

PROMOTION DETAILS

“EasyPay Installment Plan – One-time Conversion Fee”

1. Program Title:

“EasyPay Installment Plan – One-time Conversion Fee”

2. Eligible Cards:

All PBVN Visa Credit Cardholders, including Signature, Platinum, Gold, and Classic tiers.

3. Promotion Period:

Effective from 6/6/2025

4. Promotion Details:

The Easy Pay Installment Plan enables PBVN Visa Credit Cardholders to make immediate purchases and convert them into installment payments for a period of up to 12 months. The program applies across various sectors such as household appliances, healthcare, education, wellness, and beauty, among others.

I. Program Benefits:

- 0% interest rate
- One-time conversion fee
- Purchase now and repay over 3, 6, 9, or 12 months

For example, when using a PBVN Visa Credit Card to purchase home appliances, instead of paying the full amount within the maximum 51-day period, cardholders can opt to repay over 3, 6, 9, or 12 months (Tenure is subject to change in accordance with PBVN's policies from time to time).

II. Installment Amount:

The installment amount will be within the cardholder’s credit limit and subject to the minimum transaction amount required for installment eligibility.

| Installment Period | 3 months | 6 months | 9 months | 12 months |
|--------------------|-----------|-----------|------------|------------|
| Minimum payment | 5.000.000 | 8.000.000 | 11.000.000 | 15.000.000 |

III. Installment Transaction Process:

- Make the payment using a PBVN Visa Credit Card as per a normal transaction.
- To convert the transaction into an installment plan, the cardholder may proceed as follows:
 - Contact PBVN’s 24/7 Customer Service Hotline at **1800 599 930**. A customer service representative will record the installment request and

forward it to the relevant department for processing. Within the following working day, the customer will be contacted for confirmation via phone call to complete the registration process.

- Upon approval and successful conversion of the transaction, PBVN will send a confirmation email with the installment details to the email address registered with the Bank.
- The monthly installment amount will appear in the Credit Card Statement as a normal transaction.

By requesting and using this service, the Cardholder acknowledges and agrees to be bound by the terms and conditions of the Installment Program.

IV. Conversion Fee:

As per the Bank's prevailing fee schedule, which includes:

Conversion Fee = Fee rate × Total Installment Amount × Installment Tenor

Notes: Registration Timeframe – Customers must register for installment conversion after the transaction has been posted but before the statement date of the credit card cycle. Otherwise, the transaction will be treated as a standard purchase.

5. Terms and Conditions:

For more details, please visit the Terms and Conditions of the Installment Payment Program using PBVN International Credit Cards.

6. Contact Information:

For further assistance, please contact our 24/7 Card Services Hotline at **1800 599 930** or visit the nearest PBVN Branch or Transaction Office.