

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
- Step 2:
 - For customers accessing via the website 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 June 30, 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

BANK	BIN	PRODUCT
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

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

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

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

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

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

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

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

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

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

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

