

T&C PROMOTION PROGRAM AT ADAYROI.COM

1. Name of the promotion program: *“Online Friday – Go on a spending spree with BIDV cards at Adayroi”*

2. Promotion scope: Nationwide

3. Promotion form: Discount

4. Promotion period:

- From 0h to 24h, every Friday from 10 May 2019 to 12 July 2019.

5. Promotion merchandises and services: All BIDV international cards, not including business debit cards, business credit cards, affiliate cards, Visa Infinite cards. Particularly, applicable cards including:

- Credit cards: BIDV Visa Premier, BIDV Mastercard Platinum, BIDV Mastercard Vietravel Platinum, BIDV Visa Platinum, BIDV Visa Precious, BIDV Visa Smile, BIDV Visa Flexi, BIDV Mastercard Vietravel
- Debit cards: BIDV Mastercard Platinum, BIDV Mastercard Premier, BIDV Mastercard Ready, BIDV Mastercard Vietravel, BIDV Mastercard Young +.

6. Merchandises and services used for promotion:

Discount for BIDV international cardholders who make the payment at Adayroi.

7. Targeted promotion customers (the subject profits from promotion):

Customers using BIDV international cards as stipulated in above-mentioned point 5 have the transaction at e-commerce website www.adayroi.com.

8. Mechanisms:

- BIDV directly discount VND 200,000 for new customers (who sign up at Adayroi at the first time) and VND 150,000 for existing customers (who already had Adayroi account) when making payment for the over 1 million VND order on every Friday during promotion period.

Each login account can receive only one discount preference/month during the program.

9. Total value of merchandises and services used for promotion:

- Total promotion budget: **VND 110,000,000** (*In words: One hundred and ten million Vietnam dong*s).

10. Detailed promotion program content:

- BIDV is absolved from force majeure events that make the cardholder's transaction untrue, impossible to be performed or transferred to the bank system during the program.
- Customers shall be responsible for payment of arising tax from receiving promotion amount in accordance with regulations of the law.
- BIDV has full powers to refuse to award to any Customers that BIDV considers to provide invalid, unclear, insufficient information or violate any regulations in this Rule.
- BIDV has rights to decide amendments of any regulations and conditions or cancel the program at any time without reasons. Notices shall be announced widely and publicly on BIDV website.
- Participating this promotion program, Customers are default to accept all regulations of promotion program rules.
- To know all concerns regarding to the promotion program, customers contact nationwide BIDV branches or contact BIDV Contact Center with Hotline 1900 9247/024 22200588.
- Note:
 - + Customers are required to log in on Adayroi.com (or sign up an account in case of new customers).
 - + The promotion is applied to valid cardholders that make early payment. Valid cardholders may not receive promotion if the program implementation budget runs out.
 - + Direct discount promotion shall not be converted into cash, cash back into credit card account or checking account of cardholder as well as transferred to others and returned if customers cancel the order unilaterally.
 - + Promotion program is applied to merchandises on Adayroi.com's website, excluding mobile SIM cards, phone cards, VinID giftcards, Prepaid Vinmec, napkin, Vinfast Klara mortobike and receipt of deposit for car.
 - + The program is not applied to the machandise types of wine, cigarette and forbidden goods in accordance with regulations.
 - + The program is only applied to single customers, Adayroi.com refuses to perform the order of units that purchase and sell or purchase with large quantity.
 - + The program is not applied simultaneously with other promotion /giftcode programs.
 - + The program is only applied to single customers, Adayroi.com maintains rights to refuse to apply promotion program to orders with signals or evidence of units' purchasing and sell purpose.

- + Purchasing and exchanging the merchandises on website www.adayroi.com are applied in accordance with policy, regulations and conditions of Adayroi.
- + Adayroi.com refuses the orders failing to meet the above-mentioned conditions.
- + To know detailed information, please contact via Adayroi Hotline: 1900.1901 (from 8h to 21h all days) or email: cskh@adayroi.com.