Eligibility criteria for credit cards vary among banks and card types. Below is a summary of the requirements for Techcombank, Vietcombank, and ACB credit cards:

Techcombank Credit Cards:

- Visa Signature Credit Card:
- Income Requirement: Minimum monthly income of 40,000,000 VND.
- Age: Not specified.
- Employment Type: Not specified.
- Additional Notes: Existing Techcombank customers may apply online for a pre-approved limit. (techcombank.com)
- Visa Classic Credit Card:
- Income Requirement: Minimum monthly income of 10,000,000 VND.
- Age: Not specified.
- Employment Type: Not specified.
- Additional Notes: Existing Techcombank customers may apply online for a pre-approved limit. (techcombank.com)

Vietcombank Credit Cards:

Specific eligibility criteria for Vietcombank credit cards are not available in the provided sources. For detailed information, please visit Vietcombank's official website or contact their customer service.

ACB (Asia Commercial Bank) Credit Cards:

General Requirements:

- Age: 18 to 67 years old.
- Nationality: Vietnamese or foreign nationals residing in Vietnam.
- Credit History: No history of bad debts or overdue loans.
- Income Requirements:
- For Unsecured Credit Cards:
 - Residents of Ho Chi Minh City and Hanoi: Minimum monthly income of 7,000,000 VND.
 - Residents of Other Provinces/Cities: Minimum monthly income of 5,000,000 VND.
- For Secured Credit Cards: Applicants must provide collateral such as savings accounts, term deposits, or real estate. (gobank.vn)
- Employment Requirements:
- For Unsecured Credit Cards:
 - Existing ACB Customers: Minimum of 6 months at the current employer.
 - New Customers: Minimum of 12 months at the current employer. (gobank.vn)

Please note that eligibility criteria can change over time. For the most accurate and up-to-date information, it is recommended to consult the respective bank's official website or contact their customer service directly.