

TERMS AND CONDITIONS

0% INTEREST INSTALLMENT PROGRAM FOR VIB VISA CREDIT CARDS – VISA INSTALLMENT SOLUTION (VIS) AT VISA’S PARTNER MERCHANTS

Before registering to participate in the 0% Interest Installment Program (VIS) at participating merchants ("Merchants") that have signed a cooperation agreement with VISA, please read carefully the Terms and Conditions of the Installment Program stipulated below. By registering to participate in the Program, you accept and agree to be bound by these Terms and Conditions.

1. PROGRAM DETAILS

The Program allows individual Customers who are Primary Cardholders ("Cardholders") of VIB VISA Credit Cards ("VIB VISA Cards") to register for installment plans for financial transactions made for personal spending purposes using their VIB VISA Cards at participating merchants who are partners of VISA ("Visa Partners").

2. TERMS AND CONDITIONS

2.1. General terms and conditions:

- Being a VIB VISA credit cardholder; and
- Having no overdue balance at the time of registration; and
- Information provided by the Cardholder when registering for the VIS Program having no discrepancies compared to the Cardholder's information stored in the VIB Card system.

2.2. Methods of installment registration:

- The Cardholder registers for the VIS Program ("Installment Registration") by selecting the installment payment method via the Website/ Application of VISA Partners when performing the transaction.
- Valid BINs: 404169, 423865, 455372.

¹ Excluding transactions for interest payments, fees, payments for expenses contrary to the provisions of law (e.g., gambling or betting expenses), online bill payments for credit card services, banking services, and transactions with other credit institutions.

2.3. Tenors:

- According to the regulations of Partners from time to time, the Cardholder can flexibly chose common installment tenors such as 3, 6, 9 and 12 months or other tenors according to specific notifications from VIB at the time of the transaction.
- The Cardholder is not allowed to change the installment tenor during the Program participation period.

2.4. The periodic installment amount payable each period is determined by the Installment Outstanding Balance divided by the number of installment periods.

2.5. Fees and interest:

- Cardholders are entitled to a waiver of the "Installment Setup Fee" and "Periodic Installment Maintenance Fee" when participating in the VIS Program.
- The Periodic Installment Amount paid on or before the Payment Due Date shall have an interest rate of 0%.

2.6. Payment:

- The Periodic Installment Amount is a part of the Minimum Payment and Statement Balance on the Statement.
- The payment of the Minimum Payment and Statement Balance shall be made in accordance with the provisions of the Agreement on Terms and Conditions for VIB Credit Card Use.
- Payments exceeding the Minimum Payment amount and/or the Statement Balance will not be automatically applied to the Installment Balance, except where the Cardholder requests early repayment in accordance with Article 2.7.

2.7. Prepayment:

- The Cardholder may request early repayment of the Installment Balance by calling VIB's 24/7 Customer Service Center to make the request and following VIB's instructions provided at the time of the request.

2.8. Termination of installment:

- (a) In the event that an installment registration transaction is refunded or cancelled, the installment plan will be terminated.
- (b) All of the Cardholder's Installment Balances shall be terminated from the VIS Program in the following cases:
 - The Cardholder requests Card termination.
 - The Cardholder has debts classified in Group 3 or higher.
 - The Cardholder violates the Agreement on Terms and Conditions for VIB Credit Card Use and/or the Terms and Conditions of this VIS Program.
 - The Cardholder's use of the VIB Card is terminated by VIB in accordance with agreements with VIB or as prescribed by law.
- (c) Any or all Installment Balances terminated in the cases mentioned above, together with related fees and interest, shall be determined as part of the Statement Balance at the time VIB notifies the Cardholder. The Cardholder is obligated to make payment in accordance with the provisions of the Agreement on Terms and Conditions for VIB Credit Card Use.
- (d) Any interest/fees already incurred shall not be refunded in any case of installment termination.

2.9. General provisions:

- The Cardholder agrees that VIB reserves the right to amend any provisions of these Installment Program Terms and Conditions at any time as VIB deems appropriate.
- These VIS Program Terms and Conditions form an integral part of the Agreement on Terms and Conditions for VIB Credit Card Use and any other agreements between the Cardholder and VIB.
- Words and terms defined in the Agreement on Terms and Conditions for VIB Credit Card Use shall have the same meanings when used in these Installment Program Terms and Conditions.

These VIS Program Terms and Conditions take effect from 15/06/2026.