

Analyzing the credit card rewards and benefits offered by Techcombank, Vietcombank, and Asia Commercial Bank (ACB) reveals distinct features tailored to various customer needs. Below is a comparative overview:

1. Techcombank

- **Techcombank Visa Signature Credit Card:**

- **Cashback:** Up to 10% on dining, hotel, and travel expenses.
- **Travel Insurance:** Coverage up to 10.5 billion VND for cardholders and relatives.
- **Interest-Free Period:** Up to 55 days.
- **Foreign Transaction Fee:** 1.1% of the transaction amount.
- **Eligibility:** Minimum income requirement of 40 million VND per month.
- **Annual Fee:** 1,499,000 VND; waived for Priority customers.
- **Additional Features:**
 - Contactless payment.
 - 3D Secure technology for online transactions.
 - Card management via Techcombank Mobile app.
- **Rewards Program:**
 - 50 cashback points per 1,000 VND spent at local and international restaurants.
 - 100 cashback points per 1,000 VND at selected restaurants.
 - 30 cashback points per 1,000 VND on tourism and hotel transactions.

- Maximum of 5,000,000 cashback points per month.
- **Source:** (techcombank.com)
- **Techcombank Rewards Program:**
- **Earning Points:**
 - 50 points for each non-Techcombank QR transaction of 50,000 VND or more (up to 5 transactions per day).
 - 100 points for each Techcombank QR transaction of 50,000 VND or more (excluding WinMart, up to 10 transactions per day).
 - 5 points per 1,000 VND spent on QR transactions of 100,000 VND or more at WinMart (up to 10 transactions per day).
 - 1 point per 1,000 VND spent via debit card (minimum 100,000 VND).
 - Techcombank Spark Credit Card:
 - 80 points per 1,000 VND on travel, fashion, and entertainment.
 - 20 points per 1,000 VND on dining and online shopping.
 - 1 point per 1,000 VND on other transactions.
 - Up to 500,000 points per month.
 - Techcombank Everyday/Classic/Style Credit Card:
 - 80 points per 1,000 VND on international online purchases.
 - 30 points per 1,000 VND on domestic online purchases.
 - 10 points per 1,000 VND on dining.
 - 1 point per 1,000 VND on other transactions.
 - Up to 500,000 points per month.

- **Account Balance Rewards:**

- 500 points per day for balances from 200 million VND.
- 250 points per day for balances from 100 million VND.
- 100 points per day for balances from 50 million VND.
- 50 points per day for balances from 20 million VND.
- 10 points per day for balances from 5 million VND.

- **Membership Tiers:**

- **Inspire Member:**

- 2x points rewards.
- 8,888 points on birthday.
- Up to 20,000 bonus points on account anniversary.

- **Priority Member:**

- 3x points rewards.
- 88,888 points on birthday.
- Up to 50,000 bonus points on account anniversary.

- **Private Member:**

- 4x points rewards.
- Special gift on birthday.
- Up to 200,000 bonus points on account anniversary.

- **Redemption Options:**

- Statement credits.
- Travel portals.
- Gift cards.
- Partner brands.
- Cash deposit.

- **Source:** (techcombank.com)

2. Vietcombank

- **Vietcombank Mastercard®:**

- **Interest-Free Period:** Up to 45 days.

- **VCB Rewards:** Earn 2 points for every 1,000 VND spent.

- **Additional Benefits:**

- Flexible installment payments with 0% interest rate.
- Redeem points for shopping on VCB Digibank, service fees, etc.
- International promotions, including shopping and travel offers, and 0% installment plans from Vietcombank, Mastercard, and partners.

- **Source:** (vietcombank.com.vn)

- **VCB Rewards Program 2024:**