

PROMOTION DETAILS

1. Program Name:

PBVN VISA CARD SPENDING – EARN LOTUSMILES REWARDS

2. Eligible cards.

PBVN Visa Credit Card (Classic, Gold, Platinum, Signature) and PBVN Visa Debit Card

3. Eligible customers:

PBVN Visa Credit Card (Classic, Gold, Platinum, Signature) and PBVN Visa Debit Card cardholders.

4. Promotion period:

From now to 31 December 2026

5. Promotion content:

For PBVN Visa Signature cardholders:

* Every 1 USD spent on valid international transactions, customers will receive 02 bonus Lotusmiles.

For other PBVN Visa cardholders:

* Every 20,000 VND spent on valid international transactions, customers will receive 01 bonus Lotusmiles.

How to participate:

Join the program in just 5 simple steps!

- Step 1: Open campaign in Visa Infinite Access by scanning QR code on banner.
- Step 2: Link your Visa card.
- Step 3: Link your Lotusmiles membership.
- Step 4: Activate the campaign.
- Step 5: Spending overseas with your eligible Visa card.
- Step 6: Track and use Lotusmiles rewards to redeem gifts.

Applicable subjects: Lotusmiles members are also valid Visa cardholders. All valid Visa cards currently active and issued in Vietnam.

Terms and Conditions

For Visa PBVN Visa cardholders: Earn a maximum of 20,000 bonus Lotusmiles during the program period.

For other PBVN Visa cardholders: Earn a maximum of 10,000 bonus Lotusmiles during the program period.

To be eligible for participation in the Program, participants must hold an account registered in Vietnam, successfully link their Lotusmiles membership, and activate an eligible card on the Mini App before conducting any qualifying spending transactions.

Eligible transaction:

- Is spending transactions made outside Vietnam's territory in foreign currency (not Vietnamese dong), processed in person at the point of sale, and not falling under the spending categories or excluded transactions specified by Visa from time to time.

Website Upload and social media Sharing for Card Promotion: PBVN VISA CARD SPENDING – EARN LOTUSMILES REWARDS

- Transactions occurring after the customer completes linking their Visa card and Lotusmiles account and activates the program.

Excluded transactions and categories:

- Transactions made online.
- Refunded, cancelled, declined, or disputed transactions.
- Cash withdrawal, money transfer, or cash equivalent transactions.
- Fee, interest, instalment, or adjustment transactions.
- Transactions falling under the categories excluded per Visa's regulations from time to time (Appendix 1).
- Rounding rule: Reward miles will be rounded according to the following rule:
 - If the decimal portion is less than 0.5 -> round down.
 - If the decimal portion is 0.5 or greater -> round up.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
- Visa & the participating Merchant reserve the right to suspend, cancel or modify the Offer and Terms & Conditions at any time without prior notice.
- In the case of any dispute, the decision of Visa shall be final.
- For the avoidance of doubt, while Visa has facilitated this Offer for the benefit of Visa cardholders, the Merchant is the sole provider of all goods and/or services and/or prizes under this offer. Accordingly, the Visa Cardholder understands, acknowledges and agrees that the procurement by him/her of any goods and/or services and/or prizes under this Offer shall constitute a contract solely between the Merchant and him/her, and Visa is not, nor will become, a party thereto.

By utilizing or attempting to utilize any of the goods, prizes and services under this Offer, the Visa Cardholder understands, acknowledges and agrees that to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.