1. Eligibility:
   1.1. The Platinum Cashback, Priority WorldMiles or WorldMiles Primary credit cardholder (“Cardholder”) whose credit cards are issued by Standard Chartered (Vietnam) Limited (“The Bank”).
   1.2. Card Account(s) are valid and in good standing (i.e. card must not be delinquent suspender, or cancelled) will be eligible to the Travel Points Programme (Programme) including Travel Points; Cashback accumulation and redemption.
   1.3. Travel Points/ Cashback generated by supplementary Cardholders shall automatically accrue to the primary Cardholder’s account.

2. Generic terms and conditions of Travel Points/ Cashback
   2.1. Eligible Cardholders will be accumulated into Travel Points/ Cashback accounts after eligible transactions are made. Eligible transactions will not include cash advance, payment, fee and charges, public admin fee (MCC-4900), non-personal purchasing transactions, petroleum category (MCC - 5541 & 5542) and Charities category (MCC - 8398 & 8661)
   2.2. Cardholders can participate in offers of Travel Points/ Cashback acceleration or reward (if any) as defined and updated on The Bank website
   2.3. The Travel Points/ Cashback will not be accrued on any un-posted or cancelled card transaction. The Travel Points/ Cashback will be deducted on refunded transaction in whole or in part, including tax refund on overseas purchases.
   2.4. For Installment Plan, Travel Points/ Cashback will be credited when transaction is posted into the Card Account.
   2.5. Travel Points/ Cashback will be expired on the last business day of the expiry month showing on Statement.
   2.6. Cardholder may only redeem Travel Points/ Cashback within the validity period and no later than one (1) business day before the travel points’ expiry date. Travel Points/ Cashback will be forfeited and The Bank will not accept any redemption request thereafter.
   2.7. When the Cardholder submits the card cancellation request to The Bank, all Travel Points/ Cashback will be immediately forfeited and no redemption request shall be accepted on or after the submission date.
   2.8. The Cardholder cannot transfer Travel Points/ Cashback to another credit card.
   2.9. The Cardholder can check Travel Points/ Cashback balance following instructions updated on The Bank website.
   2.10. In case that Cardholders who have eligible transaction but do not receive Travel Points/ Cashback, please contact The Bank no later than 30 days from transaction date for further solutions. The Bank has the right to request eligible Cardholder to provide information of eligible transactions for settlement. If eligible Cardholders do not contact The Bank after 30 days, eligible Cardholders will lose the right to receive the Travel Points/ Cashback

3. Redemption Rate:
   3.1. Cashback rate for Platinum Cashback
       • Get 1% CashBack on overseas purchases
       • Get 0.5% CashBack on domestic purchases
       • Get 0.5% Cashback on all online transactions under the following merchant categories:

<table>
<thead>
<tr>
<th>Categories</th>
<th>MCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limousines and taxicabs</td>
<td>4121</td>
</tr>
<tr>
<td>Advertising service</td>
<td>7311/ 5968</td>
</tr>
<tr>
<td>Travel agencies</td>
<td>4722</td>
</tr>
<tr>
<td>Categories</td>
<td>MCC</td>
</tr>
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<td>4722</td>
</tr>
<tr>
<td>Lodging: hotels, motels</td>
<td>7011</td>
</tr>
<tr>
<td>Record shops and retails stores</td>
<td>5310/ 5331/ 5732/ 5734/ 5735/ 5999/ 8999</td>
</tr>
<tr>
<td>Business services</td>
<td>7399</td>
</tr>
<tr>
<td>Computer services</td>
<td>7372/ 4816</td>
</tr>
<tr>
<td>Airlines, air carriers</td>
<td>3079/4511</td>
</tr>
<tr>
<td>Securities-broker and dealer</td>
<td>6211</td>
</tr>
<tr>
<td>Schools and educational</td>
<td>8299</td>
</tr>
</tbody>
</table>

Note:

(1) Overseas or domestic purchases is defined based on the country where the acquiring bank locates
(2) Merchant Category Code according to MasterCard. The bank is not responsible for wrong encoding of MCC. MCC may change without prior notice if MasterCard and/or the merchant and/or the Merchant Bank decide to change them

3.2. Travel Points rate for Priority WorldMiles or WorldMiles

- Get 1 travel point for every VND 25,000 spent domestic¹
- Get 3 travel points for every VND 25,000 spent overseas¹
- Get 1 travel point for every VND 25,000 spent on online transactions under the following merchant categories:

<table>
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<tr>
<th>Categories</th>
<th>MCC</th>
</tr>
</thead>
<tbody>
<tr>
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<td>7011</td>
</tr>
<tr>
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(2) Merchant Category Code according to MasterCard. The bank is not responsible for wrong encoding of MCC. MCC may change without prior notice if MasterCard and/or the merchant and/or the Merchant Bank decide to change them

4. Redemption instruction:

- Cardholders can redeem Travel Points/ Cashback following instructions updated on The Bank website.
- Redemption requests will not be serviced if the redemption form is not fully and correctly filled up before submission.
- Only the primary Cardholder can redeem Travel Points/ Cashback.
- Redemption requests once given to The Bank cannot be cancelled, withdrawn or changed. Items are not exchangeable for other items or refundable, replaceable or transferable for cash under any circumstances.
- After 45 days from the redemption request date, if there are no feedbacks from the Cardholders, it shall be deemed that the items are successfully delivered to Cardholder. The Bank will also send and confirmation letter to Cardholder’s email which they registered in application form. Any dispute after this date is invalid.
5. Redemption Catalogue:

5.1. For Platinum Cashback

5.1.1. Option 1: Redeem Cashback
- Each cashback point = VND 1
- Minimum Cashback to redeem is VND 100,000
- Cashback cannot be exchanged for another form of reward.
- Cashback can be used for a credit onto Primary credit card. Cashback cannot be exchanged for cash or used to obtain cash advance.
- Any redemption request received by The Bank will be fulfilled within 05 days from the date of receipt.

5.1.2. Option 2: Purchase with rewards: please refer section 6

5.2 For Priority WorldMiles or WorldMiles, there are 3 options for you to chose from:

5.2.1 Option 1: Redeem cashback
- Minimum travel points to redeem is 1,000 and must be multiple of 100
- Each travel point = VND 150
- Cashback can be used for a credit onto Primary credit card. Cashback cannot be exchanged for cash or used to obtain cash advance.
- Any redemption request received by The Bank will be fulfilled within 05 days from the date of receipt.

5.2.2 Option 2: Redeem items in redemption catalogue
- Exchange Travel Points to redeem for a reward, such as Agoda voucher, wine & dine, hotels & resorts, airport services, rest & relax in redemption catalogue
- List of reward, redemption rate, redemption instruction, redemption process: please refer Redemption catalogue that public on Bank’s website
- Cardholders can also redeem their travel points against the goods listed in the Redemption Catalogue. Redemption against goods is subject to the confirmation from The Bank. In case the item is invalid or not available at that time, The Bank reserves the right to substitute an item with another brand/product of equivalent monetary value

5.2.3 Option 3: Redeem Lotus Miles
- Minimum travel points to redeem is 1,000 and must be multiple of 100
- Each travel point = 1 Lotus Mile
- Cardholder must be member of Lotus Miles and request for mile redemption to his/her Lotus Miles account only.
- Redeemed miles cannot be transferred to another membership account
- Processing time of Lotus Miles redemption request is 6 weeks since requesting date
- Lotus Miles usage is subject to its Terms and Conditions

5.2.4 Option 4: Purchase with rewards: please refer section 6

6. Purchase with Rewards:

6.1. Purchase with Rewards is a tool for redeeming valid transactions with travel points/cashback points directly through iBanking and mobile banking.

6.2. The following sub-features will be available to you (and any applicable terms and conditions pertaining to each sub-feature shall apply to you):
(i) "Purchase with Rewards" by activation/selection of card; and
(ii) "Purchase with Rewards" by replying in the positive to our notices and communications under the cashback points and travel points.

All of the above (i) to (ii) are based on a conversion rate as mentioned in 5.1.1 and 5.2.1.

6.3. The tool is only usable to customers who satisfy all of the following requirements:
- Have a valid credit card issued by Standard Chartered Bank Vietnam.
- Have more than 0 travel points/cashback points in their accounts.
- Have access to iBanking and mobile banking.
6.4. You shall receive notices and communications under the Purchase with Rewards service means including by email, SMS or online banking inbox; you further accept and acknowledge that any such notices and communications received by you pertaining to your Travel points / Cashback amounts balance enquiry may not be encrypted and may contain personal information and information pertaining to your linked accounts, and we shall not be responsible or liable to you for any possible release, loss or interception of such personal information and/or information.

6.5. In order for you to continue to use the Purchase with Rewards service, you may be required to ensure that Push Notification continues to be enabled on your mobile device for the mobile app and you have internet or mobile data connectivity.

6.6. You consent to the use and disclosure of your personal information and the details of your relevant merchant loyalty points or air miles programme under the Purchase with Rewards service to Standard Chartered and that merchant for the purpose of availing the Purchase with Rewards service.

6.7. If you inform us that the security of your mobile app or security code has been compromised or that the electronic equipment which you use to access any electronic banking services is lost or stolen, we may require you to change the security code or cease the use of the Purchase with Rewards service.

6.8. We do not represent or warrant that the Purchase with Rewards service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.

6.9. You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the Purchase with Rewards service.

6.10. In case you attempt to redeem multiple transactions without having sufficient Travel points / Cashback, one (or multiple) requests from you will automatically be declined without any prior notices.

6.11. Eligible transactions for Purchase with Rewards (PwR):
- Are successful transactions made right after PwR is activated on iBanking or mobile banking (for pre-transaction)
- Are NOT bank initiated charges, cash advance transactions and transactions with MCC code as followed:

<table>
<thead>
<tr>
<th>Category</th>
<th>MCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lodging – Hotels, Motels &amp; Resorts</td>
<td>3501-3999/ 7011</td>
</tr>
<tr>
<td>Quasi Cash - Wire Transfer Money Order/ Manual Cash Disbursements</td>
<td>4829/ 6010-6012/ 6050/ 6051/ 6536-6538/</td>
</tr>
<tr>
<td>Utilities/ Petroleum and Products</td>
<td>4900/ 5172/ 5541/ 5542/ 5499/ 5983/ 9752/</td>
</tr>
<tr>
<td>Betting, Lottery Tickets, Casino Gaming Chips</td>
<td>7801/7995</td>
</tr>
</tbody>
</table>

6.12. Conversion rate for valid transactions through Purchase with Rewards:
- 1 Travel point = 150 VND. Minimum travel points to redeem is 1,000 (equivalent to VND150,000 cashback)
- 1 Cashback point = 1 VND. Minimum Cashback to redeem is VND 100,000

6.13. Depends on your available points and the transaction value, the redemption will be a:
- Full redemption: occurs when your available points are more than the total transaction value. The transaction will be fully redeemed with your points.
- Partial redemption: occurs when your available points are less than the total transaction value. Our system will automatically deduct and redeem all your available points.

6.14. When a valid transaction is made after Purchase with Rewards has been activated, corresponding amount of points will be converted and redeemed to your registered credit card account.
- Transaction of the conversion will be recorded into your account within 3 working days, starting from the date of the successful transaction
- For some cases, the cashback amount might be different from the transaction value (due to floating currency conversion rate/ extra fees from vendors/...
Cashback amount will be the closest rounded number from the actual transaction value.

6.15. Successful activation of Purchase with Rewards (PwR) will only be applied to 01 valid transaction. In order to make more redemption, please reactivate PwR again.

6.16. Transaction of the conversion will be recorded as cashback on the registered credit card’s statement.

6.17. Once the redemption has been successfully done, the transaction can not be cancelled.

6.18. For more details, please refers to our “Purchase with Rewards Instruction Manual” updated on Bank’s website

Note: In case you request for multiple methods of points conversion, and your total remaining points are insufficient to support all of them, the Bank reserves the right to cancel one or multiple redemption requests without prior notice.

7. General Terms and Conditions

7.1. To the extent permitted the law, The Bank reserves the right to (i) wholly or partly modify the Programme, and (ii) to change the conversion rate, withdraw or awarded travel points to vary any of the terms and conditions herein in its absolute discretion and without prior notice to Cardholders.

7.2. In case this Programme comes in conflict with any rule, regulation or order of any statutory authority, then The Bank has absolute authority and right to modify or cancel this Programme to give effect to the said requirements.

7.3. The Bank is not the supplier of the goods distributed under the Programme, and all queries or complains regarding such must be directed directly to the relevant supplier. The Bank does not accept responsibility for the quality of goods or services provided by the merchant establishments participating in the Programme.

7.4. Cardholders earn travel points for the personal-purpose transactions. The Bank may request Cardholder to provide information and documents to ensure that customer transactions are valid under the provisions of the law and the provisions in Credit Card Terms for the use of the card.

7.5. Fraud and abuse relating to earning and redemption of travel points in the Programme will result in forfeiture of accrued travel points as well as termination of the Cardholder’s Card Account.

7.6. Information supplied by the Cardholder on the redemption of certain products/services may be used by The Bank for administrative or marketing purposes to the extent permitted by the law.

7.7. Any tax or other liabilities or charges payable to the Government or any other authority or body or any other participating establishment which may arise or accrue to Cardholders by redemption as foresaid or otherwise as result of this Programme shall be borne by Cardholder.

7.8. Selection of the products/services offered under the Programme will be at the sole discretion of The Bank and are liable to change without notice to the extent permitted by the law.

7.9. In case of any dispute or claim related to the Programme, The Bank shall at its best endeavours to resolve such dispute and claim as it thinks shall be appropriate. In case there is no mutual agreement reached between The Bank and Cardholders in order to resolve the dispute or claim related to the Programme, either The Bank or Cardholders may submit such dispute or claim to the competent court of Vietnam for settlement.

7.10. The Terms and Conditions of Programme shall be governed by the provisions of Vietnamese law.

7.11. In case of discrepancies between the English and the Vietnamese versions of these Terms and Conditions, the Vietnamese version shall prevail.