

TERMS AND CONDITIONS

IND DIAMOND Priority Package

1. IND Diamond Package Definition

- IND Diamond is a priority account package for qualified individual customer as defined at Section 4 of this Terms and Conditions.

2. Package offers

2.1 Financial privileges

- No personalized current account opening fee on group account 03 & 04 (following VIB format);
- No current account management fee;
- No SMS banking service fee;
- No account statement issuance fee;
- No cash deposit over counter fee (VND & FCY);
- No cash withdrawal over counter fee (VND);
- No tally fee;
- No domestic fund transfer online and over counter fee;
- No international fund transfer online and over counter fee;
- No VIB International Platinum/ Classic/ iCard Debit Card maintenance fee;
- No domestic ATM withdrawal fee (VIB's and other banks on the NAPAS network' ATM).

2.2 Experience privileges

- Discount on dining at the luxurious restaurants for customers in IND Diamond package who are VIB credit cardholders with card type from Platinum and above, in details:
 - New World Saigon Hotel: 30% off F&B at Parkview, Whisper, Black Vinegar restaurants;
 - Sheraton Saigon Hotel: 10% off F&B at Saigon Café, Li Bai, Signature, The Lounge restaurants;
 - Shang Palace Restaurant: 10% off F&B;

- InterContinental Saigon: 10% off F&B at Basilico, Yu chu, Market 39 restaurants;
- El Gaucho Steakhouse: 5% off F&B;
- Period applied: from March 1, 2022 to February 28, 2023.
- See more offer details at: https://bit.ly/VIB_Diamond_Experienceprivileges

2.3 Lifestyle privileges

- Refund 30% of spending on Golf in Vietnam;
- Period applied: from March 1, 2022 to May 31, 2022;
- See more offer details at: https://bit.ly/VIB_Diamond_Lifestyleprivileges

3. Package offer duration

- The offers in package is valid from the date the customer receives the notice on successful registration via email/ SMS by VIB;
- The package is valid from the date right before the offers in package effective date;
- Package offers are valid in six (06) months since the Package effective date (the Package effective date excluded).

4. Package Eligibility

Customer is required to meet one of the following criterion to enroll the Package:

- Having term deposit average balance (foreign currencies equivalent included) in the previous month \geq VND 02 billion; or
- Having current account average balance (foreign currencies equivalent included) in the previous month \geq VND 100 million VND (foreign currencies equivalent included); or
- Having loan outstanding balance in the previous month \geq VND 2,5 billion and not in overdue status; or
- (i) is a new VIB customer (who just has transact at VIB within 30 days back ward since the date of registration) and (ii) at T¹-2, customer has term deposit balance which its tenor is greater than 06 months \geq VND 500 million (foreign currencies equivalent included); or
- Life insurance policy is valid and passed 21 days as free-look period and IP \geq VND 150 million;

¹T: the Package registration date

- VIB Platinum/ World credit card which (i) its credit limit \geq VND 100 million (ii) monthly average spending in last 6 months/12 months \geq VND 15 million and (iii) is not in breach of any of VIB Credit Card's Terms & Conditions.

In which:

- Current account monthly average balance: is understood as the total balance at end of the day of all current accounts \div (divided) the actual number of days in the month.
- Term deposit monthly average balance: is understood as the total balance of all term deposit \div (divided) the actual number of days in the month.
- Loan balance at VIB is the total outstanding balance (credit card balance excluded) according to VIB's system at the last day of the preceding the registration month.

5. Package Renewal

- Package expiry date is on the corresponding day after 06 months from the Package effective date.
- On the Package expiry date, the Package offers will automatically renew if the customer meets any of criterial defined in Section 4 of this Terms and Conditions, otherwise the Package offer will be expired.

6. Rights and Responsibilities

- Customer has the responsibility to comply with the provisions of the Law and Bank's regulations on the registration and usage of products/services following this Package.
- Customers is entitled to the benefits and other exclusive policies of the Package in accordance with VIB's regulations.
- Customers is entitled to request for Package information inquiries at all VIB's branches, MyVIB applications and website: vib.com.vn
- Customers is responsible for monitoring, update checking, cancellation regarding Package Terms & Conditions at all VIB's branches, MyVIB applications and website: vib.com.vn

7. Rights and Responsibilities of VIB

- Notify customer via Email/SMS or other means of communication upon Package successful registration.
- VIB has the full right to update or cancel the Terms and Conditions without any prior notice. The latest update on the Package will be publishes by VIB at all VIB's branches, MyVIB applications and website: vib.com.vn and/or other means of communication defined by VIB.
- Other rights and responsibilities in these terms and relevant provisions of Law.

8. **Applicable Law and Dispute Resolution**

- These Terms & Conditions is interpreted and adjusted by the laws of the Socialist Republic of Vietnam.
- If there is any dispute occurred or related to this Terms & Conditions, all Parties will settle disputes by negotiation and conciliation. In case of unsuccessful negotiation or conciliation, each party has the right to bring the dispute to People's Court for settlement.
- This Terms and Conditions will be valid during the implementation of the Package and terminate when (i) Customer stops using the Package or (ii) Customer no longer meets the criterial for the Package registration/ renew or (iii) VIB notify on Package termination/ cancellation at all VIB's branches and website: vib.com.vn
- This Terms & Conditions can be amended/ updated by VIB. All amendments/ updates in this Terms & Conditions will be published by VIB at at all VIB's branches and website: vib.com.vn
- This Terms & Conditions is drawn up in English and Vietnamese languages. In case of any discrepancies or inconsistencies between the English and Vietnamese versions, the Vietnamese version shall prevail.