

1. **Promotion name:** “High turnover, huge bonus”
2. **Promotion period:** from 2 January 2020 to 31 March 2020.
3. **Promotion eligibility:**

Merchants eligible to join the promotion. Not applicable to Merchants with collected fee entered into accounts manually. For list of Merchants eligible to join the promotion, please contact the BIDV branch that installs your POS, or contact BIDV’s Customer Service Center at 19009247

4. Applicable products:

Merchants using POS and/or mPOS.

5. Incentives:

Bonuses (cash or gifts) will be given to Merchants with payment turnover via BIDV’s POS and/or mPOS during promotion period that is higher than average turnover of three months in a row (hereinafter called Additional turnover) satisfying the requirement

Bonuses	Additional turnover	Bonus value
Level 1	From VND 500 million to less than VND 1 billion	1,000,000
Level 2	From VND 1 billion to less than VND 2 billion	2,000,000
Level 3	From VND 2 billion	3,000,000

6. Projected budget:

- Maximum **VND 1,640,000,000** (VAT included). (In words: One billion six hundred and forty million dong) given in multiple bonus giving period:

No.	Bonus giving period	Budget proportion (*)	Bonus budget
1	Period 1	40%	656,000,000
2	Period 2	25%	410,000,000
3	Period 3	35%	574,000,000
Total		100%	1,640,000,000

7. Basis for bonuses:

- Data source: Figures recorded on BIDV’s system
- Bonus-deserved turnover for each Merchant ID (MID) is calculated during bonus giving period
- BIDV, at its sole discretion, will decide whether the turnover is valid or not. The turnover excludes: transactions of which claims/disputes are being handled, cashback transactions, canceled transactions, transactions supposed to violate provisions of laws, transactions determined by BIDV to have signs of fraud, exploitation regarding the promotion.
- Bonus giving periods and three months in a row reviewed for bonuses are as follows:

No.	Bonus giving period	Period when transactions are made	Three months in a row reviewed for bonuses	Bonus giving month (*)
1	Period 1	From 2 January 2020 to 31 January 2020	October, November, and December 2019	February 2020
2	Period 2	From 1 February 2020 to 29 February 2020	November, December 2019 and January 2020	March 2020
3	Period 3	From 1 March 2020 to 31 March 2020	December 2019, January and February 2020	April 2020

(*)It is expected that BIDV announces bonuses before 20th day of each bonus giving month.

- Maximal bonus budget for each period is specified in Section 6 of the Rule, specifically:
 - o If budget for a bonus giving period is not used up, the left amount will be added to budget for the next period.
 - o If budget for a bonus giving period is not enough for all customers eligible to receive bonus, BIDV will give bonus to CAUs according to proportion of budget for such period on total expected bonus for all customers in such period

For example:

No.	Merchants	Period-specific bonus amount (a)	Period-specific budget (b)	Total expected bonus for all customers in a period (c)	Bonus giving ratio (e) = (c)/(b)	Actual bonus = (e) * (a)
1	Unit A	500,000	680,000,000	850,000,000	80%	400,000
2	Unit B	1,000,000	680,000,000	850,000,000	80%	800,000

8. Other provisions

- 8.1 BIDV will be exempted from responsibility for force majeure occurring during the promotion that leads to CAUs' transactions' difference, failure, or failure to be transmitted to the banking system.
- 8.2 BIDV will be exempted from responsibility if the promotion budget is run out earlier than expected and customers are not informed of such situation.
- 8.3 BIDV shall bear no responsibility regarding taxes and duties incurred when Customers receive their bonuses. Customers shall be solely responsible for taxes or tax paying to tax agency due to received bonuses.
- 8.4 BIDV, at its sole discretion, will refuse to give bonuses to any customer supposed to provide invalid, unclear, insufficient information, or violate any provision in this Rule.
- 8.5 BIDV will be entitled to change any term and condition, or cancel the promotion at any time without reason. Announcements will be issued publicly and widely on BIDV website.

8.6 By participating in this Promotion, Customers by default accept every provision of the Promotion Rule.

8.7 Claims and disputes arising from the promotion between BIDV and customers will be resolved through negotiation. Otherwise, disputes will be handled as stipulated by laws

If you have any inquiry regarding the promotion, please contact Card Accepting Management Branch, or BIDV Customer Care Center at hotline 1900 9247/024 2220 0588