



ACCUMULATING REWARD POINTS FOR GIFTS

1. **Duration:** frequently, starting on **20/01/2017**.
2. **Participants:** Owners of international credit cards (including MasterCard and Visa) issued by SCB.

3. Policy

Owners of SCB international credit cards using those cards for making payment of goods and services at POS or online will receive reward points and can convert them into cash, **credit or gift items** as per SCB's regulations.

4.1. Details

- Reward points will be calculated as follows:

	Transaction	Reward points
1	Payment revenues	<u>Gold/Standard Card: VND1,000 = 1 point</u> <u>Platinum Card: VND1,000 = 2 points</u>
2	Successful card issuance	Award 1,000 points
3	Cardholder's birthday	Award 2,000 points

- Payment revenues include the revenues of successful payment transactions of goods and services at POS or online. These revenues are exclusive of the amounts of cash withdrawal/advance at ATM/POS and credit balance payment.
- Reward points will be concluded at monthly statement time.
- Reward points will be converted basing on each transaction value (taking the integer on the round-down basis). It is not allowed to sum the amounts of various transactions to calculate reward points.
- Reward points are applied only to transactions recorded into customer's account; not being applied to unrecorded/reverse transactions /entire or partial refund transactions/terminated or disputed transactions.

4.2. Reward point conversion

Reward points will be converted into gift items, vouchers, Golden Lotus flight miles, etc.. **Options** are as follows:

	Points	Gift value	Gift options	Note
A – Gifts/vouchers				



	Points	Gift value	Gift options	Note
1	40,000 points	VND100,000	<ul style="list-style-type: none">- Topup; or- Esteem Gift voucher; or- SCB raincoat; or- Equivalent gifts.	
2	80,000 points	VND200,000	<ul style="list-style-type: none">- Annual fees of supplementary Standard international credit card (VND200,000/card); or- Topup; or- Esteem Gift voucher; or- SCB umbrella/helmet; or- Equivalent gifts.	
3	120,000 points	VND300,000	<ul style="list-style-type: none">- Annual fees of principal Standard international credit card (VND300,000/card) and supplementary Gold card (VND300,000/card); or- Topup; or- CGV gift Card; or- Equivalent gifts.	



	Points	Gift value	Gift options	Note
4	200,000 points	VND500,000	<ul style="list-style-type: none"> - Annual fees of principal – Gold credit card (VND400,000/card) and supplementary – Platinum card (VND500,000/card); or - CGV gift Card; or - Esteem Gift voucher; or - SCB backpack; or - Philips iron GC1418; or - Equivalent gifts. 	
5	400,000 points	VND1,000,000	<ul style="list-style-type: none"> - Annual fees of principal – Platinum credit card (VND900,000/card); or - SCB MasterCard Debit Card worth VND1 million; or - Omron upper arm blood pressure monitor; or - Asia Vina rechargeable fan QS-1001; or - Equivalent gifts. 	As for customers already owning SCB MasterCard Debit Card, money as gift will be credited to that card and there is no need to issue new card
6	800,000 points	VND2,000,000	<ul style="list-style-type: none"> - SCB MasterCard Debit Card worth VND2 million; or - Vietravel coupon worth VND 2 million; or - Equivalent gifts. 	



	Points	Gift value	Gift options	Note
7	2,000,000 points	VND5,000,000	<ul style="list-style-type: none"> - SCB MasterCard Debit Card worth VND5,000,000; or - Vietravel coupon worth VND5 million; or - Washing machine (8 kg); or - Equivalent gifts. 	
8	4,000,000 points	VND10,000,000	<ul style="list-style-type: none"> - Savings book worth VND10 million; or - Vietravel coupon worth VND 10 million; or - Apple Ipad Air Wifi 16Gb; or - Sanyo Refrigerator SR-PQ345RB(SB); or - Equivalent gifts. 	
9	10,000,000 points	VND25,000,000	<ul style="list-style-type: none"> - Iphone 7 128Gb; or - Equivalent gifts. 	
B – Golden Lotus flight miles				
1	50 points/mile	-	Golden Lotus flight miles	Applicable to all card types. Minimum conversion limit 400 miles/time.

4.3. Channel of checking reward points

- Monthly credit transaction statements.
- SCB Mobile Banking.
- SCB Contact Center.

4.4. Other regulations



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SAIGON COMMERCIAL BANK

Please contact SCB Contact Center or SCB (Sub)branches for detailed information

Contact

Hotline: 1800 545438 or any (Sub)branches of SCB.