

TERM AND CONDITION

Program Name: Spend and Earn

The Program Period: from 09 July 2026 to 31 December 2026*.

() The Program may end earlier than the expected end date due to the limited number of Bonus Miles available.*

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 Lotusesmiles member

Program Details:

- For Visa Signature and Visa Infinite cards: Earn 2 Bonus Miles for every overseas face-to-face spend** of USD 1; maximum 10,000 Bonus Miles per card 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 USD 1; maximum 5,000 Bonus Miles per card during the Promotion Period
- Payout time: Bonus Miles shall be credited to eligible Lotusesmiles 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: Access the "Spend & Earn" section on the Lotusesmiles website or mobile app; or via the provided link/QR code.
- Step 2: Link the Eligible Visa Card by entering the 16-digit card number and expiration date.
- Step 3: Link the Lotusesmiles membership account.
- Step 4: Select the Visa Card(s) participating in the Program.
- Step 5: Travel overseas and make eligible overseas face-to-face spending of at least USD 1 per transaction using the linked Eligible Card.
- Step 6: Track Bonus Miles on Visa Offers.

Rounding principle:

The calculation of Bonus Miles shall be rounded according to the following rules:

- If a decimal part is **less than 0.5**, the Bonus Miles will be rounded down to the nearest integer value
(Example: A transaction equivalent to 3.27 Bonus Miles → Customer will earn 3 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: A transaction equivalent to 3.85 Bonus Miles → Customer will earn 4 Bonus Miles)

Terms and Conditions:

- Lotusmiles members need to link their Visa cards following the Eligible Cards policy onto Spend and Earn program on Vietnam Airlines website >> Lotusmiles to receive Bonus Miles.
- Each Lotusmiles member can accumulate up to 10,000 Bonus Miles per enrolled Visa Signature or Visa Infinite card; and 5,000 Bonus Miles per other enrolled Visa cards (as set forth in the Program Details) during the Promotion Period.
- Eligible Cardholders need to spend a minimum of USD 1 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.
- The Program may be applied in conjunction with other programs, which may be subject to change without prior notice.