

## TERMS AND CONDITIONS

### “CASHLESS DAY WITH IVB NAPAS CARD”

1. **Promotion Period:** From 0:00:00 **16/06/2020** to 23:59:59 **30/06/2020**.
2. **Participant:** All customers are NAPAS domestic chip cardholders (contact and contactless) issued by Indovina Bank Ltd (IVB).
3. **Promotion area:** At transaction places that have accepted to domestic chip cards connected to NAPAS.
4. **Prizes:**
  - **Prize framework**

No.	Prize content	Number of prizes	Total prize value (VND)
<b>I – IVB’s customer prizes</b>			
1	Golden Week	125 (25 x 5 days)	200,000
2	Loc Vang	01	5,000,000
<b>II – Napas’s prize</b>			
3	Phu Quy	05	15,000,000

➤ **Terms & Conditions**

a) **IVB’s customer prizes**

i. **Golden Week Prize:**

- Giving 200,000 VND to card accounts for 25 successful transactions of NAPAS domestic chip cards valued at 500,000 VND at the earliest within the hours from 9:00 am to 11:00 pm of Golden Week (5 days from June 16/2020 to June 20/2020) => Each bank has 25 prizes/day.
- Terms & Conditions:
  - Each cardholder (corresponds to each domestic chip card number) can only receive 01 (one) Golden Week Prize.
  - For cardholders having the same transaction time, rewarding customers with higher transaction value.

ii. **“Loc Vang” Prize:**

- Giving 01 SJC 9999 Gold (one-tenth tael) to 1 customer who has the highest successful total transaction value by domestic chip card of IVB

- Terms & Conditions:
  - Each cardholder (corresponds to each domestic chip card number) will only receive 01 (one) “Loc Vang” Prize.
  - For cardholders with the same total transaction value, rewarding customers with earlier transaction time.
  - In case the cardholder (01 card number only) simultaneously wins the Golden Week Prize and the Golden Prize, both awards of the promotion will be received.
  - In case, the Bank cannot contact and verify customer information to notify the winning. Within 05 working days from the date NAPAS sends notification of the list of winners to the Bank, that Customer is not eligible for the Promotion's reward. The prize will be awarded to the next eligible customer of the Bank.

**b) Napas’s prize**

**“Phu Quy” Prize:**

- Giving 03 SJC 9999 Gold (one-tenth tael) to 05 customers (based on 01 NAPAS chip card number) with the highest total transaction value among all customer of all banks.
- Terms & Conditions:
  - NAPAS domestic chip cardholders who have successful payment via POS with the highest transaction value card number among all customers of participating banks.
  - Each cardholder (corresponds to each domestic chip card number) can only receive 01 (one) Phu Quy Prize.
  - For cardholders with the same total transaction value, rewarding customers with earlier transaction time.
  - In case the cardholder (01 card number only) simultaneously wins the Golden Week Prize and the Phu Quy Prize, both awards of the promotion will be received.
  - In case the cardholder (01 card number only) simultaneously wins the Loc Vang Prize and Phu Quy Prize, only the highest Phu Quy Prize will be received. The Loc Vang Prize will be awarded to customers with the next high transaction value of the Bank.
  - In case, the Bank cannot contact and verify customer information to notify the winning. Within 05 working days from the date NAPAS sends notification of the list of winners to the Bank, that Customer is not eligible for the promotion's reward. The prize will be awarded to the next eligible customer who meets the promotion eligibility.