

## TERM AND CONDITION

**Eligible Card:** Any valid Visa card issued in Vietnam, which has been linked to Vietnam Airlines website (as defined below under Eligible Transaction guide)

**Eligible Cardholder:** Holder of an Eligible Card, who is also a valid Lotusmiles member

### **Program Details:**

- For Visa Signature and Visa Infinite cards: Earn 2 Bonus Miles for every overseas face-to-face spend\* of VND 20,000; maximum 20,000 Bonus Miles per Lotusmiles member during the Promotion Period
  - For other Visa cards (Visa Classic, Visa Gold, Visa Platinum, Visa Business and Visa Corporate): Earn 1 Bonus Mile for every overseas face-to-face spend\* of VND 20,000; maximum 10,000 Bonus Miles per Lotusmiles member during the Promotion Period
  - Payout time: Bonus Miles shall be credited to eligible Lotusmiles members' accounts within 3 days (72 hours) from the time valid transactions are successfully made
- (\*) Spends at brick-and-mortar stores via POS (Point Of Sales) that occur outside of Vietnam territory in foreign currency (not VND) and are not included in forbidden spend segments under the provisions of local regulations and/or Visa from time to time, are considered overseas face-to-face spends*

### **Eligible Transaction guide:**

- Step 1: Visit [www.vietnamairlines.com](http://www.vietnamairlines.com)
- Step 2:
  - For customers accessing via the website [www.vietnamairlines.com](http://www.vietnamairlines.com): Select "Lotusmiles" tab in the top right corner, look for "Earn Miles" section and click "Spend and Earn" option
  - For customers accessing via the Lotusmiles app: At the home screen, select the "Spend & Earn" program (Skip step 3)
- Step 3: Click "Join the program" button and log in to your Lotusmiles accounts (for existing members)/ or select "Sign up" and follow steps for account registration (for new members)
- Step 4: Click "Program details" >> "Link now!" >> "Confirm" buttons (after reviewing applicable T&Cs)
- Step 5: Provide Eligible Card number, expiry date & CVV
- Step 6: Travel overseas and spend face-to-face at least VND 20,000 overseas on the enrolled Eligible Card
- Step 7: Once transactions are verified, Bonus Miles shall be accordingly credited to Eligible Cardholder's Lotusmiles account within 72 hours
- Step 8: Use Bonus Miles to redeem gifts at LotusMall and enjoy many benefits with Vietnam Airlines

**Rounding principle:** Total per transaction spend / VND 20,000 = Number of Bonus Miles received

- If a decimal part is less than 0.5, the Bonus Miles will be rounded down to the nearest integer value

(Example: Customer spends VND 89,000/transaction,  $\text{VND } 89,000 / \text{VND } 20,000 = 4.45$   
=> Customer will earn 4 Bonus Miles)

- If a decimal part equals or is greater than 0.5, the Bonus Miles will be rounded up to the nearest whole number

(Example: Customer spends VND 90,000/transaction,  $\text{VND } 90,000 / \text{VND } 20,000 = 4.5$   
=> Customers will earn 5 Bonus Miles)

**Benefits of Bonus Miles: Accumulated Bonus Miles can be redeemed into:**

- Ticket purchase
- Award tickets
- Extra baggage allowance
- Non-airlines gifts, such as redemption to VinID points, to MobiPhone bill payment
- A wide variety of other valuable gifts availed on LotusMall

Offer valid from Feb 13, 2026 00:00 GMT+7 to Mar 31, 2026 23:59 GMT+7

**Terms and Conditions**

- Lotusmiles members need to link their Visa cards following the Eligible Cards policy onto Spend & Earn program on Vietnam Airlines website >> Lotusmiles to receive Bonus Miles.
- Each Lotusmiles member can accumulate up to 20,000 Bonus Miles with enrolled Visa Signature or Visa Infinite card; and 10,000 Bonus Miles with other enrolled Visa cards (as set forth in the Program Details) during the Promotion Period.
- Eligible Cardholders need to spend a minimum of VND 20,000 per transaction overseas at brick-and-mortar stores via POS to receive Bonus Miles, the accumulation of multiple transactions is not allowed.
- For the avoidance of doubt, 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).
- Terms & Conditions are subject to change without prior notice.
- Offers can be used in conjunction with other promotions of Vietnam Airlines.
- Offers may end early than the set end date, subject to the program budget.

Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.

Visa & the participating Merchant reserve the right to suspend, cancel or modify the Offer and Terms & Conditions at anytime without prior notice.

Offers as shown are based on information provided by the Merchant. Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a "Claim") shall be settled by the Visa Cardholder directly with the Merchant, and Visa Cardholder shall not make any Claim 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 utilizing or attempting to utilize any of the goods, prizes and services under this Offer, the Visa Cardholder understands, acknowledges and agrees that to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising.

**APPENDIX 1**  
**APPLICABLE BIN LIST**

| <b>BANK</b>  | <b>BIN</b> | <b>PRODUCT</b>     |
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| CITIBANK, NATIONAL ASSOCIATION                           | 43251720   | Visa Corporate T&E |
| CITIBANK, NATIONAL ASSOCIATION                           | 43251725   | Visa Corporate T&E |
| CITIBANK, NATIONAL ASSOCIATION                           | 43251730   | Visa Corporate T&E |
| CITIBANK, NATIONAL ASSOCIATION                           | 43251735   | Visa Corporate T&E |
| CITIBANK, NATIONAL ASSOCIATION                           | 43307010   | Visa Purchasing    |
| KASIKORNBANK PUBLIC COMPANY LIMITED                      | 45537204   | Visa Platinum      |
| KASIKORNBANK PUBLIC COMPANY LIMITED                      | 46493200   | Visa Classic       |
| INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED          | 40969610   | Visa Gold          |
| INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED          | 40969620   | Visa Classic       |
| INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED          | 40969640   | Visa Platinum      |
| INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED          | 40969720   | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 403277     | Visa Platinum      |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 412975     | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 412976     | Visa Gold          |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 428310     | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 438103     | Visa Signature     |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 438103     | Visa Infinite      |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 452404     | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 461136     | Visa Platinum      |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 469174     | Visa Corporate T&E |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 477389     | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM | 477389     | Visa Gold          |

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| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM   | 46623600 | Visa Business Enhanced |
| JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM   | 46623800 | Visa Business Enhanced |
| ASIA COMMERCIAL BANK                                       | 420003   | Visa Signature         |
| ASIA COMMERCIAL BANK                                       | 420003   | Visa Platinum          |
| ASIA COMMERCIAL BANK                                       | 421494   | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 422109   | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 422924   | Visa Corporate T&E     |
| ASIA COMMERCIAL BANK                                       | 422926   | Visa Business          |
| ASIA COMMERCIAL BANK                                       | 430646   | Visa Platinum          |
| ASIA COMMERCIAL BANK                                       | 436599   | Visa Signature         |
| ASIA COMMERCIAL BANK                                       | 436599   | Visa Infinite          |
| ASIA COMMERCIAL BANK                                       | 436599   | Visa Platinum          |
| ASIA COMMERCIAL BANK                                       | 479139   | Visa Gold              |
| ASIA COMMERCIAL BANK                                       | 42938902 | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 43804100 | Visa Gold              |
| ASIA COMMERCIAL BANK                                       | 45048200 | Visa Signature         |
| ASIA COMMERCIAL BANK                                       | 45299904 | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 45537202 | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 48356201 | Visa Business          |
| ASIA COMMERCIAL BANK                                       | 49060902 | Visa Classic           |
| ASIA COMMERCIAL BANK                                       | 49216403 | Visa Classic           |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 40273737 | Visa Platinum          |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 40375467 | Visa Signature         |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 40415234 | Visa Gold              |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 41815901 | Visa Business          |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 42209463 | Visa Classic           |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 43630881 | Visa Classic           |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 45353801 | Visa Platinum          |
| VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK          | 46965567 | Visa Platinum          |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE | 402649   | Visa Platinum          |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE | 404184   | Visa Classic           |

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| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 413524   | Visa Corporate T&E |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 418560   | Visa Signature     |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 457271   | Visa Platinum      |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 469374   | Visa Gold          |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 470570   | Visa Classic       |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 498795   | Visa Corporate T&E |
| VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE            | 49343400 | Visa Business      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 402460   | Visa Infinite      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 406220   | Visa Business      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 411153   | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 427126   | Visa Platinum      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 428695   | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 476632   | Visa Signature     |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 476632   | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 40246000 | Visa Infinite      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 40622000 | Visa Business      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 41115300 | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 41115301 | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 41115302 | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 41115380 | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 41115383 | Visa Classic       |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42712600 | Visa Platinum      |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42712601 | Visa Platinum      |

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| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42712603 | Visa Platinum  |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42712605 | Visa Platinum  |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42712610 | Visa Platinum  |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42869500 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42869501 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42869502 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 42869592 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 44662016 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 46193700 | Visa Classic   |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 47663263 | Visa Signature |
| JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM | 47663263 | Visa Classic   |
| VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT                    | 486279   | Visa Classic   |
| VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT                    | 486280   | Visa Gold      |
| VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT                    | 486282   | Visa Classic   |
| VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT                    | 486283   | Visa Gold      |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 401520   | Visa Signature |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 412725   | Visa Classic   |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 422151   | Visa Classic   |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 423238   | Visa Platinum  |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 436438   | Visa Platinum  |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 436445   | Visa Classic   |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 455376   | Visa Signature |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK                         | 461137   | Visa Business  |

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| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 461138   | Visa Business      |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 461140   | Visa Corporate T&E |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 466243   | Visa Infinite      |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 469654   | Visa Platinum      |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 472074   | Visa Classic       |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 472075   | Visa Gold          |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 486265   | Visa Classic       |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 40281734 | Visa Classic       |
| SAIGON THUONG TIN COMMERCIAL JOINT STOCK BANK         | 42847200 | Visa Classic       |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 402156   | Visa Business      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 403280   | Visa Platinum      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 422075   | Visa Classic       |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 422076   | Visa Gold          |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 422149   | Visa Classic       |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 422150   | Visa Gold          |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 457353   | Visa Platinum      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 478097   | Visa Platinum      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 483931   | Visa Signature     |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 483931   | Visa Infinite      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 40114800 | Visa Infinite      |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 45745100 | Visa Signature     |
| VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK | 48904400 | Visa Platinum      |
| VIKKI DIGITAL BANK LIMITED                            | 419661   | Visa Classic       |
| VIKKI DIGITAL BANK LIMITED                            | 419662   | Visa Gold          |

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| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 405280   | Visa Signature         |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 406453   | Visa Gold              |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 419834   | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 454107   | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 454119   | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 478668   | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 41581500 | Visa Classic           |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 44135782 | Visa Signature         |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 44135782 | Visa Classic           |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 44135782 | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 44661484 | Visa Infinite          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 45299903 | Visa Classic           |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 45537201 | Visa Classic           |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 45537211 | Visa Infinite          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 47486600 | Visa Signature         |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 47486600 | Visa Classic           |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 47486600 | Visa Platinum          |
| VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK    | 49803006 | Visa Business Enhanced |
| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 423865   | Visa Platinum          |
| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 40416900 | Visa Classic           |
| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 44662036 | Visa Signature         |
| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 45537212 | Visa Business Enhanced |
| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 46372000 | Visa Classic           |

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| VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK | 46372000 | Visa Platinum          |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 408906   | Visa Platinum          |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 435365   | Visa Business          |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 435374   | Visa Business Enhanced |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 469682   | Visa Classic           |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 469683   | Visa Gold              |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 469684   | Visa Classic           |
| AN BINH COMMERCIAL JOINT STOCK BANK               | 469685   | Visa Gold              |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 403716   | Visa Business          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 403716   | Visa Corporate T&E     |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 408904   | Visa Classic           |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 408905   | Visa Platinum          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 420417   | Visa Infinite          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 472674   | Visa Infinite          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 472674   | Visa Platinum          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 484803   | Visa Classic           |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 484803   | Visa Infinite          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 484804   | Visa Classic           |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 484804   | Visa Infinite          |
| MILITARY COMMERCIAL JOINT STOCK BANK              | 47261500 | Visa Classic           |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 457328   | Visa Platinum          |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 483542   | Visa Classic           |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 45732800 | Visa Platinum          |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 45732888 | Visa Platinum          |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 45732899 | Visa Platinum          |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 48354200 | Visa Classic           |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 48354201 | Visa Classic           |
| STANDARD CHARTERED BANK (VIETNAM) LIMITED         | 48354299 | Visa Classic           |
| MODERN BANK OF VIETNAM LIMITED                    | 436467   | Visa Classic           |
| MODERN BANK OF VIETNAM LIMITED                    | 436468   | Visa Gold              |
| MODERN BANK OF VIETNAM LIMITED                    | 457560   | Visa Classic           |
| MODERN BANK OF VIETNAM LIMITED                    | 457561   | Visa Gold              |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 405082   | Visa Platinum          |

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| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 432997   | Visa Corporate T&E |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 436545   | Visa Classic       |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 436546   | Visa Gold          |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 437420   | Visa Classic       |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 437421   | Visa Gold          |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 450181   | Visa Business      |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 476636   | Visa Platinum      |
| SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK        | 43742200 | Visa Signature     |
| VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK          | 402534   | Visa Classic       |
| VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK          | 402534   | Visa Platinum      |
| VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK          | 40253400 | Visa Classic       |
| VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK          | 40253470 | Visa Platinum      |
| VIETNAM-ASIA COMMERCIAL JOINT-STOCK BANK          | 44136344 | Visa Business      |
| SHINHAN BANK VIETNAM LIMITED                      | 401559   | Visa Signature     |
| SHINHAN BANK VIETNAM LIMITED                      | 403013   | Visa Classic       |
| SHINHAN BANK VIETNAM LIMITED                      | 450255   | Visa Gold          |
| SHINHAN BANK VIETNAM LIMITED                      | 469672   | Visa Gold          |
| SHINHAN BANK VIETNAM LIMITED                      | 469673   | Visa Platinum      |
| SHINHAN BANK VIETNAM LIMITED                      | 469674   | Visa Classic       |
| SHINHAN BANK VIETNAM LIMITED                      | 469676   | Visa Corporate T&E |
| SHINHAN BANK VIETNAM LIMITED                      | 469678   | Visa Corporate T&E |
| SHINHAN BANK VIETNAM LIMITED                      | 41297703 | Visa Business      |
| SHINHAN BANK VIETNAM LIMITED                      | 42155400 | Visa Classic       |
| SHINHAN BANK VIETNAM LIMITED                      | 42159500 | Visa Platinum      |
| SHINHAN BANK VIETNAM LIMITED                      | 42602100 | Visa Classic       |
| PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK | 437893   | Visa Classic       |
| PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK | 437894   | Visa Gold          |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 401286   | Visa Signature     |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 466582   | Visa Classic       |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 466583   | Visa Gold          |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 466584   | Visa Classic       |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 466585   | Visa Gold          |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK            | 470970   | Visa Platinum      |

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| TIEN PHONG COMMERCIAL JOINT STOCK BANK                   | 470971   | Visa Platinum      |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK                   | 498796   | Visa Platinum      |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK                   | 40557302 | Visa Platinum      |
| TIEN PHONG COMMERCIAL JOINT STOCK BANK                   | 49669400 | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 403610   | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 416259   | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 416259   | Visa Platinum      |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 462478   | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 498766   | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 498767   | Visa Gold          |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 498768   | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 498769   | Visa Gold          |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 44661675 | Visa Classic       |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 45537200 | Visa Signature     |
| HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK | 46193200 | Visa Gold          |
| VIETNAM MARITIME COMMERCIAL STOCK BANK                   | 402204   | Visa Classic       |
| VIETNAM MARITIME COMMERCIAL STOCK BANK                   | 402215   | Visa Classic       |
| VIETNAM MARITIME COMMERCIAL STOCK BANK                   | 412189   | Visa Signature     |
| VIETNAM MARITIME COMMERCIAL STOCK BANK                   | 430389   | Visa Platinum      |
| VIETNAM MARITIME COMMERCIAL STOCK BANK                   | 479155   | Visa Business      |
| INDOVINA BANK LIMITED                                    | 406598   | Visa Corporate T&E |
| INDOVINA BANK LIMITED                                    | 413534   | Visa Classic       |
| INDOVINA BANK LIMITED                                    | 413535   | Visa Gold          |
| INDOVINA BANK LIMITED                                    | 418248   | Visa Classic       |
| SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK             | 404648   | Visa Classic       |
| SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK             | 413515   | Visa Classic       |
| SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK             | 413516   | Visa Gold          |
| SAI GON - HA NOI COMMERCIAL JOINT STOCK BANK             | 480237   | Visa Platinum      |

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| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 407672   | Visa Corporate T&E |
| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 420692   | Visa Classic       |
| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 420694   | Visa Platinum      |
| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 478669   | Visa Classic       |
| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 43742300 | Visa Classic       |
| VIET CAPITAL COMMERCIAL JOINT STOCK BANK            | 46193000 | Visa Classic       |
| KIEN LONG COMMERCIAL JOINT STOCK BANK               | 403686   | Visa Classic       |
| KIEN LONG COMMERCIAL JOINT STOCK BANK               | 403686   | Visa Platinum      |
| KIEN LONG COMMERCIAL JOINT STOCK BANK               | 403686   | Visa Gold          |
| SAI GON JOINT STOCK COMMERCIAL BANK                 | 453618   | Visa Gold          |
| SAI GON JOINT STOCK COMMERCIAL BANK                 | 489516   | Visa Classic       |
| SAI GON JOINT STOCK COMMERCIAL BANK                 | 489517   | Visa Gold          |
| SAI GON JOINT STOCK COMMERCIAL BANK                 | 489518   | Visa Platinum      |
| JACCS INTERNATIONAL VIETNAM FINANCE COMPANY LIMITED | 421194   | Visa Classic       |
| HSBC BANK (VIETNAM) LTD.                            | 437841   | Visa Signature     |
| HSBC BANK (VIETNAM) LTD.                            | 445093   | Visa Classic       |
| HSBC BANK (VIETNAM) LTD.                            | 445093   | Visa Platinum      |
| HSBC BANK (VIETNAM) LTD.                            | 445094   | Visa Signature     |
| HSBC BANK (VIETNAM) LTD.                            | 445094   | Visa Platinum      |
| HSBC BANK (VIETNAM) LTD.                            | 445094   | Visa Gold          |
| HSBC BANK (VIETNAM) LTD.                            | 458440   | Visa Classic       |
| HSBC BANK (VIETNAM) LTD.                            | 458761   | Visa Platinum      |
| NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK        | 410742   | Visa Classic       |
| NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK        | 410747   | Visa Gold          |
| NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK        | 410768   | Visa Platinum      |
| HOME CREDIT VIETNAM FINANCE COMPANY LIMITED         | 49223600 | Visa Classic       |
| VIETBANK  | 409168   | Visa Classic       |
| VIETBANK  | 450642   | Visa Classic       |
| VIETBANK  | 450659   | Visa Platinum      |
| VIETBANK  | 490017   | Visa Platinum      |
| PUBLIC BANK VIETNAM LIMITED                         | 417354   | Visa Signature     |
| PUBLIC BANK VIETNAM LIMITED                         | 417354   | Visa Classic       |
| PUBLIC BANK VIETNAM LIMITED                         | 417354   | Visa Platinum      |
| PUBLIC BANK VIETNAM LIMITED                         | 417354   | Visa Gold          |
| PUBLIC BANK VIETNAM LIMITED                         | 475771   | Visa Classic       |
| WOORI BANK VIETNAM LIMITED                          | 407432   | Visa Classic       |
| WOORI BANK VIETNAM LIMITED                          | 407459   | Visa Platinum      |
| WOORI BANK VIETNAM LIMITED                          | 407465   | Visa Corporate T&E |

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| WOORI BANK VIETNAM LIMITED                  | 407478   | Visa Corporate T&E     |
| WOORI BANK VIETNAM LIMITED                  | 407656   | Visa Corporate T&E     |
| WOORI BANK VIETNAM LIMITED                  | 430782   | Visa Classic           |
| WOORI BANK VIETNAM LIMITED                  | 40954600 | Visa Gold              |
| CIMB VIETNAM                                | 403950   | Visa Classic           |
| CIMB VIETNAM                                | 422589   | Visa Classic           |
| CIMB VIETNAM                                | 472626   | Visa Classic           |
| UNITED OVERSEAS BANK (VIETNAM) LIMITED      | 437374   | Visa Signature         |
| UNITED OVERSEAS BANK (VIETNAM) LIMITED      | 437374   | Visa Platinum          |
| UNITED OVERSEAS BANK (VIETNAM) LIMITED      | 462312   | Visa Signature         |
| UNITED OVERSEAS BANK (VIETNAM) LIMITED      | 462312   | Visa Platinum          |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 40391300 | Visa Classic           |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 47075100 | Visa Platinum          |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 48394600 | Visa Classic           |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 48394650 | Visa Classic           |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 48394660 | Visa Classic           |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 48396000 | Visa Platinum          |
| LOTTE FINANCE VIETNAM COMPANY LIMITED       | 48409880 | Visa Corporate T&E     |
| HONG LEONG BANK VIETNAM LIMITED             | 412472   | Visa Platinum          |
| HD SAISON FINANCE CO., LTD                  | 483977   | Visa Classic           |
| FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK | 479973   | Visa Platinum          |
| FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK | 480246   | Visa Classic           |
| FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK | 480295   | Visa Corporate T&E     |
| FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK | 480699   | Visa Platinum          |
| FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK | 45537216 | Visa Signature         |
| ORIENT COMMERCIAL JOINT STOCK BANK          | 42941800 | Visa Classic           |
| ORIENT COMMERCIAL JOINT STOCK BANK          | 43636100 | Visa Gold              |
| NAM A COMMERCIAL JOINT STOCK BANK           | 44135793 | Visa Infinite          |
| NAM A COMMERCIAL JOINT STOCK BANK           | 44135793 | Visa Platinum          |
| NAM A COMMERCIAL JOINT STOCK BANK           | 44661686 | Visa Gold              |
| NAM A COMMERCIAL JOINT STOCK BANK           | 45537207 | Visa Platinum          |
| NAM A COMMERCIAL JOINT STOCK BANK           | 48997800 | Visa Business Enhanced |
| NAM A COMMERCIAL JOINT STOCK BANK           | 49506642 | Visa Gold              |

## APPENDIX 2

### LIST OF EXCLUDED SPENDING CATEGORIES

| No | MCC  | Explanation   |
|----|------|---|
| 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   |

