

## PROMOTION DETAILS

**1. Campaign name:** PUBLIC BANK VIETNAM VISA CREDIT CARD MEGA SPENDING CAMPAIGN

**2. Eligible Product:** PBVN Visa Credit Card (Classic, Gold, Platinum, and Signature)

**3. Campaign Period:** From 01/08/2026 to 31/10//2026

**4. Campaign Place:** Nationwide

### 5. Promotional Framework

- Lucky draw mechanism
- Cashback

**6. Eligible customer:** The program is exclusively available to PBVN Visa Credit Cardholders (excluding PBVN's staff) who successfully conduct valid payment transactions throughout the promotional period.

### 7. Promotional features:

| No.                                           | Prize Category                         | Prize Description          | Quantity | Unit Value (VND) | Total Value (VND) |
|-----------------------------------------------|----------------------------------------|----------------------------|----------|------------------|-------------------|
| <b>Program 1: Reward for card application</b> |                                        |                            |          |                  |                   |
| 1                                             | Cashback reward for Shopee transaction |                            | 1,000    | 50,000           | <b>50,000,000</b> |
| <b>Program 2: Lucky Draw</b>                  |                                        |                            |          |                  |                   |
| 1                                             | First Prize                            | iPhone 17 Pro Max (256 GB) | 1        | 35,990,000       | <b>35,990,000</b> |

|                    |              |                      |    |           |                    |
|--------------------|--------------|----------------------|----|-----------|--------------------|
| 2                  | Second Prize | AirPods 4            | 3  | 3,490,000 | <b>10,470,000</b>  |
| 3                  | Third Prize  | Xiaomi Smart Band 10 | 10 | 1,070,000 | <b>10,700,000</b>  |
| <b>Total Value</b> |              |                      |    |           | <b>107,160,000</b> |

## 8. Promotion details of the program 1.

### 8.1. Promotional objects.

Customers who apply new PBVN Visa Classic, Gold, Platinum, Signature Credit Cards.

### 8.2. Program details.

During the promotion period, customers who spend at least VND 1,000,000 within 30 (thirty) days from the Card issuance date will receive VND 50,000 to their credit card account when making a subsequent Shopee transaction.

### 8.3. Other conditions.

- Eligible transactions must follow Section 9.2 in these Terms.
- Each customer will only receive 01 (one) cashback reward during the promotion period.
- Refunds cannot be made or transferred to the payment account under any circumstances.
- The cashback reward will be made at least in the next statement cycle following the Shopee transaction.
- The program may be ended earlier once all rewards in Section 7.1 of these Terms and Conditions have fully distributed.

## 9. Promotion details of the program 2.

### 9.1. Specific conditions, methods and procedures:

- During the promotion period, eligible cardholders who successfully execute valid transactions using a **PBVN Visa Credit Card** (as specified in Section 2) shall be allocated lucky draw codes to participate in the lucky draw at the end of the campaign as follows:

#### **Tier 1 Code:**

- **Condition:** Applicable for transactions with a value of **VND 500,000 or more**.

- **Issuance Principle:** Customers shall receive **one (01) Tier 1 code** for every **VND 500,000** expended.

Example:

Spending 3,500,000 VND will receive seven (07) Tier 1 codes.

Spending 3,400,000 VND will receive six (06) Tier 1 codes.

- **Benefit: These lucky draw codes are valid for participation in the draws for First Prize, Second Prize and Third Prize.**
- **Code Format:** PBDVN-T1-XXXX.

Tier 2 Code:

- **Condition:** Applicable for transactions valued between VND 300,000 and VND 499,999.
- **Issuance Principle:** A single (01) Tier 2 code is granted per valid transaction; values are not cumulative for code calculation.  
➤ Example: An expenditure of VND 450,000 will receive one (01) Tier 2 code.
- **Benefit:** These lucky draw codes are valid for participation in the draws for Second prize and Third prize.
- **Code Format:** PBDVN-T2-XXXX.

## 9.2. Time and method of issuance of proof of determination of winning.

**The criteria for qualifying payment transactions are as stipulated below:**

- Transactions granted lucky draw codes must be successfully executed and satisfy the conditions regarding transaction time and posting time into the PBDVN system to the Card Account at PBDVN's system at the latest as follows:

| No. | Transaction Period      | The transaction date reflected on the card statement | Tentative Notification Date for Lucky Draw Codes | Tentative Draw Date |
|-----|-------------------------|------------------------------------------------------|--------------------------------------------------|---------------------|
| 1   | 01/08/2026 - 31/08/2026 | 23h59'59' on 05/09/2026 (Vietnam Time GMT+7)         | 17/09/2026                                       | 16/11/2026          |
| 2   | 01/09/2026 - 30/09/2026 | 23h59'59' on 05/10/2026 (Vietnam Time GMT+7)         | 16/10/2026                                       |                     |
| 3   | 01/10/2026 - 31/10/2026 | 23h59'59' on 05/11/2026 (Vietnam Time GMT+7)         | 10/11/2026                                       |                     |

- **Valid card payment transactions must meet the following conditions (applicable for both programs):**

- Valid Domestic Transactions: These refer to transactions executed via direct physical card swiping or online payment methods at merchant managed by banking institutions within the territory of Vietnam.
- Valid Foreign Transactions: These refer to transactions executed via direct card swiping or online payments (excluding online advertising transactions) at merchant at foreign/managed by banking institutions situated outside the territory of Vietnam.

*(Note: Online Advertising Transactions refer to transactions executed via online payment transactions (identified by Merchant Category Codes: 7311 and 5968) at merchant managed by banking institutions situated outside the territory of Vietnam.)*

- **The campaign EXCLUDES any transactions categorized as "Ineligible Card Transactions" which encompass the following:**

- Payment transactions are returned, refunded, disputed, invalid, or fraudulent. Furthermore, payments related to various types of goods and services taxes are deemed ineligible.
- Cash withdrawals or cash advance transaction at Automated Teller Machines (ATMs) or Point of Sale (POS); fee and interest collection transactions.
- Retail expenditures exclude casinos (MCC 7995) and petroleum stations (MCC 5541, 5542, 5172, and 9752). Other exclusions involve cash advances through wire transfers, government-related payments (MCC 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9406, and 941), payments to charitable organizations (MCC 8398), general utilities (MCC 4111, 4112, 4121, 4131, 4784, 4789, and 4900), MCC 6211 (securities and financial investments) MCC 6011 (cash withdrawals), direct debit payments via [www.publicbank.com.vn](http://www.publicbank.com.vn) and ATMs.
- Online expenditures exclude casinos (MCC 7995) and petroleum (MCC 5541, 5542, 5172, and 9752), recurring transactions, cash advances, cash-equivalent transactions (MCC 6050 & 6051), balance transfers, government-related payments (MCC 9211, 9222,

9223, 9311, 9399, 9402 & 9405), payments to charitable organizations (MCC 8398), MCC 6211 (securities and financial investments), MCC 4829 (money transfer services) and direct debit payments via [www.publicbank.com.vn](http://www.publicbank.com.vn)

- Transactions showing signs of fraud, program exploitation, or transaction requested for investigation by PBVN on the grounds that the Cardholder did not perform such transactions.
- Transaction suspected by the Bank of profiteering, card misuse, violation of credit card terms and conditions, or product – related risk management policies, including but not limited to the following:
  - Customers performing fraudulent or counterfeit card transactions, or payment transactions not arising from genuine purchase of goods or service (e.g re-finance transactions at Merchants);
  - Customers performing transactions of an agency nature, profiteering, or fraudulent transactions (e.g paying utility bills, airfares, or telecommunications charges on behalf of others);
  - Payment transactions for business operating expenses – not for personal consumption purposes;
  - Payment transactions at certain acceptance points (POS/mPOS) which PBVN deems show signs of profiteering or fraud based on abnormal behavior, frequency, or transaction value during each period.
- **Implementation method:** PBVN will extract transaction data that satisfies the conditions and send a notification of the list of lucky draw codes directly to customers via email: [noreply@publicbank.com.vn](mailto:noreply@publicbank.com.vn) to the email address the customer registered with the bank.

### 9.3. Regulations on evidence for determining winners.

- The evidence for determining winners is the lucky draw code issued by the PBVN system for each individual transaction (amount is not accumulated across different transactions).
- A valid lucky draw code must be formatted correctly according to the prescribed structure and be included in the list of codes notified to the customer.
  - **Tier 1 Code:** Formatted as PBVN-T1-XXXX. Issued for transactions of 500,000 VND or more (every 500,000 VND spent in a transaction is counted as 01 Tier 1 code).

Customers possessing an eligible Tier 1 lucky draw code can participate in the consideration for the first, second, and third prizes.

- **Tier 2 Code:** Formatted as PBVN-T2-XXXX. Issued for transactions from 300,000 VND to 499,999 VND (Only 1 code per transaction). Customers possessing an eligible Tier 2 lucky draw code can participate in the consideration for prizes including the second and third prizes of the program.
- The maximum total number of winning codes expected to be issued is 350,000 codes, comprising a maximum of 300,000 Tier 1 lucky draw codes and a maximum of 50,000 Tier 2 lucky draw codes. In case the number of valid transactions is lower than expected, the actual number of codes issued will be lower but will not exceed the stated quantities.

#### **9.4. Timeline, Location, and Procedure for Determining Winners.**

- **Time for determining winners:** Tentatively to be held on 16/11/2026.
- **Location for determining winners:** The lucky draw will be conducted at Public Bank Vietnam – Head Office, 1<sup>st</sup>, 10<sup>th</sup>, 11<sup>th</sup> Floor, Tung Shing Square, 2 Ngo Quyen, Hoan Kiem Ward, Hanoi.

#### **9.5. Method of determining winners.**

- PBVN organizes an electronic draw for all valid lucky draw codes issued in the phases using specialized software designed by PBVN.
- The draw process is conducted publicly under the witness of the Council and Customer Representatives of PBVN
- The drawing is carried out in order from the highest value prize to the lowest value prize, specifically:
  - 01 First Prize;
  - 03 Second Prizes;
  - 10 Third Prizes.
- For each prize, the system will randomly select one (01) valid lucky draw code to determine the official winner.
- Immediately after determining the official winner of each prize item, the system will continue to randomly draw one (01) other lucky draw code to determine the standby winner for that exact prize item.
- A lucky draw code can only be used to determine a winner once.

- In case a customer possesses multiple lucky draw codes and has multiple codes drawn for different prizes, the customer will receive all corresponding prizes if they fully meet the conditions of the program.
- The software will display the results of the lucky draw as a notification on the screen.

#### **9.6. Notification of winning for official customers.**

- Within 03 (three) working days from the date of the draw and determination of the winning customers (from 16/11/2026 to 18/11/2026), PBVN will contact the official winning customers via phone and email to notify them of winning.
- From 16/11/2026 to 20/11/2026, the official winning customer receives information from the bank, verifies personal information, and coordinates to complete the necessary procedures and documents as per Section 9.8 of these Terms and Conditions or as will be mentioned in the exchange email from PBVN.
- Customers can confirm via one of the following methods:
  - Reply to the notification email from the email address registered with PBVN;
  - Contact 24/7 Card Service Department Hotline: 1800 599 930;
  - Work directly at the Branch/Transaction Bureau where the card was issued.
- The customer's confirmation is recorded by PBVN through the reply email, call recording, or working minutes at the Branch/Transaction Bureau.
- The time, location, and processing of responses from official customers will be completed by 20/11/2026 at the latest.
- From 16/11/2026 to 20/11/2026, if the official customer does not make any form of confirmation as mentioned above, it is considered as refusing to receive the prize or being unable to receive the prize as prescribed in Section 9.7 of these Terms, PBVN will carry out the procedure to consider awarding the prize to the standby customer.

#### **9.7. Cases of receiving prizes for Standby Customers:**

The standby winning customer of each prize is only considered for the award when the official winning customer falls into one of the following cases:

- Fails to complete the confirmation procedures in Section 9.6 of these Terms and Conditions during the period from 16/11/2026 to 20/11/2026 as follows:
  - PBVN cannot contact the customer after making a maximum of 05 (five)

communication attempts via phone and email to the contact information the customer registered with PBVN.

- Refuses to receive the prize in writing; or confirms refusal via the email registered with PBVN, or confirms via a call recorded by PBVN within the response period.
- Does not respond regarding receiving the prize.
- The standby winning customer of each prize will be notified of winning in the following order:
  - From 23/11/2026 to 27/11/2026, the standby winning customer receives information from the Bank, verifies personal information, and coordinates to complete the necessary procedures and documents as guided by PBVN staff or the content of the notification email from PBVN.
  - Standby customers can confirm via one of the methods mentioned in Section 9.6 of these Terms.
  - The customer's confirmation is recorded by PBVN through the reply email, call recording, or working minutes at the Branch/Transaction Bureau.
  - The time, location, procedures for receiving the prize, and processing of responses from the official customer will be completed by 27/11/2026 at the latest.

#### **9.8. Time, location, method, and procedure for awarding prizes.**

- **Location and method of awarding prizes:** Physical gifts will be awarded directly to the customer at the PBVN branch/transaction office most convenient to the customer through the exchanged email.
- **Procedure for awarding prizes:**
  - The winning customer presents the Original (or notarized copy) of:
    - CCCD/Passport matching the information registered with the bank.
    - Winning notification email.
  - The authorized person to receive the prize of the winning Customer presents the Original (or notarized copy) of:
    - Power of attorney document.
    - CCCD/Passport of the authorized person.
    - CCCD/Passport of the winning customer (authorizer) matching the information registered with the bank.
    - Winning notification email.

- The parties sign the prize handover minutes.
- PBVN may request the provision of additional financial invoices/documents proving the spending transaction is valid for checking before awarding the prize.
- **Prize awarding deadline:**  
PBVN will proceed to arrange the prize awarding for official customers at the most convenient head office/branch/transaction office with:
  - Official customers: From 23/11/2026 to 04/12/2026.
  - Standby customers: From 30/11/ 2026 to 11/12/2026.
- After the prize awarding deadlines for Official Customers or Standby Customers, if the prize cannot be awarded to any customer, PBVN is responsible for remitting 50% of the announced value of that prize to the state budget in accordance with clause 4, Article 96 of the Commercial Law.

**10. Questions about issues related to the Promotion Program**, please contact PBVN branches nationwide or at the address of Card Service Department: 1800 599 930.

**11. Regulations on the responsibility to notify.**

- Details of the content of the CTKM rules are publicly posted by PBVN on the website: [www.publicbank.com.vn](http://www.publicbank.com.vn)
- The results of winning/receiving prizes of the Program will be announced on the website: [www.publicbank.com.vn](http://www.publicbank.com.vn), Facebook fanpage, send email or phone to notify customers directly.

**12. Other Regulations.**

- Any transaction that PBVN suspects is an invalid transaction (including fraudulent or abusive acts to enjoy the promotion) based on information about the time, place of transaction or other factors, PBVN has the right to request and within five (05) working days from the date PBVN requests the customer to provide financial invoices as prescribed by law, and/or payment slips/delivery notes/delivery notes/other documents in the Customer's name such as information on goods and services used by customers ("Documents proving transactions") for PBVN to check.
- In case the customer fails to provide/provide insufficient documents proving the transaction

during the time requested by PBVN and/or PBVN confirms that the documents proving the transaction are inappropriate and/or the customer's payment transactions with PBVN card are invalid, such spending amount will not be included in the spending amount to enjoy the privileges of this program.

- The awarding of rewards to customers may be later than prescribed in case PBVN traces and authenticates cardholder information for longer than the expected time but not later than the deadline for awarding rewards to customers as prescribed by law.
- Winning customers bear all costs related to receiving the prize such as accommodation, travel, taxes and other fees as prescribed by law (if any).
- PBVN is fully responsible for managing the printing, accuracy of the proof of determination of the winner and putting the proof of determination of the winner into circulation in the promotion program. The implementation of the promotion program must ensure fairness, transparency and objectivity.
- In case of disputes related to this promotion, PBVN is responsible for directly resolving it, otherwise the dispute will be handled in accordance with the provisions of current law.
- After the end of the promotion program, PBVN is responsible for reporting the results of the above promotion program in accordance with the provisions of law on the reporting deadline, report dossiers and enclosed documents (record of determination of winners, list of winning customers, etc minutes of awarding or documents proving that the award has been awarded).