

Standard Chartered WorldMiles Credit Card

Travel Point Redemption Instructions

Travel point rate

- Get 1 travel point for every VND 25,000 spent domestic¹
- Get 3 travel points for every VND 25,000 spent overseas¹
- Get 1 travel point for every VND 25,000 spent on online transaction under the following merchant categories:

Categories	MCC ²
Limousines and taxicabs	4121
Advertising service	7311/ 5968
Travel agencies	4722
Lodging: hotels, motels	7011
Record shops and retails stores	5310/ 5331/ 5732/ 5734/ 5735/ 5999/ 8999
Business services	7399
Computer services	7372/ 4816
Airlines, air carriers	3079/4511
Securities-broker and dealer	6211
Schools and educational	8299

Note:

¹ Overseas or domestic purchases is defined based on the country where the acquiring bank locates

² Merchant Category Code according to MasterCard. The bank is not responsible for wrong encoding of MCC. MCC may change without prior notice if MasterCard and/or the merchant and/or the Merchant Bank decide to change them

Travel point validity

Travel point is valid for 36 months from the month it is recorded.

Redemption options

Cardholder can redeem travel points with 3 options:

Option 1: Redeem travel points for rebate on purchase(s) made on credit card

Requirements:

- Minimum travel points to redeem is 3,000
- Each travel point is worth VND 150

Option 2: Redeem travel points for items in redemption catalogue

Exchange travel points to redeem for air ticket, wine & dine, hotels & resorts, airport services, rest & relax in redemption catalogue

Option 3: Redeem travel points and pay the difference with cash for items in redemption Catalogue

Exchange travel points plus cash to redeem for air ticket, wine & dine, hotels & resorts, airport services, rest & relax in redemption catalogue

Requirements:

- Minimum travel points to redeem is 1,000
- The difference is paid by cash which will be debited from your credit card account

Redemption catalogue

Please visit [here](#) for more details.

Redemption completion

Redemption will be completed no later than 10 working days upon cardholder's request.

Applicable categories

Travel point is applicable for all categories except **petroleum** and **charity**.

Contact for redemption

Please call Client Care Centre (24/7) of Standard Chartered Bank (Vietnam) Limited to redeem your travel points or for any inquiries related to your travel points.

- Ho Chi Minh City : (028) 3911 0000
- Hanoi : (024) 3696 0000