

Terms & Conditions

Visa linked, Miles unleashed

1. Promotion period: from 24/01/2025 to 31/12/2025 ⁽¹⁾

⁽¹⁾ Due to budget limitations, the program may end earlier than expected.

2. Eligible Cardholder: Lotusmiles members who are also valid Visa cardholders.

3. Eligible Cards: All valid Visa cards issued in Vietnam ⁽²⁾

⁽²⁾ A valid Visa card is the Visa card which has BIN in the applicable BIN list (see Appendix 1). The applicable BIN list may change from time to time.

4. Promotion details: Earn extra Lotusmiles for customers who are Lotusmiles members and Visa cardholders when making international spending, as follows:

- For Visa Signature and Visa Infinite cardholders: For every 20,000 VND of eligible overseas spending⁽³⁾, customers will receive 02 (two) Bonus Miles. Customers can receive a maximum of 50,000 Bonus Miles during the program period.
- For other Visa cardholders: For every 20,000 VND of eligible overseas spending⁽³⁾, customers will receive 01 (one) Bonus Mile. Customers can receive a maximum of 25,000 Bonus Miles during the program period.

⁽³⁾ Eligible overseas spending: Spends that occur outside of Vietnam territory in foreign currency (not VND), directly at the counter and are not included in forbidden spend segments under the provisions of Visa from time to time (see Appendix 2).

5. Terms & Conditions:

- Lotusmiles' members need to link their Visa card onto the "Spend and Earn" program on Vietnam Airlines Lotusmiles' website or application to receive Bonus Miles.
- Each member account can accumulate up to 50,000 bonus miles from spending with Visa Signature and Visa Infinite cards, and 25,000 bonus miles from spending with other Visa cards during the program period, on eligible linked cards.
- Program scope: Eligible cardholders can earn bonus miles for spending made outside of Vietnam in foreign currencies (excluding Vietnamese Dong) and not in spending categories excluded by Visa as stipulated from time to time (Appendix 2). These will be considered overseas spending.
- Eligible cardholders need to spend a minimum of VND 20,000/transaction to receive Bonus Miles, the accumulation of multiple transactions is not applicable.
- For the avoidance of doubts, Eligible Cardholders are unqualified for the promotion if minimum overseas spend requirement is not met and paid with the Eligible Cards under any circumstance (including but not limited to transaction cancellation/refund/return or Eligible Card expiration/loss/temporary block/insufficient balance or credit limit)
- The terms and conditions of the program may be subject to change without prior notice.
- The program is applied concurrently with other promotion programs of Vietnam Airlines.

6. Bonus Miles accrual time: Miles will be added to the Lotuses member's account within 3 days (72 hours) from the successful transaction.

7. Rounding rules

- If a decimal part is less than 0.5, the Bonus Miles will be rounded down to the nearest integer. (Example: Customer spends 89,000 VND/transaction $\Rightarrow 89,000 / 20,000 = 4.45 \Rightarrow$ Customer will earn 4 Bonus Miles)
- If a decimal part is equal to or greater than 0.5, the Bonus Miles will be rounded up to the nearest integer. (Example: Customer spends 90,000 VND/transaction $\Rightarrow 90,000 / 20,000 = 4.5 \Rightarrow$ Customer will earn 5 Bonus Miles)

Note:

- The rewards cannot be converted into cash or combined with other promotions, discounts, coupons or special offers unless specified otherwise.
- Visa and the provider reserve the right to temporarily suspend, cancel, or modify the offer as well as the Terms and Conditions at any time without prior notice.
- Offers are presented according to the information provided by the Provider. Any claims and disputes arising from the purchase or attempted purchase of goods and/or services under this offer ("Claims") shall be resolved directly between the Cardholder and the Provider. Visa cardholders will not make claims against Visa.
- In the case of any dispute, the decision of Visa and/or Merchant 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 using or intending to use goods and services under this Offer, the Cardholder understands and accepts that Visa will not be liable for any loss, damage, expense, or claim (indirect or directly) in connection with injury, death, misrepresentation, loss, or damage arising from or relating to the use or intention to use the Offer or the goods/services provided under this Offer.

APPENDIX 1: APPLICABLE BIN LIST

Dòng thẻ/ Type	Loại/ Class	BIN	Ngân hàng/Bank
Cá nhân/ Consumer	Visa Infinite	402460	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer	Visa Infinite	420417	MILITARY COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Infinite	436599	ASIA COMMERCIAL BANK
Cá nhân/ Consumer	Visa Infinite	438103	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer	Visa Infinite	466243	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Infinite	483931	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Signature	401286	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Signature	401559	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer	Visa Signature	403754	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer	Visa Signature	405280	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer	Visa Signature	412189	VIETNAM MARITIME COMMERCIAL STOCK BANK
Cá nhân/ Consumer	Visa Signature	417354	PUBLIC BANK VIETNAM LIMITED
Cá nhân/ Consumer	Visa Signature	418560	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer	Visa Signature	436599	ASIA COMMERCIAL BANK
Cá nhân/ Consumer	Visa Signature	437374	UNITED OVERSEAS BANK (VIETNAM) LIMITED
Cá nhân/ Consumer	Visa Signature	438103	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer	Visa Signature	455376	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Signature	476632	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer	Visa Signature	483931	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK

Cá nhân/ Consumer	Visa Signature	40375467	VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK
Cá nhân/ Consumer	Visa Signature	43742200	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Signature	45537200	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer	Visa Signature	401520	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		402215	VIETNAM MARITIME COMMERCIAL STOCK BANK
Cá nhân/ Consumer		402534	VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK
Cá nhân/ Consumer		403013	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		403280	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		403610	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		403686	KIEN LONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		404184	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		410742	NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		411153	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer		412975	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		413534	INDOVINA BANK LIMITED
Cá nhân/ Consumer		416259	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		417354	PUBLIC BANK VIETNAM LIMITED
Cá nhân/ Consumer		419661	DONGA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		420692	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		421194	JACCS INTERNATIONAL VIETNAM FINANCE COMPANY LIMITED
Cá nhân/ Consumer		422075	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK

Cá nhân/ Consumer		428695	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer		430782	WOORI BANK VIETNAM LIMITED
Cá nhân/ Consumer		436308	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		436467	OCEAN COMMERCIAL ONE MEMBER LIMITED LIABILITY BANK
Cá nhân/ Consumer		436545	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		437893	PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		445093	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		450642	VIETBANK
Cá nhân/ Consumer		462478	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		466582	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		469682	AN BINH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		472074	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		472265	VIETNAM MARITIME COMMERCIAL STOCK BANK
Cá nhân/ Consumer		472626	CIMB VIETNAM
Cá nhân/ Consumer		477389	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		480246	FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		483977	HD SAISON FINANCE CO., LTD.
Cá nhân/ Consumer		484803	MILITARY COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		484804	MILITARY COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		486265	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		486279	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

Cá nhân/ Consumer		486862	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		489516	SAI GON JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		498766	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		40391300	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		40969620	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
Cá nhân/ Consumer		42155400	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		42602100	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		43630881	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		43742300	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		47486600	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		48394600	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		48394650	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		48394660	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		49223600	HOME CREDIT VIETNAM FINANCE COMPANY LIMITED
Cá nhân/ Consumer		49661650	HOME CREDIT VIETNAM FINANCE COMPANY LIMITED
Cá nhân/ Consumer		49661692	HOME CREDIT VIETNAM FINANCE COMPANY LIMITED
Cá nhân/ Consumer		49669400	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		402204	VIETNAM MARITIME COMMERCIAL STOCK BANK
Cá nhân/ Consumer		403950	CIMB VIETNAM
Cá nhân/ Consumer		404648	SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		407432	WOORI BANK VIETNAM LIMITED
Cá nhân/ Consumer		408904	MILITARY COMMERCIAL JOINT STOCK BANK

Consumer			
Cá nhân/ Consumer		413515	SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		418248	INDOVINA BANK LIMITED
Cá nhân/ Consumer		422094	VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK
Cá nhân/ Consumer		422109	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		422149	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		422151	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		428310	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		437420	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		452404	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		457560	OCEAN COMMERCIAL ONE MEMBER LIMITED LIABILITY BANK
Cá nhân/ Consumer		458440	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		466584	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		469674	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		469684	AN BINH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		470570	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		475771	PUBLIC BANK VIETNAM LIMITED
Cá nhân/ Consumer		478669	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		483542	STANDARD CHARTERED BANK (VIETNAM) LIMITED
Cá nhân/ Consumer		486282	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
Cá nhân/ Consumer		498768	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		40969720	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Cá nhân/ Consumer		41581500	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		42209463	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		42938902	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		46193000	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		46372000	VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		46493200	KASIKORNBANK PUBLIC COMPANY LIMITED
Cá nhân/ Consumer		409168	VIETBANK
Cá nhân/ Consumer		412725	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		421494	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		422589	CIMB VIETNAM
Cá nhân/ Consumer		436445	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		468789	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		42847200	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		46193700	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer		402534	VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK
Cá nhân/ Consumer		402737	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		403280	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		403686	KIEN LONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		407459	WOORI BANK VIETNAM LIMITED
Cá nhân/ Consumer		408906	AN BINH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		410768	NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Cá nhân/ Consumer		416259	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		417354	PUBLIC BANK VIETNAM LIMITED
Cá nhân/ Consumer		419834	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		420694	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		423238	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		423865	VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		427126	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer		430389	VIETNAM MARITIME COMMERCIAL STOCK BANK
Cá nhân/ Consumer		436438	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		436599	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		437374	UNITED OVERSEAS BANK (VIETNAM) LIMITED
Cá nhân/ Consumer		437841	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		445094	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		450659	VIETBANK
Cá nhân/ Consumer		454107	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		457271	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		457353	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		461136	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		469655	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		469673	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		470970	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		472674	MILITARY COMMERCIAL JOINT STOCK BANK

Consumer			
Cá nhân/ Consumer		476636	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		478668	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		479973	FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		480237	SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		483931	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		489518	SAI GON JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		498796	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		40273737	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		40557302	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		40969640	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
Cá nhân/ Consumer		42159500	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		46965567	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		47075100	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		48396000	LOTTE FINANCE VIETNAM COMPANY LIMITED
Cá nhân/ Consumer		402649	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		403277	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		405082	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		408905	MILITARY COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		412472	HONG LEONG BANK VIETNAM LIMITED
Cá nhân/ Consumer		420003	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		453538	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK

Cá nhân/ Consumer		454119	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		457328	STANDARD CHARTERED BANK (VIETNAM) LIMITED
Cá nhân/ Consumer		458761	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		469654	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		470971	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		478097	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		480699	FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		490017	VIETBANK
Cá nhân/ Consumer		45353801	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		430646	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		403280	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		403686	KIEN LONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		404152	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		406453	VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		410747	NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		411153	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Cá nhân/ Consumer		412976	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		413535	INDOVINA BANK LIMITED
Cá nhân/ Consumer		417354	PUBLIC BANK VIETNAM LIMITED
Cá nhân/ Consumer		419662	DONGA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		422076	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK

Cá nhân/ Consumer		436468	OCEAN COMMERCIAL ONE MEMBER LIMITED LIABILITY BANK
Cá nhân/ Consumer		436546	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		437894	PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		445094	HSBC BANK (VIETNAM) LTD.
Cá nhân/ Consumer		450255	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		457353	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		466583	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		469672	SHINHAN BANK VIETNAM LIMITED
Cá nhân/ Consumer		469683	AN BINH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		472075	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		477389	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		479139	ASIA COMMERCIAL BANK
Cá nhân/ Consumer		483931	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		486280	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
Cá nhân/ Consumer		486863	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		489517	SAI GON JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		498767	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		40415234	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		40969610	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
Cá nhân/ Consumer		46193200	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		413516	SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK

Cá nhân/ Consumer		422150	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		437421	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		453618	SAI GON JOINT STOCK COMMERCIAL BANK
Cá nhân/ Consumer		457561	OCEAN COMMERCIAL ONE MEMBER LIMITED LIABILITY BANK
Cá nhân/ Consumer		466585	TIEN PHONG COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		469374	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Cá nhân/ Consumer		469685	AN BINH COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		486283	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
Cá nhân/ Consumer		498769	HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK
Cá nhân/ Consumer		403277	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		422094	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		428310	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		452404	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Cá nhân/ Consumer		453538	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		42209463	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Cá nhân/ Consumer		45353801	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Doanh nghiệp/ Business		406220	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
Doanh nghiệp/ Business		418159	VIETNAM EXPORT IMPORT COMMERCIAL JOINT- STOCK BANK
Doanh nghiệp/ Business		461137	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		479140	ASIA COMMERCIAL BANK
Doanh nghiệp/ Business		479155	VIETNAM MARITIME COMMERCIAL STOCK BANK
Doanh nghiệp/ Business		41297703	SHINHAN BANK VIETNAM LIMITED

Business			
Doanh nghiệp/ Business		41815901	VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK
Doanh nghiệp/ Business		435374	AN BINH COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		46623600	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Doanh nghiệp/ Business		402156	VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		422926	ASIA COMMERCIAL BANK
Doanh nghiệp/ Business		435365	AN BINH COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		450181	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		461138	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		49343400	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Doanh nghiệp/ Business		46623800	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Doanh nghiệp/ Business		403716	MILITARY COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		406598	INDOVINA BANK LIMITED
Doanh nghiệp/ Business		407478	WOORI BANK VIETNAM LIMITED
Doanh nghiệp/ Business		407656	WOORI BANK VIETNAM LIMITED
Doanh nghiệp/ Business		407672	VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		413524	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Doanh nghiệp/ Business		422924	ASIA COMMERCIAL BANK
Doanh nghiệp/ Business		432997	SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		461140	SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK
Doanh nghiệp/ Business		469174	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
Doanh nghiệp/ Business		469676	SHINHAN BANK VIETNAM LIMITED

Doanh nghiệp/ Business		480295	LIEN VIET POST JOINT STOCK COMMERCIAL BANK
Doanh nghiệp/ Business		498795	VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Doanh nghiệp/ Business		43251720	CITIBANK, NATIONAL ASSOCIATION
Doanh nghiệp/ Business		43251725	CITIBANK, NATIONAL ASSOCIATION
Doanh nghiệp/ Business		43251730	CITIBANK, NATIONAL ASSOCIATION
Doanh nghiệp/ Business		43251735	CITIBANK, NATIONAL ASSOCIATION
Doanh nghiệp/ Business		48409880	LOTTE FINANCE VIETNAM COMPANY LIMITED
Doanh nghiệp/ Business		43307010	CITIBANK, NATIONAL ASSOCIATION

APPENDIX 2: EXCLUDED MERCHANT CATEGORY CODE

No	Lĩnh chi (MCC)	vực tiêu	Diễn giải/Details
1	4816		Computer Network/Information
2	4829		Wire transfer money orders
3	4899		Cable, Satellite, and Other Pay Television and Radio Services
4	5094		Precious stones and metals, watches, and jewelry
5	5734		Record Shops
6	5735		Record Stores
7	5815		Digital Goods - Audiovisual Media Including Books, Movies, and Music
8	5816		Digital Goods - Games
9	5817		Digital Goods - Software Applications (Excluding Games)
10	5818		Digital Goods - Multi-Category
11	5944		Jewelry stores
12	5945		Hobby, toy, and Game Shops
13	5960		Direct Marketing
14	5968		Direct Marketing
15	5969		Direct Marketing
16	5999		Miscellaneous & specialty
17	6010		Manual Cash Disbursements
18	6011		Automated Cash Disbursements
19	6050		Quasi Cash-Member Financial Institutions
20	6051		Non- Financial Institutions - foreign currency, money orders, travelers' cheques
21	6211		Security Brokers and Dealers
22	6513		Real Estate agents and managers - rentals
23	6530		Remote Stored Value Load-Merchant
24	6538		Money Send Funding
25	7311		Advertising service
26	7372		Computer And Data Processing
27	7399		Business Services
28	7631		Electronic Repair Shop
29	7801		Government Licensed On - Line Casinos (On-Line Gambling)
30	7802		Government - Licensed Horse/Dog racing
31	7992		Golf Club
32	7995		Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
33	7997		Membership Clubs (sports, recreation, athletic), country clubs, and private golf courses
34	7999		Recreation Services (Not Elsewhere Classified)
35	8999		Professional Services (Not Elsewhere Classified)

36	9754	Gambling - Horse racing, Dog Racing
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