

TERMS AND CONDITIONS OF REDEMPTION PROGRAMME

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 immediately after eligible transactions are made. Eligible transactions will not include cash advance, payment, fee and charges, 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 issued as 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 purchases¹
 - Get 0.5% CashBack on domestic purchases¹
 - Get 0.5% Cashback on all online transactions under the following merchant categories:

Categories	MCC ²
Limousines and taxicabs	4121
Advertising service	7311/ 5968
Travel agencies	4722
Lodging: hotels, motels	7011
Record shops and retails stores	5310/ 5331/ 5732/ 5734/ 5735/ 5999/ 8999
Business services	7399
Computer services	7372/ 4816

Airlines, air carriers	3079/4511
Securities-broker and dealer	6211
Schools and educational	8299

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:

Categories	MCC ²
Limousines and taxicabs	4121
Advertising service	7311/ 5968
Travel agencies	4722
Lodging: hotels, motels	7011
Record shops and retails stores	5310/ 5331/ 5732/ 5734/ 5735/ 5999/ 8999
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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 disputes after this date is invalid.

5. Redemption Catalogue:

5.1. For Platinum Cashback

- 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 exchange 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 For Priority WorldMiles hoặc WorldMiles:

5.2.1 Option 1: Redeem cashback

- Minimum travel points to redeem is 1,000 and must be multiple of 100
- Each travel point is worth VND 150

- Cashback can be used for a credit onto Primary credit card. Cashback cannot be exchange 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 is worth 1 Lotus Miles
- Cardholder must be membership 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

6. General Terms and Conditions

- 6.1. 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.
- 6.2. 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.
- 6.3. 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.
- 6.4. 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.
- 6.5. 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.
- 6.6. 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.
- 6.7. 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.
- 6.8. 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.
- 6.9. 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.
- 6.10. The Terms and Conditions of Programme shall be governed by the provisions of Vietnamese law. In case of discrepancies between the English and the Vietnamese versions of these Terms and Conditions, the Vietnamese version shall prevail.