer. Accordingly, the Cardholder understands, acknowledges and agrees that a procurement by him/her of any goods and/or services under a Dining Offer shall constitute a contract solely between the relevant Participating Restaurant and him/her. Visa is not, and will not become, a aparty to such contract.
- By utilizing or attempting to utilize any of the goods and services under a Dining Offer, the cardholder understands, acknowledges and agrees that:
 - 1. Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the Cardholder of any goods and/or services under a Dining Offer (each a "Claim") shall be settled by the Cardholder directly with the Participating Restaurant, and the Cardholder shall not make any Claim against Visa.
 - 2. Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any Cardholder or any other person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury.

7. Contact information:

For any questions, please contact Card Service 247: **1800 599 930** or Public Bank Vietnam Branches/Transaction Offices.