

**TERMS AND CONDITIONS OF THE PROGRAM
"OI REWARDS"**

- 1. Name of the program:** CÓ ƠI CÓ QUÀ
- 2. Location:** Nationwide
- 3. Program form:** Loyalty program
- 4. Program period:** From 24/4/2019 to 24/4/2020
- 5. Program goods and services:** Mastercard credit card issued by VPB FC
- 6. Goods and services used for promotion:** Oi Plus into credit card account
- 7. Targeted customers:** Cardholders of Mastercard credit card issued by VPB FC
- 8. Reward Structure (prize content, value and quality):** During the program period, credit cardholder issued by VPB FC performs transactions by FE CREDIT credit card for daily consuming, will get the Oi Plus points at below:

#	Card Types	Transaction type	Current	Oi Program
1	FE CREDIT Standard/PLUS+ - Customer	Applied to selected categories as mentioned in point 10.iii, ATM cash withdrawal	1000 VNĐ = 2 points	1000 VNĐ = 10 Oi Plus
		Other transactions	1000 VNĐ = 2 points	1000 VNĐ = 2 Oi Plus
2	Gold Card- Customers	Retail transaction	1000 VNĐ = 4 Oi	1000 VNĐ = 4 Oi
		ATM cash withdrawal	1000 VNĐ = 2 Oi	1000 VNĐ = 2 Oi
3	FE CREDIT Standard/PLUS+ & Gold Card – VPB FC Staff	Retail transaction, ATM cash withdrawal	1000 VNĐ = 6 Oi	1000 VNĐ = 6 Oi
Conversion rate 1 Oi = 1VNĐ				

- 9. Program content:** During the program period, credit cardholder issued by VPB FC performs transactions by FE CREDIT credit card for daily consuming, will get the Oi Plus points at below:

#	Card Types	Transaction type	Current	Oi Program
1	FE CREDIT Standard/PLUS+ - Customer	Applied to selected categories as mentioned in point 10.iii, ATM cash withdrawal	1000 VNĐ = 2 points	1000 VNĐ = 10 Oi Plus
		Other transactions	1000 VNĐ = 2 points	1000 VNĐ = 2 Oi Plus
2	Gold Card- Customers	Retail transaction	1000 VNĐ = 4 Oi	1000 VNĐ = 4 Oi
		ATM cash withdrawal	1000 VNĐ = 2 Oi	1000 VNĐ = 2 Oi
3	FE CREDIT Standard/PLUS+ & Gold Card – VPB FC Staff	Retail transaction, ATM cash withdrawal	1000 VNĐ = 6 Oi	1000 VNĐ = 6 Oi
Conversion rate 1 Oi = 1VND				

10. General Terms:

- i. Applicable to FE CREDIT Standard/PLUS+ Cardholder (“Cardholder”) that eligible to the program: activated card, spend active card, no block code, no DPD, no close card.
- ii. Eligible transactions are selected categories retail transactions, ATM cash withdrawal, not include: reverted, cancelled transactions, and disputed, cancelled, fraud and/or reversed transaction amount; transactions that registered for IPP cash, and interest, fee from FE CREDIT Card.
- iii. Get 10x reward points when spending for personal consumption purposes in selected categories under code defined by international card organization (MCC code) as below table:

Grocery (non-ecommerce)	5411, 5499, 5451, 5999, 5921
Telecommunication	4814
Utilities (electric & water)	4900
Transportation /daily commute	7512, 4111, 4121, 4784, 5172, 4789
Mobile App payments	Applied for all transactions made by FE Mobile App
Cash advance	6011, 6010

11. Conditions:

- Only applicable to FE CREDIT Standard/PLUS+. Not applicable to Gold card, and FE CREDIT Standard/PLUS+/- Gold staff card.
- Customers have to made minimum of VND2.000.000 to get the accelerated points. Each customer can only get maximum of 200.000 Oi per calendar month.
- Customers would redeem the Oi to cashback to credit card account, or e-voucher as the detail at <https://fecredit.com.vn/khuyenmai/doi-diem-thuong-nhan-ngay-egift/>.

12. General Terms and Conditions:

- The Oi Points can only have redeemed and used by the Principal Cardholder
- You understand that VPB FC reserves the right to modify, supplement or supersede any Program Terms from time to time. All the choices and / or decisions made by VPB FC regarding the program are final and will be published to VPB FC website or any other appropriated communication way by VPB FC.
- Customer agrees to exempt all the liability for VPB FC for any claims, disputes relating to products, goods, services between customers and suppliers.
- Any disputes arising out of or relating to the program shall be settled through negotiation or conciliation between the parties concerned. In the event that the negotiation or conciliation fails, the parties agree to submit the dispute to the Arbitration Center for Arbitration in accordance with the Arbitration Rules of this Center and in accordance with Vietnam law. The location of the dispute settlement is in Ho Chi Minh City, the language of dispute settlement is Vietnamese. The arbitral tribunal for arbitration is the People's Court of Ho Chi Minh City. The losing party will be charged the arbitrator. The arbitral award is binding on the parties to enforce. During the time the arbitration has not yet been rendered, the parties shall continue to perform their duties and responsibilities in accordance with the provisions of the Rules of Participation.
- For any enquiry regarding the program, please contact our Customer Service at 028 39333 888