

VM Rewards Schedule

VM Visa Gold Credit Card

How to earn points - 1 point for every 1USD spent on purchases only

Minimum Redeemable Points: 2,500 Maximum Redeemable Points: 8,000 Redemption Option – Quarterly Cashback¹

Reward Exchange Rate: 149.253

First Use Bonus

How to qualify: Primary cardholder to activate the credit card 15 days post account opening and spend on purchases of at least JMD70,000 up to 30 days post account activation.

Bonus Points: 2x Reward Points Bonus Cap: 2,500 Rewards Points Redemption Option: Cashback¹

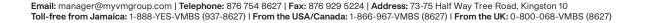
Anniversary Bonus

How to qualify: Credit card account in good standing on the anniversary of the reward account.

Bonus Points: 250 Reward Points

Redemption Option: Quarterly Cashback¹

- 1 Cashback is 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.
- 4 For more information on our VM Rewards Programme, please visit our website to view the VM Rewards Terms and Conditions and VM Credit Card Frequently Asked Questions (FAQ)
- 5 For assistance, please contact Member Engagement by dialing:
 - Toll Free (from Jamaica): 888-YES-VMBS (937-8627)
 - Toll Free (from USA/Canada): 1-866-967-VMBS (8627)
 - Free Phone (from UK): 0-800-068-VMBS (8627)





VM Visa Platinum

How to earn points - 1 point for every 1USD spent on purchases only

Redemption option - My Reward by Visa Loyalty Solution²

Minimum Redeemable Points: None Maximum Redeemable Points: None Reward Exchange Rate: JMD149.25³

First Use Bonus

How to qualify: Primary cardholder to activate the credit card 15 days post account opening and spend

on purchases of at least JMD150,000 up to 30 days post account activation.

Bonus Points: 3x Reward Points Bonus Cap: 5,000 Rewards Points

Redemption option: My Rewards by Visa Loyalty Solutions²

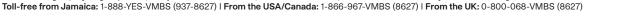
Anniversary Bonus

How to qualify: Credit card account in good standing on the anniversary of the reward account.

Bonus Points: 500 Reward Points

Redemption option: My Rewards by Visa Loyalty Solutions²

Email: manager@myvmgroup.com | Telephone: 876 754 8627 | Fax: 876 929 5224 | Address: 73-75 Half Way Tree Road, Kingston 10



¹ Cashback is 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.

⁴ For more information on our VM Rewards Programme, please visit our website to view the VM Rewards Terms and Conditions and VM Credit Card Frequently Asked Questions (FAQ)

⁵ For assistance, please contact Member Engagement by dialing:

[•] Toll Free (from Jamaica): 888-YES-VMBS (937-8627)

[•] Toll Free (from USA/Canada): 1-866-967-VMBS (8627)

[•] Free Phone (from UK): 0-800-068-VMBS (8627)