BIDV **BANK FOR INVESTMENTS AND DEVELOPMENT OF VIET NAM JSC**

SOCIALIST REPUBLIC OF VIET NAM
Independence – Liberty – Happiness

BIDV NAPAS BUSINESS CARD PROMOTIONAL PROGRAM 2026

No.	Item	Details
1	Promotion Period	From 02 July 2026 to 31 December 2026, or until the promotional budget is fully utilized, whichever comes first.
2	Promotion Budget	VND 240,000,000
3	Eligible Customers	Cardholders of the BIDV Napas Business Credit Card who make eligible card spending transactions during the promotion period.
4	Promotion Offers	- First-year annual fee waived. - 1% cashback on eligible spending at Restaurants (MCC 5812) and Hotels (MCC 7011), capped at VND 300,000 per card per month.If the promotional budget is exhausted, BIDV will prioritize rewards based on the highest eligible spending volume in descending order.
5	Reward Eligibility	- The Card must remain active (i.e. not blocked or closed) at the time BIDV reviews the eligibility and credits the cashback reward. - The Customer's credit card account with BIDV must be classified as a performing account (including current accounts and accounts overdue by less than ten (10) days) at the time BIDV reviews the eligibility and credits the cashback reward. - Eligible spending transactions made using the BIDV Napas Business Credit Card include: - Payment transactions at Restaurants (MCC 5812) and Hotels (MCC 7011) that are successfully authorized through the BIDV system between 00:00:00 and 23:59:59 (GMT+7) during the Promotion Period. Such transactions must be posted and processed by the BIDV system no later than seven (7) days after the last day of each reward period. The transaction posting date refers to the date on which the transaction is posted as a debit or credit entry to the Card Account in BIDV's system. - Where a transaction made before or during the Promotion Period is subsequently cancelled or partially/fully refunded due to system errors, customer requests, or actions taken by a third party, the cancelled or refunded amount shall be deducted from the eligible transaction value and the corresponding eligible spending amount. - The following transactions are not eligible for the Promotion: Transactions that are subject to complaints, disputes or investigations; Cash withdrawal transactions;Refund transactions; Cancelled transactions;Transactions for payment of fees and

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		interest; Transactions that reduce the outstanding credit balance or the Customer's total eligible spending; Transactions determined by BIDV to be fraudulent, abusive, or intended to exploit the Promotion.
6	Reward Fulfillment	The cashback reward will be credited to the eligible BIDV Business Credit Card account. If the customer terminates the card or closes the card account during the Promotion Period or before the cashback is credited by BIDV, any accumulated cashback entitlement shall automatically be forfeited and will not be transferred to any other card account of the customer.
7	Reward Schedule	BIDV will credit the cashback reward on the 15th day of each month to eligible customers who qualify for the reward in the preceding month.
8	Other Terms and Conditions	- Merchant Category Codes (MCCs) are assigned by merchants and registered with the Card Organization. BIDV shall not be liable for any inaccuracies in the MCCs registered by merchants. The Card Organization and/or merchants may change the registered MCCs without prior notice. - Cashback rewards are non-transferable. - Reward fulfillment may be delayed if BIDV requires additional time to verify the cardholder's information. - If the cardholder violates BIDV's card usage regulations, resulting in the termination of card services by BIDV, any accumulated rewards shall be forfeited. - The customer (enterprise) shall be solely responsible for any taxes (if any) arising from or in connection with participation in this Promotion. - BIDV may contact the customer via the registered telephone number and/or email address to verify information and request additional supporting documents where necessary. - The customer agrees that BIDV may use the customer's name and images for advertising and promotional purposes in connection with future marketing activities, to the extent permitted by applicable law. - BIDV shall not be liable for any force majeure events occurring during the Promotion Period, including but not limited to fire, flood, earthquake, or other events beyond its reasonable control, which may result in card transactions being inaccurate, unsuccessful, or not transmitted to the banking system.

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		- BIDV reserves the right to revoke cashback rewards or cancel accumulated rewards without prior notice in any of the following circumstances: + BIDV suspects or has reasonable grounds to determine that the payment transactions were not conducted by the cardholder, are fictitious transactions, cannot substantiate purchases for personal or business purposes, or involve fraudulent or abusive activities. + The cardholder obtains cash advances by disguising them as payment transactions at merchant outlets. + Errors or inaccuracies occur in the reward redemption process or reward calculation by BIDV. + Other circumstances as stipulated by BIDV from time to time. - For card payment transactions at merchant outlets or online that are subsequently cancelled for any reason, BIDV reserves the right to recover any cashback previously credited in respect of such transactions. - By participating in this Promotion, the customer is deemed to have read, understood, and accepted all terms and conditions of the Promotion. - BIDV reserves the right to amend these Terms and Conditions in accordance with applicable laws by publishing the revised version on the official BIDV website. - For enquiries regarding the Promotion, customers may contact any BIDV branch nationwide or the BIDV Contact Center at 1900 9248. BIDV shall resolve complaints relating to cashback rewards within 30 days from the date the cashback transaction is credited. After this period, BIDV shall have no further liability for any such complaints or claims. - BIDV's decisions on all matters relating to the Promotion shall be final and binding on all customers. - Any disputes arising between BIDV and the customer in connection with this Promotion shall first be resolved through mutual negotiation. If no agreement can be reached, such disputes shall be settled in accordance with applicable laws.