

0% INTRO APR PROMOTION TERMS AND CONDITIONS

HOW TO PARTICIPATE

- Apply for a VM Visa Platinum Credit Card during February 17, 2025 – May 31, 2025.
- Enjoy a 0% introductory interest rate on purchases and other non-cash advance related charges for 6 months starting from the date of creation of your VM Visa Platinum Credit Card Account
- **USE PROMO CODE: VMPLAT06**

TERMS AND CONDITIONS

- The promotion will only be applicable to VM Visa Platinum Credit Card (Unsecured).
- The 0% introductory interest rate applies to purchases and other charges (***except for cash advance and cash advance fee***) and is applicable for the first six months following the creation of your VM Visa Platinum Credit Card Account (“the Promotional Period”). The interest rate on your VM Visa Platinum Credit Card will revert to the applicable rate as set out in the VM Credit Card Schedule of Fees and Charges for the VM Visa Platinum Credit Card.

NOTE: The promotional rate will only be applicable to transactions billed within the first 6 months period of VM Visa Platinum Credit Card Account.

- A period of six months shall be construed as equivalent to one hundred eighty (180) calendar days.
- After the expiration of the Promotional Period, unpaid balances shall be subject to the interest rate on payments/purchases as outlined in VM Credit Card Schedule of Fees and Charges.
- During the Promotional Period, if you do not pay at least the minimum payment on or before the payment due date for one (1) billing cycle, VMBS reserves the right to cancel the offer, and the remaining unpaid portion of the balance will be subject to the purchase interest rate as outlined on the VM Credit Card Schedule of Fees and Charges for the VM Visa Platinum Credit Card.

- If your account goes over the limit, VMBS reserves the right to cancel the offer, and all remaining unpaid portions of your balance will be subject to the purchase interest rate and as outlined on the VM Credit Card Schedule of Fees and Charges for the VM Visa Platinum Credit Card.
- Cash advance transactions and cash advance fees are not considered eligible transactions and will therefore incur the standard cash advance interest rate as specified in the VM Credit Card Schedule of Fees and Charges or the VM Visa Platinum Credit Card.
- The VM Visa Gold Credit Card and VM Visa Platinum Business Credit Card are not eligible products for this promotion.
- Customers are permitted to participate in only one promotional offer at any given time. If multiple promotions are available, we reserve the right to determine customer's eligibility and the manner in which the promotions are applied.
- Any Account participating in this promotion which is closed before the end of the Promotional Period shall be subject to interest charges at the interest rate as outlined on the VM Credit Card Schedule of Fees and Charges for the VM Visa Platinum Credit Card.
- VMBS reserves the right to withdraw or modify the terms of this offer at its sole discretion.