

### 1. Program scope:

Reward point program is applicable for all branches and transaction office of IVB.

### 2. Product :

- ✓ IVB Visa credit
- ✓ IVB Visa debit

### 3. Reward point program's effective date: 01/10/2015

### 4. Reward point conversion rate:

No	Payment transaction	Conversion value
1	A valid payment transaction	1.000 VND = 1 point

### 5. Reward Point Program

5.1. The valid cardholder including the Primary Cardholder and Supplementary Cardholder ,when making payment transaction, will be accumulating **1 reward point equal to 1,000 VND**. Reward point will be accumulating as soon as the cardholder perform a valid payment transaction. (Article 6)

5.2. The cardholder will be attended in various type of other promotions or plus other reward point (if any) in accordance to IVB's regulations in each period.

5.3. Reward points have value for this year and the 2 following years. Reward point accumulated in n year, if no conversion, will expiry in ( n+3 ) year, (so-call expiry date).

The first year will be counted from issuing date. Ex: accumulative reward points in 2015 will be expiry in 2018.

5.4. The cardholder could be converted when reward point is valid and before expiry date. Reward point will automatically invalid on expiry date and IVB will not accept any conversion request after that day.

5.5. When the cardholder request to cancel card, all of reward points in account will automatically invalid and IVB will not accept any conversion request on or after date that the cardholder request to cancel card.

5.6. The cardholder is not allowed to transfer reward point to others.

5.7. In case of cardholder has valid payment transaction but not receive any reward point, please contact IVB within 30 days since the date that customer performed valid payment transaction for support. IVB has the right to require customer for submitting information/ transaction receipt for IVB to investigate and then answer the claim. In the contrary, in case of customer does not contact IVB within 30 days, IVB reserves the right not to answer and resolve cardholder's claims and concerns.

## **6. Valid payment transaction:**

6.1. Valid payment transaction is transaction that performed by IVB Visa card, and is considered as transaction of good sales/ services successful and recorded on the IVB system within the program duration ( so called “ settled transaction”). Date and time of settled transaction shown on IVB's system are considered evidence for enjoying promotion privileges. The customer can verify transaction status that recorded into IVB system via IVB's customer service 24/7: 028 39421048 or 1900588879.

6.2. Invalid payment transaction is including:

a. Transactions status does not meet requirement as article 6 item 6.1

b. Transaction for card activate and cash advance/ cash withdraw; temporary retained transactions, including cash advance/ cash withdraw transaction at the counter, ATM or POS

c. Any transactions of good purchase/ services in promotion period ,which recorded into IVB system, but after that the supplier of goods/ services refund the customer; or transaction happened in dispute entirely or partly; they are considered invalid.

d. The transaction for payment banking service fees.

e. The transactions are refunded automatically for reason of system failure.

6.3. IVB has the right, in it sole discretion, to amend, to supplement and/or to replace from time to time all other terms and conditions applicable thereto. IVB might also make similar amendment to the management of the use of cardholder's account and card, and publicly announce the effective application on the Website: [www.indovinabank.com.vn](http://www.indovinabank.com.vn).

## **7. Other conditions:**

7.1. The cardholder can perform to convert reward points as instructed in one among updated guideline on the IVB Website.

7.2. The request for conversion will not be performed as and when the cardholder do not provide information of transaction fully and exactly.

7.3. It is only primary cardholder who can request IVB to redeem reward point.

7.4. Request for conversion cannot be canceled, refunded or changeable. The reward which had been converted, could not be changed to other rewards or be refunded, replaced, or change into money.

7.5. In case of any complaints, disputes related to program, IVB shall settle on the basis of goodwill negotiation between the two parties. If it cannot be solved by negotiation, It will be resolved in accordance to the current law.

7.6. IVB will be exempt from liability for force majeure events that occurs during the promotion such as: fire, flood, earthquake...that cause transaction to be erroneous, unenforceable or impossible for recording information to IVB's system.

7.7. By participate in this program, IVB customer accepts all terms and conditions listed in this program, and accept IVB' amendment, supplement & substitution of the term & condition from time to time.

7.8. The decision of IVB is the final decision in validation of valid cards, valid transaction and implementation of award procedure.

7.9. The terms and conditions of the program will be in English and Vietnamese version with the equal legal validity. In case there is a discrepancies between English and Vietnamese version, the Vietnamese will be prevail.