



VM Building
Society

VM Rewards Schedule

VM Visa Gold Credit Card

- ▶ Earn 1 point for every USD1 spent on purchases only
- ▶ Redemption Method – Quarterly Cashback¹
- ▶ Minimum Redeemable Points: 2,500
- ▶ Maximum Redeemable Points: 8,000
- ▶ Rewards Exchange Rate: 149.25³



First-use Bonus

- ▶ Primary cardholders are required to activate and spend on purchases of at least \$70,000 within 30 days of the account creation date.
- ▶ Bonus Points: 2x Reward Points
- ▶ Bonus Cap: 2,500 Rewards Points
- ▶ Redemption: Cashback¹



Anniversary Bonus

- ▶ To be eligible for the anniversary bonus, credit card has to be in good standing on the anniversary of the reward account.
- ▶ Bonus Points: 250 Reward Points
- ▶ Redemption: Quarterly Cashback¹

¹ Cashback is automatically credited to your credit card account.

² Rewards Exchange Rate may be subject to change from time to time.

³ For more information on our VM Rewards Programme, please visit our website to view the VMBS Rewards Programme Terms and Conditions and VM Credit Card Frequently Asked Questions (FAQ)