

### **Terms and Conditions applied for Vietnam Airlines Techcombank Visa program**

- The Program is applicable to new Techcombank Visa credit cardholders or those who have cancelled their credit cards 6 months prior to the application date; Applications must be submitted from August 7 through December 31, 2017.
- The cardholder must be a Golden Lotus member, who applies for Vietnam Airlines-Techcombank Visa co-branded credit card on Vietnam Airlines website.
- Card activation date is the date when the cardholder receives SMS notification from the bank for successful card activation.
- Cardholder's purchases shall be counted from the card activation date to the date when the total purchase value reaches the required level.
- In case more than 1 cardholder meet the required purchase value at the same time, the E-Voucher shall be given to those with higher purchase value.
- Card transaction eligible for the Program are purchases of goods and services using Vietnam Airlines-Techcombank Visa credit card (excluding withdrawals, payments for utilities bills or real estate) during the Program period.
- Ineligible transactions are those cancelled during the Program period or recorded to the system after the cut-off date.
- Cardholders, who proactively cancel the cards during the Program period and the gift award time, are not entitled to the gifts.
- Purchases made by secondary cardholder shall be calculated for the primary cardholder.

### **Gift award dates**

	<b>First batch</b>	<b>Second batch</b>	<b>Third batch</b>
<b>Card activation time</b>	07/08 - 30/09/2017	01/10 - 30/11/2017	01/12/2017 - 05/01/2018
<b>Time of purchase</b>	Within 30 days from the card activation date		
<b>Cut-off time for recording the purchase in the system</b>	01/11/2017	31/12/2017	06/02/2018
<b>Notification to lucky winners</b>	By 17/11/2017	By 12/01/2018	By 19/02/2018

- E-Voucher means the electronic voucher which provides discount code for buying air tickets on Vietnam Airlines website.
- E-Vouchers will be sent via email to winning cardholders.
- In case the number of winning cardholders is not sufficient each month, the remaining vouchers shall be carried over to the following month until the end of the Program.
- E-Vouchers cannot be redeemed in cash.
- The use of E-Vouchers shall be governed by Vietnam Airlines' general regulations and articulated in the E-Voucher.
- Techcombank shall email E-Vouchers to the winning cardholders no later than 30 days from the notification date.