

PROGRAM RULES

“ENJOY SPENDING PRIVILEGES AND RECEIVE REWARDS WITH VPBANK MASTERCARD CREDIT CARD AT MARINA BAY SANDS”

1. **Program Name:** “Enjoy spending privileges and receive rewards with VPBank Mastercard credit card at Marina Bay Sands”
2. **Program Duration:** From 01/02/2026 to 31/12/2027
3. **Eligible Participants of the Program:**
 - Customers who are international credit card holders (including primary cardholders, supplementary cardholders, and virtual cards) issued by VPBank.
 - VPBank Mastercard international credit cards that meet the following BIN prefixes:

CREDIT CARD		BIN	
MASTERCARD	CLASSIC	MC2	520399
		NUMBER 1	
		MOBIFONE CLASSIC	
		FLEX 2IN1	
		COMMCREDIT	
	TITANIUM	LADY	523975
		STEPUP	
		TIMO	
		MOBIFONE TITANIUM	
		TITANIUM CASHBACK	
	PLATINUM	PLATINUM	524394
		VIETNAMAIRLINES PLATINUM	
		MC MOBIFONE PLATINUM	
		PLATINUM CASHBACK	
		PRORITY PLATINUM	
PRIORITY VNA PLATINUM			
PRESTIGE CREDIT			
WORLD	DIAMOND WORLD	518966	

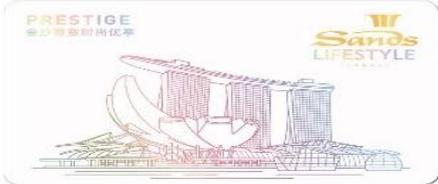
CREDIT CARD			BIN
		DIAMOND WORLD LADY	

Note: This program applies to all VPBank Mastercard international credit cardholders (including primary cards, supplementary cards, and virtual cards) newly issued by VPBank Mastercard during the program period.

4. How to Register as a Member and Upgrade Your Card at Marina Bay Sands:

Sands Lifestyle (“SL”) is the loyalty program of MBS, excluding the Casino, under which customers can accumulate Resort Dollars, along with other benefits and privileges, from spending at MBS. The SL program has 4 membership tiers – Lifestyle, Prestige, Elite, and Paiza (with Lifestyle being the lowest tier and Paiza being the highest tier).

VPBank Mastercard Credit Card	VPBank cardholders are members or have registered as members of Marina Bay Sands before December 31, 2024.	VPBank cardholders are members or have registered as members of Marina Bay Sands from January 1, 2025 to December 31, 2027.	Offer
<p>Diamond World</p> 	<ul style="list-style-type: none"> - Eligible cardholders who are existing SL members or register as SL members before December 31, 2024 will be upgraded to Elite tier free of charge for a period of 12 months, starting from the date the Elite upgrade is successfully confirmed. - During the above 12-month period, if the cardholder achieves a minimum total spend of S\$50,000 through transactions eligible for earning Resort Dollars in accordance with Marina Bay Sands’ regulations, the cardholder will be granted an additional 12-month extension of the Elite tier, 	<ul style="list-style-type: none"> - Eligible cardholders (who are existing members or complete SL membership registration during the period from January 1, 2025 to December 31, 2027) will be upgraded to Elite tier free of charge for a period of 03 months, starting from the date the Elite upgrade is successfully confirmed. - During the above 03-month period, if the cardholder achieves a minimum total spend of S\$15,000 through transactions eligible for earning Resort Dollars in accordance with Marina Bay Sands’ regulations, 	<ul style="list-style-type: none"> - Earn 15% Resort Dollar bonus on hotel booking bills - Priority check-in and check-out - Exclusive offers at retail stores and earn 15% Resort Dollar bonus at the Gift Shop - Earn 20% Resort Dollar bonus at participating F&B outlets - Free admission to ArtScience Museum, Digital Light Canvas, SkyPark Observation Deck, and Sampan Rides
<p>Diamond World Lady</p> 			

	<p>immediately following the end of the initial 12 months.</p> <ul style="list-style-type: none"> - If the required spending is not met within the specified period, the cardholder will be downgraded to the Prestige tier after the first 12 months. 	<p>the cardholder will be granted an additional 09-month extension of the Elite tier, immediately following the end of the initial 03 months.</p> <ul style="list-style-type: none"> - If the required spending is not met within the specified period, the cardholder will be downgraded to the Prestige tier after the first 03 months. 	
<p>The remaining card lines</p>	<p>VPBank cardholders who meet the Prestige Upgrade Conditions (as stipulated in Section ...) will be upgraded to the Prestige tier free of charge for a period of 03 months, starting from the date the upgrade is successfully confirmed.</p> <p>During the above 03-month period, the upgraded cardholder must achieve a minimum total spend of S\$1,500 through transactions eligible for earning Resort Dollars in accordance with Marina Bay Sands' regulations in order to receive an additional 09-month extension of the Prestige tier, immediately following the end of the initial 03 months.</p> <p>If the required spending is not met within the specified period, the cardholder will be downgraded to the Lifestyle tier after the first 03 months.</p> 		<ul style="list-style-type: none"> - Earn 10% Resort Dollar bonus on hotel booking bills - Earn up to 10% Resort Dollar bonus on total bills at participating F&B outlets (Monday – Thursday: 10%, Friday – Sunday: 6%) - Exclusive offers at retail stores and earn 10% Resort Dollar bonus at the Gift Shop - Free admission to Digital Light Canvas, SkyPark Observation Deck, and Sampan Rides - Buy 1, get 1 free ticket at the ArtScience Museum

Points Exchange	1.20 USD Resort = 1.00 SGD (applicable for Lifestyle tier) 1.10 USD Resort = 1.00 SGD (applicable for Prestige tier) 1.00 USD Resort = 1.00 SGD (applicable for Elite tier) Cardholders must visit the Sands Lifestyle counter at Marina Bay Sands (Singapore) to redeem Resort Dollars.
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5. Prestige Upgrade Conditions:

VPBank credit cardholders participating in the program are eligible for a complimentary upgrade to the Prestige tier upon meeting the following conditions:

- The cardholder must complete at least one (01) transaction of any amount at Marina Bay Sands (MBS) point-of-sale locations at the time of upgrade registration. Transactions may be made in cash, by credit card, debit card, or other valid payment methods as stipulated by MBS (excluding the use of Resort Dollars).
- For transactions at points within the Sands Lifestyle (SL) system, the transaction must be eligible for recording and accumulation of Resort Dollars into the SL membership account in accordance with MBS regulations. If the cardholder is not yet an SL member, they must register before making the transaction.
- Requests for Prestige tier upgrades must be made directly at the Sands Lifestyle counters on the MBS premises. Cardholders are responsible for providing valid transaction proof as required by MBS (if applicable).
- Other detailed conditions and regulations related to transaction recording, benefit accumulation, and upgrade approval are applied in accordance with the current rules of Marina Bay Sands.

6. How to Register as a Member and Upgrade Your Card at Marina Bay Sands:

Step 1: Register online at the link: <https://www.marinabaysands.com/sands-lifestyle/sign-up.aspx> or register directly at any Marina Bay Sands Sands LifeStyle counter.

Step 2:

+ For cardholders who registered online: Present your Membership Card at any Marina Bay Sands Sands LifeStyle counter.

+ For cardholders who register at the Marina Bay Sands Sands LifeStyle counter:

- Present your Passport and entry documents
- VPBank Mastercard credit card

Step 3: Upgrade your card

7. Terms and Conditions of the Program:

- The promotion applies only once per eligible cardholder during the program period. Cardholders who have registered as members and been upgraded to Elite or Prestige status through third parties are not eligible for the offer.
- The promotion applies only to travelers who are not residents or working in Singapore.
- The promotion cannot be combined with the Installment Program. The offer cannot be

exchanged for cash or bank transfer under any circumstances. The offer cannot be converted into products or transferred to others.

- VPBank is not the service provider. These services are provided by the respective providers under the terms and conditions set by them. By accepting or using the services, the Cardholder agrees to hold VPBank harmless from any claims, lawsuits, judgments, damages, losses, costs, or liabilities related to participation in the Program or receipt/use of the services.
- Cardholders can check transactions recorded on their Credit Card account via VPBank Online Banking or by calling the 24/7 Customer Service Center. VPBank will rely on the transaction date and system-stored data to determine eligible spending.
- Any transaction that VPBank suspects as ineligible based on time, location, or other factors will be excluded from the total eligible spending. VPBank may request the Cardholder to provide financial invoices or credit card payment receipts to verify that transactions comply with the Credit Card User Agreement and these Terms and Conditions.
- Cancelled, disputed, or refunded transactions will be excluded from eligible spending. After the Cardholder qualifies and receives the offer, if eligible transactions are returned or cancelled, VPBank reserves the right to deduct the value of the offer from the Cardholder's VPBank Credit Card account without prior notice. The deduction will appear on the next statement following the transaction cancellation date.
- Cardholders are responsible for any costs incurred (if any) related to receiving the offer, including but not limited to personal income tax (if applicable). These Terms and Conditions may be amended at any time at VPBank's sole discretion, following the necessary legal procedures.
- Any decision by VPBank regarding promotional programs, including the Cardholder's eligibility to receive the offer throughout this Program, may be changed at any time at VPBank's sole discretion, following the necessary legal procedures.
- For complaints, please contact VPBank 24/7 Customer Care within 30 days from the program end date at 1900545415.

