

PUBLIC BANK VIETNAM VISA CREDIT CARD USER GUIDE



TABLE OF CONTENTS

Understanding your Public Bank Vietnam Visa Credit Card	Page 01
Outstanding benefits of Public Bank Vietnam Visa Credit Card	Page 02
Using Public Bank Vietnam Visa Credit Card 3.1. Activating your card 3.2. Security Tips 3.3. Understanding your statement	Page 03
Easy and convenient ways to pay your Public Bank Vietnam Visa Credit Card	Page 05
Exclusive privileges for Public Bank Vietnam Visa Signature Cardholder	Page 06

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

PUBLIC BANK VIETNAM

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

VISA Sao Kê Tài Khoản Thẻ Tín Dụng/ Credit Card Account

1 Ngày lập Bảng Sao Kê Statement Date 2 Ngày Đến Hạn Thanh Toán Payment Due Date

Số Thẻ Card Number	Dư Nợ Cuối Kỳ Current Balance	3 Thanh Toán Tối Thiểu Minimum Payment Due	Số Tiền Thanh Toán Payment Amount
--------------------	-------------------------------	--	-----------------------------------

Chi tiết giao dịch/ Payment Slip

Số Thẻ Card Number	Tên Tài Khoản Name	Trang Page
--------------------	--------------------	------------

Ngày Lập Bảng Statement Date	Ngày Đến Hạn Thanh Toán Payment Due Date	Hạn Mức Tín Dụng Credit Limit	Lãi Suất Interest Rate	Lãi Suất Tiền Mặt Ứng Cash Advance Rate
------------------------------	--	-------------------------------	------------------------	---

4 Ngày Giao Dịch Transaction Date	5 Ngày Hệ Thống Posting Date	6 Chi tiết Description	7 Số tiền Amount
-----------------------------------	------------------------------	------------------------	------------------

Tóm tắt giao dịch/ Transaction Summary

8 Dư nợ đầu kỳ Previous Balance	Số tiền mua hàng Purchase	Rút tiền mặt Cash Advance	9 Thanh toán Payment	Ghi nợ/Ghi có Debit/ Credit	Tiền lãi/phí Interest/ Charges	10 Dư nợ cuối kỳ Current Balance
---------------------------------	---------------------------	---------------------------	----------------------	-----------------------------	--------------------------------	----------------------------------

- 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 minimum statement outstanding balance.

Note: In order to set automatic payment successfully, 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:** 417354xxxxxxxxxxx (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

Email: cardservices@publicbank.com.vn