

TERMS and CONDITION

“VIB SIGNATURE LUXE – THƯỞNG TRỌN ĐẶC QUYỀN SỐNG SANG”

1. **Program Name:** “VIB Signature Luxe – Thưởng Trọn Đặc Quyền Sống Sang”
2. **Location:** Việt Nam
3. **Promotion Form:** Gift
4. **Promotion Period:** From September 1, 2025 – December 31, 2025
5. **Products (goods, services) under the promotion:** VIB x Marriott Privilege Card
6. **Goods, services used for the promotion:** Privileges at JW Marriott hotels and resorts
7. **Eligible Customers (beneficiaries of the promotion):**
Individual customers who meet the following conditions (“Customers”):
 - New customers who open new VIB account during the promotion period and qualify as Priority or Premier customers within 30 days from account opening date.
8. **Promotion Details:**
 - 8.1. **Program Content:**
 - New Priority customers will receive a physical VIB x Marriott Privilege Card with the following benefits (a):
 - Dining privileges in Vietnam: 30% discount on food and beverages for up to 20 guests at any participating Marriott International hotel in Vietnam.
 - Dining privileges outside Vietnam:
 - Up to 20% discount on food and beverages for up to 10 guests at any participating Marriott International hotel in the Asia-Pacific region.
 - 20% discount on food and 15% discount on beverages for up to 10 guests at participating Marriott hotels in Japan.
 - 15% discount on food and beverages for up to 10 guests at JW Marriott Hong Kong.
 - Accommodation privileges in Vietnam and Asia: Up to 20% discount on the best available rate at participating Marriott International hotels in the Asia-Pacific region (subject to room availability and applicable terms & conditions).
 - New Premier customers will receive the same benefits as stated in (a), plus one (01) complimentary Afternoon Tea set for two persons at participating Marriott hotels in Ho Chi Minh City.
 - General Regulations on Delivery and Activation of the VIB x Marriott Privilege Card:
 - Each Customer is entitled to receive a maximum of one (01) privilege card during the promotion period.
 - Total program budget: VND 5,000,000,000 (Five billion Vietnam Dong).
 - The program will end when either the total budget is fully utilized or the promotion period expires, whichever comes first.

- Within seven (07) working days from the date a customer qualifies as a Priority customer, eligible customers will be notified directly via email/SMS/phone call based on the information registered with the Bank. The Privilege Card will be delivered to customers through VIB Priority Relationship Managers, VIB's delivery unit, or may be collected directly at a designated VIB Branch/Transaction Office as stated in the notification.
- Customers may activate the Privilege Card via the Club Marriott application, following the instructions provided upon card receipt.
- Cardholders are required to comply with all applicable terms and conditions of the Club Marriott program.

9. Reward Regulations:

- The VIB x Marriott Privilege Card is reserved solely for the individual recognized as the eligible VIB Privilege Banking account holder. It may not be transferred, leased, or resold under any circumstances; and
- Benefits cannot be redeemed for cash or exchanged for other products/services unless otherwise specified; and
- Customers must use their VIB Debit Signature Priority Card or VIB Debit Signature Premier Card for transactions when enjoying privileges; and
- Customers must not violate any terms of this promotion or any terms and conditions applicable to the VIB Debit Signature Priority or VIB Debit Signature Premier Cards; and
- Customers must not engage in any fraudulent or abusive behavior to exploit the promotion; and
- Customers must fulfill all other conditions specified under this Program.

10. Other Regulations:

- VIB reserves the right to change or adjust the terms and conditions of the program during the promotion period. The latest rules will apply seven (07) days after publication on the VIB website: <https://www.vib.com.vn>.
- In the event that this program conflicts with any applicable laws or directives of competent authorities, the program shall be amended, cancelled, or modified accordingly to comply with such laws or directives.
- For any transaction deemed by VIB as potentially invalid (including but not limited to fraudulent or abusive actions to exploit the promotion) based on transaction time, location, or other factors, VIB reserves the right to request the Customer to provide Supporting Transaction Documents for verification. Within five (05) working days from the date of VIB's request, the Customer is obligated to provide complete Supporting Transaction Documents. If VIB determines that the transactions are valid under these Terms & Conditions, the spending amount will be counted toward this promotion. If the Customer fails to provide the documents within the required timeframe and/or VIB determines that the transactions made with the Customer's VIB Debit Card are invalid, such spending amounts will not be eligible for promotional benefits.
- In case of complaints, Customers must contact the VIB 24/7 Customer Care Center via hotline 18008195 (dedicated for Priority customers) for assistance.
- In the event of any dispute relating to this program, disputes shall be resolved by mutual agreement between VIB and the Customer, in accordance with these Terms & Conditions and applicable laws. By participating in the program, the Customer acknowledges and agrees to comply fully with these Terms & Conditions.
- Other applicable regulations for Priority customers shall follow the Terms & Conditions of use of the Privilege Card, available at [vib.com.vn](https://www.vib.com.vn).

PARTICIPATING LUXURY HOTELS - ASIA

Club Marriott VIB members are entitled upto 30% off food & 20% off beverages and up to 20% off the Best Available Room Rate across all participating hotels in Asia (some exceptions apply)

COUNTRY	ALL PARTICIPATING HOTELS	KEY HOTELS
Hong Kong, Macau	10	JW Marriott Hong Kong, St. Regis Hong Kong, JW Marriott Macao, Ritz Carlton Macao
Mainland China	59	St. Regis Beijing, JW Marriott Beijing Central, Ritz Carlton Guangzhou, W Guangzhou, JW Marriott Changsha, JW Marriott Shenzhen Bao'an, JW Marriott Sanya Haitang Bay, Ritz Carlton Xi'an, W Shanghai The Bund, St. Regis Shanghai Jingan, Ritz Carlton Shenzhen, JW Marriott Shanghai Marquis Pudong, W Suzhou, Ritz Carlton Tianjin
Taiwan	3	
Japan	15	JW Marriott Nara, W Osaka
Guam	1	
Korea	12	JW Marriott Seoul
Malaysia	25	St. Regis Langkawi W Hotel Kuala Lumpur
Thailand	53	St. Regis Bangkok, JW Marriott Bangkok, W Bangkok, W Koh Samui, JW Marriott Khao Lak Resort & Spa, JW Marriott Phuket Resort & Spa
Vietnam	23	JW Marriott Hanoi, Sheraton Saigon Grand Opera Hotel, JW Marriott Saigon Hotel and Suites, JW Marriott Phu Quoc Emerald Bay Resort & Spa,
Indonesia	60	JW Marriott Jakarta, Ritz Carlton Jakarta Pacific Place, Ritz Carlton Jakarta Mega Kuningan, JW Marriott Surabaya, JW Marriott Medan, Ritz Carlton Bali, W Bali Seminyak, St. Regis Bali Resort,
Philippines	7	
Singapore	4	
Sri Lanka	3	

CLUB MARRIOTT AWARD-WINNING RESTAURANTS - APEC

COUNTRY	HOTEL	RESTAURANT NAME	AWARDS
Hong Kong	St. Regis Hong Kong	Rûn	Two Michelin stars
		L'Envol	Two Michelin stars
	JW Hong Kong	Man Ho	One Michelin star
Japan	Westin Tokyo	Ryutenmon	Michelin Guide's recommended (Plate/Selected), used to have 2 Michelin-star
Korea	JW Marriott Seoul	The Margaux Grill	Best of Award of Excellence by Wine Spectator (multiple years since 2020)
Malaysia	W Kuala Lumpur	YEN	One of the Best Chinese restaurants in Malaysia 2025 (Tatler Asia)
		WET Deck	Marriott Bonvoy's Top 75 Restaurants & Bars in Asia Pacific
	The St. Regis Langkawi	Kayuputi	Malaysia's Top 20 Restaurants by Malaysia Tatler Awards
Vietnam	JW Marriott Hanoi	French Grill	Michelin Guide's recommended (Plate/Selected) since 2023
	Le Meridien Saigon	Akuna	1-star Michelin (2024, 2025) New Opening of The Year Award 2024 by La Liste (2024)
Thailand	JW Marriott Hotel Bangkok	New York Steakhouse	Michelin Guide's recommended (Plate/Selected) restaurant since 2018; Bangkok's top steakhouses by Tatler Dining Awards 2024
	Renaissance Bangkok Ratchaprasong Hotel	Fei Ya	Recommended by The Tatler Best 2025
	Bangkok Marriott Marquis Queen's Park	Akira Back	Asia's Top 80 Fine Dining Restaurants 2024
		Le Du Kaan	TATLER THAILAND BEST 2025 - named under "Best in Class" category
		K by Vicky Cheng	TATLER Recommended 2025, TASTE AWARDS 2025

CLUB MARRIOTT AWARD WINNING RESTAURANTS - MAINLAND CHINA

HOTEL	RESTAURANT NAME	AWARDS
The Ritz-Carlton, Guangzhou	Lai Heen Chinese Restaurant	One MICHELIN Star Restaurant Award for the 8th consecutive year (2018-2025)
	Limoni	One Diamond distinction by the Black Pearl Restaurant Guide 2025
The Ritz-Carlton, Shenzhen	Xingli Chinese Restaurant	Michelin Plate Award 2018-2022
		Golden Chopsticks Recommended Restaurant 2025
The Ritz-Carlton, Tianjin	Mello Charcoal Grill	Chef of the Year by STELLIERS 2023
The Ritz-Carlton, Xi'an	Jing Xuan Chinese restaurant	Steakhouse of the Year by TARGET TASTE 2024
	Xian kitchen	The Selected Choice Chinese Restaurant by TARGET TASTE 2024
The St. Regis Beijing	CELESTIAL COURT Chinese Restaurant	Best Restaurant by TRAVEL & LEISURE 2020
		LUXURY BRAND HOTEL CAFETERIA AWARDS 2019-2024
W Shanghai - the Bund	The Kitchen Table	Best Hotel Chinese Restaurant by Enjoyable Travel Awards 2025
	YEN&LIQUID	Black Pearl Shortlisted Restaurant
W Suzhou	Suyan Chinese Restaurant	Top Chinese Restaurant Award of the Year by TARGET TASTE 2021
		Recommended Chinese Restaurant by TARGET TASTE 2016
W Shanghai - the Bund	The Kitchen Table	HOTEL BRUNCH OF THE YEAR BY that's FOOD & DRINK AWARDS 2024
	YEN&LIQUID	THE BEST DESTINATION RESTAURANT & BAR BY WORLD Diary COLLECTION OF THE YEAR 2023-2024
W Suzhou	Suyan Chinese Restaurant	The Selected Choice Chinese Restaurant by TARGET TASTE 2023
		One Diamond distinction by the Black Pearl Restaurant Guide 2021