

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up the PBVN Credit Card. Be sure to also read the general terms and conditions.	Public Bank Vietnam PBVN Visa Signature Card PBVN Visa Platinum Card PBVN Visa Gold Card PBVN Visa Classic Card Date:															
1. What is this product about?																
This is a PBVN Credit Card, with a line of credit granted by Public Bank Vietnam to the Cardmember and where any amount of the credit utilised by the Cardmember has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.																
2. What do I get from this product?																
(i) <u>Cash Back</u> The Cash Back earned will be credited monthly to the Card Account. There are no minimum qualifying criteria, no maximum limit and no restriction on the usage of the Cash Back.																
<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f9cb9c;"> <th style="padding: 5px;">Card Type</th> <th style="padding: 5px;">Cash Back (%)</th> <th style="padding: 5px;">Capping</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">PBVN Visa Gold Card</td> <td style="padding: 5px;">0.1%</td> <td rowspan="2" style="padding: 5px;">Unlimited</td> </tr> <tr> <td style="padding: 5px;">PBVN Visa Platinum Card</td> <td style="padding: 5px;">0.2%</td> </tr> <tr> <td rowspan="2" style="padding: 5px;">PBVN Visa Signature Card</td> <td style="padding: 5px;">Grocery (MCC 5411), Dining (MCC 5812, 5813, 5814) and online transaction locally and abroad</td> <td style="padding: 5px;">6%</td> <td style="padding: 5px;">VND200,000^(*)/monthly statement cycle</td> </tr> <tr> <td style="padding: 5px;">Other spending transactions</td> <td style="padding: 5px;">0.5%</td> <td style="padding: 5px;">Unlimited</td> </tr> </tbody> </table>		Card Type	Cash Back (%)	Capping	PBVN Visa Gold Card	0.1%	Unlimited	PBVN Visa Platinum Card	0.2%	PBVN Visa Signature Card	Grocery (MCC 5411), Dining (MCC 5812, 5813, 5814) and online transaction locally and abroad	6%	VND200,000 ^(*) /monthly statement cycle	Other spending transactions	0.5%	Unlimited
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<u>Note:</u> - Retail purchases exclude casino (MCC 7995), petrol station (MCC 5541 & 5542), cash advances, balance transfer, government-related payments (MCC 9211, 9222, 9223, 9399, 9311, 9402 & 9405), payments to charity (MCC 8398), Direct Debit payments and payments via www.ebank.publicbank.com.vn and ATM. - Online transactions exclude casino (MCC 7995), petrol (MCC 5541, 5542 & 5172), recurring transactions, cash advances, quasi cash (MCC 6050 & 6051), balance transfer, government-related payments (MCC 9211, 9222, 9223, 9399, 9311 9402 & 9405), payments to charity (MCC 8398), Direct Debit payments and payments via www.ebank.publicbank.com.vn - (*) Cash rebate payout is combined between Principal and Supplementary accounts and excludes payments transaction via www.ebank.publicbank.com.vn.																
(ii) <u>Exclusive Flexipay Plan</u> 1% for 12-month with minimum retail purchase from VND5,000,000.																

(iii) Automatic Travel Insurance

Card Type	Automatic Travel Insurance Coverage (VND)
PBVN Visa Platinum Card	Up to VND11,650,000,000 per annum
PBVN Visa Signature Card	Up to VND11,650,000,000 per annum

FREE Automatic Travel Insurance of up to VND11.65 billion (USD500,000) when the full travel arrangement is charged to your Card. You can even claim for inconvenience due to Flight Cancellation, Flight Delay, Baggage Delay and Baggage Lost.

(iv) Complementary Access to VIP Airport Lounge Vietnam

Card Type	Access Privilege
PBVN Visa Signature Credit Card	Complimentary 2x access in a year to selected Airport Lounge in Vietnam

Note: Subsequent access will be charged at the walk-in rate. Access is combined for both Principal and Supplementary Cardmember. If a Cardmember holding multiple cards, complimentary access will be based on the highest card level. For more information, please refer to the full terms & conditions on www.publicbank.com.vn

(v) Contactless Function

PBVN Visa Signature Card, PBVN Visa Platinum Card, PBVN Visa Gold Card and PBVN Visa Classic Card

A fast and convenient way to pay your purchases by simply “waving” your card when prompted by the contactless reader at the checkout. Most of the time, you won’t be asked to sign or enter a PIN, but you will be asked for more expensive purchases. The maximum limit for each transaction is VND1,000,000-00. For more information, kindly visit www.publicbank.com.vn.

(vi) Supplementary Cards

You can apply for Supplementary Cards to extend the privileges and convenience of your Visa Cardmembership to your loved ones.

(vii) Credit Limit

Credit limit assigned is subject to credit review and evaluation by the Bank. Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all cards held by the Principal Cardmember and the Supplementary Cardmember(s), if any. If preferred, the Supplementary Card may be nominated with a separate Credit Line from a minimum of VND10,000,000. Emergency temporary Credit Line extension will depend on circumstance and payment record.

The Bank may, at its absolute discretion, and at any time, with or without notice and without providing any reasons whatsoever, review, cancel/revoke the Card, revise the credit limit or refuse to renew the Card or suspend or restrict the use of the Card by the Principal Cardmember under the Card Account in the event the Cardmember does not meet the Card eligibility.

(viii) E-Statement

Go green and enjoy greater convenience and enhanced security with PBVN E-Statement to get your credit card account statement.

(ix) Foreign Account Tax Compliance Act (FATCA)

- FATCA is a piece of legislation enacted by the United States (U.S.) government to collect information on U.S. taxpayers/citizens/permanent residents or green-card holders or persons with substantial physical U.S. presence (named as U.S. Person or Specified U.S. Person) for reporting on their investment of assets/monies/funds in countries outside of the U.S.
- This is to enable the U.S. government to collect taxable income from Specified U.S. Persons that have invested their funds in countries other than the U.S. where their assets held in the financial accounts will be reported to the U.S. Internal Revenue Service
- FATCA have come into force in Vietnam effective 7 July 2016.

(x) Customer Consent

- I hereby undertake to inform Public Bank Vietnam (PBVN) within 30 days of any change in circumstances that render this self-certification incorrect by providing the required documentation within 90 days from the date of change.
- I acknowledge and consent to my account information to be exchanged with the tax authorities of countries concerned if my foreign status falls under the purview of the intergovernmental agreements under FATCA.
- I have read and understood on the provisions of FATCA as contained herein and agree to be bound by such provisions.
- I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.
- I declare that the Bank reserves the right as the Bank deems fit, to reject the application or close the account or report the account to the relevant tax authorities without assigning any reason whatsoever.

3. What are the documents that the Bank requires for my application?

(i) For Salary Earner:

Please provide your National ID/Passport, a proof of income i.e. latest 3 month-salary slip, latest 3 months Bank Statement and a proof of applicant current residence.

(ii) For Self-employed:

Please provide your National ID/Passport, Business registration, latest Audited Financial Statements and latest 6 months Bank Statement.

(iii) For Foreigners residing in Vietnam:

Please provide your Passport copy, your Visa/ work permit (at least 1 year)/ resident card, a proof of income, latest 3 months Bank Statement and a proof of your current residence.

(iv) For Branch/ TB valued customers

Please provide branch/ TB recommendation letter.

(v)		<u>For FD pledge application</u>	Please provide your National ID/Passport, FD Receipt, Letter of Pledge.													
4. What is the eligible age to apply for PBVN Credit Cards?																
The eligible age must be as follows: - Primary cardholder: from 18 to 62 years old - Supplementary cardholder: from 15 years old and above																
5. What are the minimum income requirements for applying for PBVN Credit Cards?																
(i) <u>PBVN Visa Classic Credit Card:</u> The minimum income must be VND5 million per month. (ii) <u>PBVN Visa Gold Credit Card:</u> The minimum income must be VND10 million per month. (iii) <u>PBVN Visa Platinum Credit Card:</u> The minimum income must be VND25 million per month. (iv) <u>PBVN Visa Signature Credit Card:</u> The minimum income must be VND50 million per month.																
6. What are my obligations?																
(i) <u>Minimum Monthly Repayment</u> 5% of the total Current Balance; - total amount of Monthly Instalment [including monthly instalments for Zero Interest Instalment Plan (ZIIP), Flexipay] if any; and - whole amount in excess when the Current Balance is in excess of the Credit Line, if any; OR - VND50,000; whichever is higher. (ii) <u>Interest-Free Period</u> A 21-day Interest-Free period on all retail transactions, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date. If Cardmembers do not pay in full and on time, Finance Charge on retail purchases will be calculated from the posting day of the purchase. <i>Note: Retail purchases exclude cash advances, balance transfer and any other credit plans.</i> (iii) <u>Finance Charge</u> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td rowspan="5" style="width: 15%; text-align: center; vertical-align: middle;">Finance Charge</td> <td rowspan="4" style="width: 25%; text-align: center; vertical-align: middle;">Retail Purchase</td> <td style="width: 45%;">PBVN Visa Signature Credit Card</td> <td style="width: 15%; text-align: center;">21% p.a.</td> </tr> <tr> <td>PBVN Visa Platinum Credit Card</td> <td style="text-align: center;">24% p.a.</td> </tr> <tr> <td>PBVN Visa Gold Credit Card</td> <td style="text-align: center;">30% p.a.</td> </tr> <tr> <td>PBVN Visa Classic Credit Card</td> <td style="text-align: center;">30% p.a.</td> </tr> <tr> <td style="text-align: center;">Cash Advance</td> <td colspan="2" style="text-align: center;">30% p.a.</td> </tr> </table>				Finance Charge	Retail Purchase	PBVN Visa Signature Credit Card	21% p.a.	PBVN Visa Platinum Credit Card	24% p.a.	PBVN Visa Gold Credit Card	30% p.a.	PBVN Visa Classic Credit Card	30% p.a.	Cash Advance	30% p.a.	
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	Cash Advance	30% p.a.														

- (iv) As the Principal Cardholder, you are liable to all transactions incurred by the Supplementary Cardholders.

7. What are the fees and charges I have to pay?

(i) Annual Fee

The annual fees will be applied as follows:

Card Type	Principal	Supplementary
PBVN Visa Classic Credit Card	VND200,000-00	VND100,000-00
PBVN Visa Gold Credit Card	VND400,000-00	VND200,000-00
PBVN Visa Platinum Credit Card	VND1,000,000-00	VND500,000-00
PBVN Visa Signature Credit Card	VND3,000,000-00	VND1,500,000-00

(ii) Cash Advance Fee

Cash Advance Fee (one-time fee) ✓ Public Bank Vietnam Branches/ ATMs ✓ Affiliate Banks and Financial Institutions Worldwide	4% on amount withdrawn subject to minimum of VND100,000-00
Finance Charge for Cash Advance	30% per annum; finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

A one-time cash advance fee based on the above will be charged for the amount of cash advance or a minimum of VND100,000-00. IN ADDITION, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

(iii) Over Limit Fee

Not applicable

(iv) Overseas Transactions Conversion Fee

Transactions made in foreign currency will be converted to Vietnam Dong using US\$ as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International at its absolute discretion. In addition, the Card member will also have to pay foreign exchange spread of 2.0% of the converted Vietnam Dong amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Card member shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

(v) Sales Draft Retrieval Fee

VND100,000-00 per set

(vi) Additional Statement Request Fee

VND200,000-00 per copy

(vii) Lost or Theft Card Replacement Fee

VND200,000-00 per card

(viii) Dispute Investigation Fee (For dispute transactions found unjustified by the Bank):

VND200,000-00 per case

(ix) Any applicable taxes, when it becomes chargeable or in force.

8. What if I fail to fulfill my obligations?

(i) Late Payment Charge

Failure to make the Minimum Payment by the Due Date, the Late Payment Charge of a further charge of a minimum of VND100,000 or 6% of total minimum outstanding balance as at statement date, whichever is higher, shall be debited to the Card Account.

(ii) Right to Set-Off

Public Bank Vietnam has the right to set-off all or any accounts maintained with the Bank and / or its subsidiaries against any outstanding balance in this credit card account with prior notice of seven (7) calendar days.

(iii) Liability for Unauthorised Transactions

In the event of loss/ theft or the unauthorised use of the Card, you shall be liable for all transactions where you have:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/ theft or unauthorised use of the Card;
- (iii) voluntarily disclosed the PIN to another person;
- (iv) recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card;
- (v) left the Card, or an item containing the Card, unattended; and/or
- (vi) had voluntarily allowed another person to use the Card. If investigation disclose that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under any duty to ensure that the Credit Line prescribed by the Bank is not exceeded.

Note: *If you fail to abide the terms and conditions of the credit card, we have the right to terminate your card.*

9. What if I fully settle the balance before its maturity? (For flexi payment plans) (i) Lock-in Period Lock-in period of up to 12 months depending on type of flexi payment plans as different plans has different lock-in period. (ii) Early Settlement– Flexi Payment Plan 3% payment amount (minimum VND100,000) (iii) Late repayment – Flexi Payment Plan 4% payment amount (minimum VND50,000)
10. What are the major risks? You should notify Public Bank Vietnam immediately after having discovered the loss, stolen or unauthorised use of your credit card. For stolen or lost card: • Call 1800 599 930 or +84-24-3826 2000; • To send SMS to 8149 with the following syntax: PB BLK V[4 last digits Visa Card]; • Or access to PBVN internet banking at https://ebank.publicbank.com.vn and follow guidance on blocking card specified in User guide on PBVN e-banking service published on Bank’s website. If you wish not to receive SMS Transaction Alert, you are unable to take immediate action to notify the Bank in the event of unauthorised transactions on your card account. By paying only minimum monthly repayment, the finance charge amount and the time taken to settle the full amount will increase. Consider your repayment capacity when charging the credit card. The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment track record. If you use your credit card to make repayment for other financing, it may cost you more. If you have problems paying for your credit card balances, contact Public Bank Vietnam early to discuss repayment alternatives.
11. What do I need to do if there are changes to my contact details? It is important that you inform Public Bank Vietnam in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner. You may contact Public Bank Vietnam at: Public Bank Vietnam Card Services 1st Floor, Tungshing Square, 02 Ngo Quyen, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam. Tel: +84-24-3826 2000 Fax: +84-4-3943 9005 E-mail: cardservices@publicbank.com.vn

12. Where can I get further information?

Should you require additional information on credit cards, please refer to the banking info booklet on “Credit Cards”, available at all Public Bank Vietnam Branches and the www.publicbank.com.vn website.

If you have any enquiries, please contact Public Bank Vietnam at:

Public Bank Vietnam Card Services

1st Floor, Tungshing Square, 02 Ngo Quyen, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam.

Tel: +84-24-3826 2000

Fax: +84-4-3943 9005

E-mail: cardservices@publicbank.com.vn

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.