



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)