

No	The question or inquiry related to the program	The response or answer to the inquiry
1	What is the “Spend and Earn” program?	<p>“This program is jointly organized by the Lotusesmiles Center of Vietnam Airlines, Visa International, and UrBox Digital Marketing Joint Stock Company.</p> <p>The “Spend and Earn” program is a card-linked offer developed by UrBox, designed to reward Lotusesmiles members by offering bonus miles when customers use their Visa card for spending.</p> <p>After linking and using an eligible Visa card for spending under the program’s terms, members will receive Lotusesmiles bonus miles. For more information, please visit Visa’s official page at: <a href="https://www.visa.com.vn/vi_vn/visa-offers-and-perks/vietnam-airlines/159426">https://www.visa.com.vn/vi_vn/visa-offers-and-perks/vietnam-airlines/159426</a> ”</p>
2	How can I participate in the “Spend and Earn” program?	<ul style="list-style-type: none"> <li>• Step 1: Select “Spend and Earn” on Vietnam Airlines’ website here</li> <li>• Step 2: Read the program rules, list of applicable BINs and select “Link now!”</li> <li>• Step 3: Select “I agree with the Program Rules &amp; Privacy Policy” and click “Confirm”</li> <li>• Step 4: Fill in 16 valid digit card numbers, expiration date, CVV number and click “Link”.”</li> </ul>
3	Can I trust the link: <a href="https://vna-tieuvatich.urbox.vn">https://vna-tieuvatich.urbox.vn</a> displayed on the website <a href="https://vietnamairlines.com">https://vietnamairlines.com</a> ?	<p>“The link: <a href="https://vna-tieuvatich.urbox.vn">https://vna-tieuvatich.urbox.vn</a> is directly developed by UrBox Digital Marketing Joint Stock Company (UrBox), so members can trust and click on this link to register and participate in the program.</p>
4	I linked a card from another bank, but when I proceed, the screen shows Sacombank’s website. Why is that?	<p>Currently, UrBox is using Sacombank’s services to verify the ownership of Visa cards participating in the “Spend and Earn” program. After entering card information, members will receive an OTP sent to the phone number registered with the card. This is a standard security procedure when members save their card on e-commerce platforms and participate in Card-linked offers programs worldwide.</p>
5	Is there any risk of my Visa card information being exposed when linked to the “Spend and Earn” program?	<p>“Members do not need to worry about the risk of card information leakage. The system of UrBox Joint Stock Company has been certified with PCI DSS compliance – the Payment Card Industry Data Security Standard. Additionally, to implement the Card-linked Offers solution in the Vietnamese market, UrBox has passed Visa’s stringent security and information safety checks. Currently, thousands of customers are participating in the program and enjoying benefits from Vietnam Airlines and Visa. Therefore, members can feel completely secure when linking their Visa card to participate in the ‘Spend and Earn’ program.”</p>