



USER GUIDEBOOK

Vietcombank Visa Infinite Credit Card



THE MARK OF TRUE ELITE

The **Diamond Shine**

Vietcombank
PRIORITY

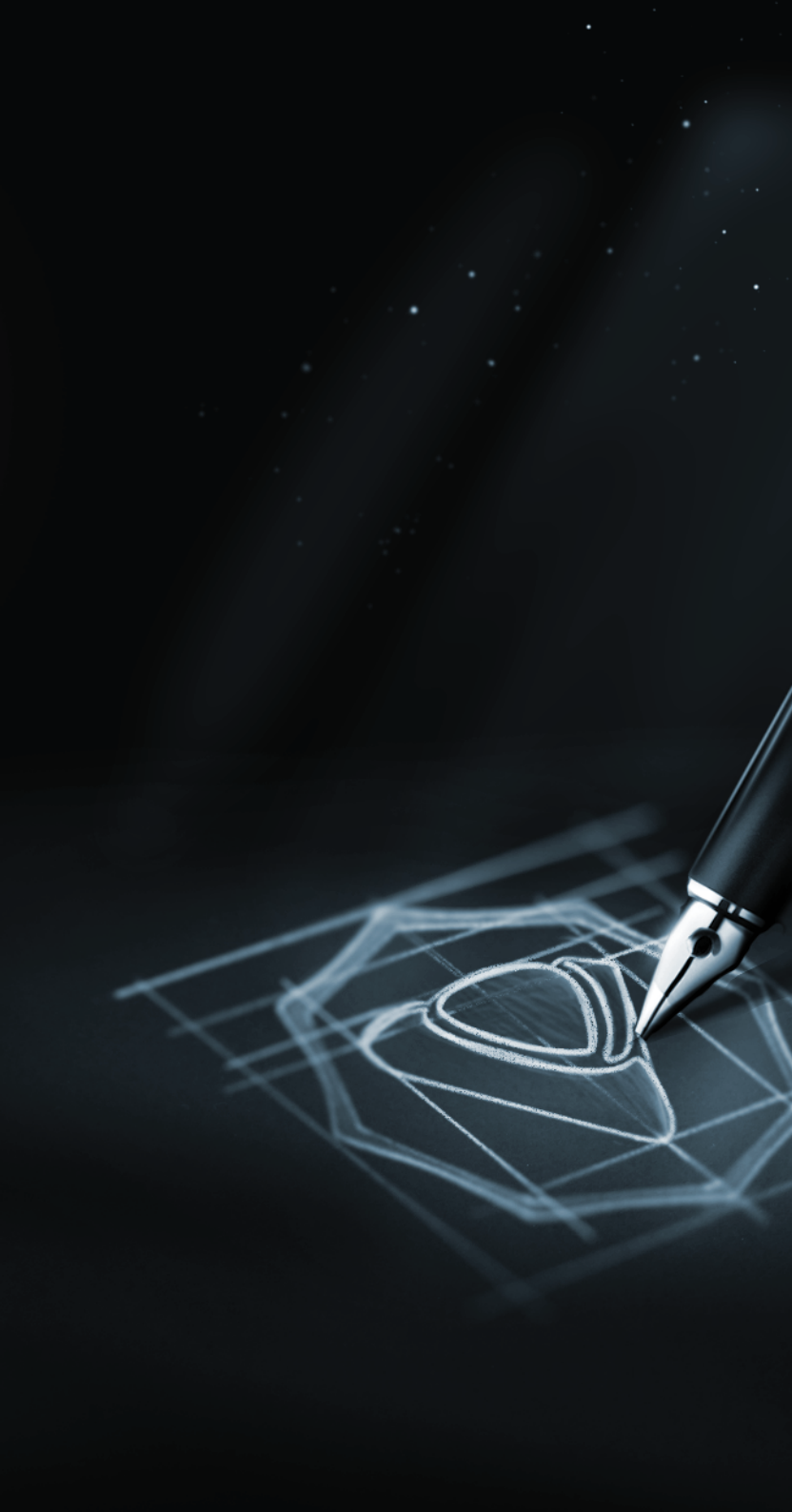


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VISA
Infinite

The Diamond Charm



Introduction

The black diamond has long symbolized prosperity and authority, of a proud, unique position without being extravagant or ostentatious. Meticulously integrated and harmonized with the refined lines of the Vietcombank logo, the image of the black diamond at the heart of Vietcombank Visa Infinite card epitomizes the convergence of elite sophistication, creating the “The mark of true elite”.

With the aim of offering more options, tailored to individual personalities, Vietcombank simultaneously introduces two distinct designs of the Visa Infinite card: the ‘Black Diamond’ series. If the Diamond Shine design draws inspiration from the radiance of a black diamond, as if revealing the cardholder’s brilliance without overt display, the Diamond Charm design, adorned with a royal-style pattern, exudes an air of elegance and sophistication without compromising on grandeur.

As the owner of the credit card crafted entirely from titanium, cardholders will experience exclusive privileges, creating numerous unforgettable moments.

Let’s explore the elite privileges and allow Vietcombank Visa Infinite credit card to accompany you on the journey of savoring life’s pleasures.

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For any support, please contact
Vietcombank's 24/7 toll-free
Customer Center at
(+84) 1800 1565



I

Elite Privileges

Exclusively for Vietcombank Visa Infinite Cardholders



The information mentioned in this document are subject to change periodically and will be updated on Vietcombank's website: www.vietcombank.com.vn



Lifestyles Privileges

Select one of the following complimentary privileges (a frequency of once per annum):

Comprehensive Premium Healthcare Privilege

- Experience 02 comprehensive premium healthcheck packages specially designed for Vietcombank Visa Infinite cardholder and 01 family member at the network of internationally accredited hospitals/clinics in Vietnam.

Discount for additional examination items (if any).

- Free medical consultant 24/7 by doctors regarding health-related matters in Vietnam.
- Free information provision and assistance in arranging medical services in Europe, America, Australia and Asia.

Family Fine Dining & Entertainment Privilege

- Enjoy 3-course fine dining meal specifically created for group of 4 people, serving at luxury restaurants at 5* hotels.
- Enjoy a bottle of premium wine selected by the Sommelier.
- Enjoy the art of cocktail at the hotel bars/clubs with 08 cocktails/mocktails for 04 people, savored amidst a musical ambiance.

Luxury Vacation & Sunset Experiences

- Enjoy a luxury getaway for 02 individuals at top resort in Vietnam, with 01 night stay and breakfast served at resort.
- Enjoy sunset experience for 02 people with the choice of enjoying sparkling wine/cocktails and gourmet snacks.

For advice on privileges, please contact (+84) 28 8882 0505



Elite Experiences Privileges

Select one of the following two
privileges:

Complimentary golf service fee privilege

- ♥ **50% off service fees***,
unlimited golf bookings
for Priority Diamond Elite
customers.
- ♥ **50% off service fees***,
maximum 12 golf bookings
per year for Priority Diamond
customers.

**Service fees including
Green fee, Caddy fee and Buggy*





Premium resort-stay privilege

- ♥ Enjoy 01 more complimentary hotel room night when booking for at least 02 nights at hundreds of 5-star international standard hotels/ resorts in domestic & abroad.
- ♥ Maximum of 03 complimentary hotel room nights per annum.

Global Concierge Service

Global premium personal assistant call center ready to serve 24/7 with a wide network of partners*

▼ Travel

Assistance in planning & booking accommodations, arranging tickets, yachts, introducing tourist attractions and providing interpretation services (if needed).

▼ Culinary

Assistance in various high-end restaurants reservations, kitchen tours, chefs and sommeliers greetings.

▼ Healthcare

24/7 health consultations, organizing domestically and internationally healthcare services, regular health check packages, cancer screening packages, ambulance service, etc.

▼ Golf

Assistance in booking services at all golf courses in Vietnam and over 1,000 golf courses worldwide, booking golf event tickets, purchasing golf attire and equipment.

▼ Education

Support in providing information on domestic and international schools, arranging study abroad consulting services; skill/ fitness/ lifestyle training courses and educational events.

▼ Health & lifestyle

Arranging psychological and nutritional counseling, services at spas, yoga, pilates, fitness sessions with experts, ordering organic food and vegetables.



▼ **Other support services**

Assistance in arranging VIP club memberships, conference venues, domestic & international interpretation services.

▼ **Airport service**

Arranging pick-up, drop-off and fast-track services at domestic and international airports.

▼ **Home assistance**

Arranging services for home party with 5-stars hotel/ restaurant chefs, disinfection and sanitation services, home medical care, housecare, housekeeping, childcare, pet care, etc.

▼ **Shopping**

Assistance in purchasing flowers and gifts around the world and ship to Vietnam, introducing big shopping centers/locations.

▼ **Arts and culture**

Assistance in purchasing tickets for popular events (eg. Grammy, Cannes, World Cup, etc.), museums, exhibitions, fashion shows, etc.

Unlimited Cashback Privilege

With Vietcombank Visa Infinite credit card, you are entitled to unlimited cashback on total valid spending amount.

- ♥ For expenditures reaches or exceeds **50 million VND** per statement cycle:
 - 2% cashback on the transaction value, no maximum limit for overseas transactions in foreign currencies
 - 0.5% cashback on the transaction value, no maximum limit for other expenditures and POS transactions in the European economic area
- ♥ For expenditures below **50 million VND** per statement cycle: **0.5% cashback** on the transaction value, with no maximum limit for all expenditures.



Cashback amounts will be reimbursed periodically and shown on your credit card statement.

Global Airport Lounge Privilege

- ♥ As the Vietcombank Visa Infinite cardholder, you can enjoy a tranquil and relaxing space at thousands of airport lounges worldwide, regardless of your ticket class or airline.
- ♥ Especially, you are entitled to free lounge access with no limit on number of visits.

Please note:

The service is provided by Vietcombank's partners and follows Vietcombank's Priority lounge policy. For further information, please visit www.vietcombank.com.vn

Transactions made in lounges are for card validation purpose only and you will not be charged for these transactions (except for transactions paid for accompanying individuals – if any).

Your Vietcombank Visa Infinite credit card must be enabled for online payment to use this service





Global Travel Insurance



Services provided by insurance company.


Please refer to the detailed terms and conditions of insurance on www.vietcombank.com.vn

When using **Vietcombank Visa Infinite Credit Card** to pay for travel expenses (domestic and overseas), the cardholder and family members (spouse and dependent children) shall have the insurance benefits as following:

- ♥ Personal accident insurance up to 23.3 billion VND/person.
- ♥ Compensation for travel incidents such as:
 - Baggage lost insurance up to 23.3 million VND per item/laptop.
 - Flight cancellation insurance up to 11.65 million VND.
 - Flight delay insurance up to 17.9 million VND.
 - Baggage delay insurance up to 17.9 million VND.
- ♥ Global travel assistance and medical services 24/7 via ISOS hotline (+84) 28 3827 5328.



Banking Service Privileges

- 
- ♥ **Free** issuance and annual fee for the Vietcombank Visa Infinite card.
 - ♥ **Free** issuance of 01 Vietcombank debit card.
 - ♥ **Free** first year annual fee for 01 Vietcombank international credit card of other brands (standard or gold tier).
 - ♥ **Free** confirmation of credit line.
 - ♥ **Free** change of credit line.
 - ♥ **Free** card cancellation.





Card Features

Experience outstanding features
with Vietcombank Visa Infinite Card



The card features are subject to change periodically and will be announced on Vietcombank's official channels.

For further information, please visit www.vietcombank.com.vn

- ♥ Contactless payment, Apple Pay, Samsung Pay, Google Pay and Garmin Pay.
- ♥ Online payment
- ♥ QR code payment and cash withdrawals
- ♥ Installment services
- ♥ Online card management via VCB Digibank app



Track card issuance progress



Reissue/Change PIN



Enable/Disable card online payment



Credit card balance payments



Activate card



Adjust daily usage limits



Card statements and inquiry



Online transaction claims

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User Guide

Vietcombank Visa Infinite Credit Card







Card Element Placement

Card Front

1. Contactless Symbol

Contactless card identification symbol.

2. EMV Chip

The card's chip utilizing the most advanced EMV security technology.

3. Visa Logo

Card is accepted at merchants, ATMs, and websites displaying this symbol worldwide.

Card Element Placement

Card Back

4. Cardholder's Name

5. Card Number

Used for transactions.

6. Card Expiry Date

The validity for card usage.

7. Security Code

For online payment, you may be required to input this number.

8. Contact Information

Please contact
Vietcombank Customer
Center 24/7 for assistance.



Card Activation Guide

Please activate your card using one of the following methods:

▼ VCB Digibank

Log in to **VCB Digibank** on your mobile device or web browser:

>----->----->----->----->

VCB Digibank

Product

Card services

Choose card
with status

Activate card

"Pending for activation"

▼ SMS

VCB < space > **KHT** < space > < **first 6 digits of your card** >
< 3 dots > < **last 3 digits of your card** >, and send to **6167**

VD: VCB KHT 438103...888 to **6167**

Or SMS: **VCB HELP** or **HELP KHT** to **6167** for instruction.

Credit Card Balance Payments

You can make credit card balance payments using the following methods:



Auto Debit

Enroll automated debit from your Vietcombank account daily/monthly to pay either the minimum amount or the entire outstanding balance.



VCB Digibank

Pay via VCB Digibank on your mobile app or web browser.



Fund Transfer

Transfer funds via the VCB Digibank or by transferring from another bank.



At the Counter

Pay in cash or by check at any Vietcombank branch.

Card Protection Guide

- ♥ Upon receiving the card provided by Vietcombank, please check your information on card faces.
- ♥ **Card protection and security**
 - ▲ Do not keep the card near contactless devices.
 - ▲ Do not lend the card to others, and never disclose the card number, CVV, PIN, or OTP to anyone.
 - ▲ Lock the card through VCB Digibank, SMS, or contact the toll-free hotline (+84) 1800 1565 dedicated to Vietcombank Priority Customers if your card is lost, stolen, or if there are suspicious unauthorized transactions.
 - ▲ Regularly check transaction notifications sent by Vietcombank via OTT/SMS to manage your card.
- ♥ **Safe Card Usage**
 - ▲ Conduct transactions only on popular websites/mobile apps and at secured, trusted shopping addresses.
 - ▲ Use your personal computer or phone for transactions instead of public devices.





Contact Information

Joint Stock Commercial Bank for Foreign
Trade of Vietnam - **Vietcombank**



We sincerely appreciate your trust in using
Vietcombank's card services.

For any support, please contact your
Relationship Manager (RM) or Vietcombank
Customer Center 24/7 at (+84) 1800 1565





The services and benefits mentioned in this document are subject to change periodically and will be announced on Vietcombank's official channels.
For further information, please visit www.vietcombank.com.vn