



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: 2× 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

4 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)

Email: creditcardmanager@myvmgroup.com | Telephone: 876 754 8627 | Fax: 876 929 5224 | Address: 73-75 Half Way Tree Road, Kingston 10 Toll-free from Jamaica: 1-888-YES-VMBS (937-8627) | From the USA/Canada: 1-866-967-VMBS (8627) | From the UK: 0-800-068-VMBS (8627)



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¹ Cashback is automatically credited to your credit card account.

² My Rewards by Visa Loyalty Solutions may be downloaded at any virtual store. Cardholder will be required to complete registration to log in to the My Rewards platform to redeem points.

³ Rewards Exchange Rate may be subject to change from time to time.

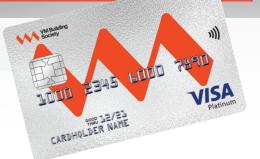




VM Rewards Schedule

VM Visa Platinum Credit Card

- Earn 1 point for every USD1 spent on purchases only
- Redemption Method My Reward by Visa Loyalty Solution²
- Rewards Exchange Rate: JMD149.25³



First-use Bonus

- Primary cardholders are required to activate and spend on purchases of at least \$150,000 within 30 days of the account creation date.
- Bonus Points: 3× Reward Points
- Bonus Cap: 5,000 Rewards Points
- Redemption: My Rewards by Visa Loyalty Solutions²



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: 500 Reward Points
- Redemption: My Rewards by Visa Loyalty Solutions²

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Transform Your Everyday.

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