

As of April 2025, the credit card rewards redemption options for Techcombank, Vietcombank, and Asia Commercial Bank (ACB) are as follows:

Techcombank:

Techcombank offers a comprehensive rewards program where cardholders earn points through various transactions, which can be redeemed for a variety of rewards. (techcombank.com)

- **Earning Points:**

- **QR Payments via Techcombank Mobile:**

- 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).

- **Contactless Payments:**

- 1 point per 1,000 VND spent (excluding WinMart, WinMart+, WiN stores).
- 5 points per 1,000 VND spent at WinMart, WinMart+, WiN stores.

- **Bill and Top-up Payments:** 1 point per 1,000 VND spent.

- **Debit Card Transactions:** 1 point per 1,000 VND spent (minimum 100,000 VND).

- **Credit Card Transactions:**

- **Techcombank Spark Credit Card:**

- 80 points per 1,000 VND on travel, fashion, entertainment.

- 20 points per 1,000 VND on dining, online shopping.
- 1 point per 1,000 VND on other transactions.
- **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.
- **Account Balance Maintenance:**
 - Points awarded daily based on account balance, ranging from 10 points (for balances from 5 million VND) to 500 points (for balances from 200 million VND).
- **Redemption Options:**
 - Points can be redeemed through the Techcombank Mobile app by selecting the "Techcombank Rewards" section and choosing from offers in the "Recommended for you" or "Special Deals" sections.

Vietcombank:

Vietcombank's VCB Rewards Program was temporarily suspended starting January 1, 2025. Customers can still redeem previously accumulated points for gifts available in the VCB Rewards feature on the VCB Digibank app. (vietcombank.com.vn)

- **Earning Points:**
 - Prior to the suspension, cardholders earned 2 points for every 1,000 VND spent. (vietcombank.com.vn)
- **Redemption Options:**

- Accumulated points could be redeemed for promotions such as shopping on VCB Digibank and service fees. (vietcombank.com.vn)

Asia Commercial Bank (ACB):

ACB offers the ACB Rewards program, allowing cardholders to accumulate points through credit card spending and redeem them for various rewards. (acb.com.vn)

- **Earning Points:**

- Unlimited points accumulation when spending with ACB credit cards.
- Priority customers or participants in the "Vietnamese Family Financial Services" package can easily transfer points.

- **Redemption Options:**

- Points can be redeemed for a diverse range of gifts across categories such as dining, entertainment, beauty, shopping, and utilities.
- Special daily deals are available, offering hot items starting from 1 point, with promotions throughout the year and during special occasions.

- **Redemption Process:**

- Through the ACB Rewards feature on the ACB ONE app:
 - Select "ACB Rewards" on the main screen.
 - Choose the desired gift category.
 - View and select gifts within each category.
 - Confirm the redemption to receive the e-voucher.
- To use e-vouchers in-store:
 - Access "ACB Rewards" on the main screen.

- Select "My Gifts."
- Choose the e-voucher to use.
- Present the voucher code to the cashier at partner stores.

In summary, Techcombank and ACB provide robust rewards programs with diverse redemption options, while Vietcombank's program is currently on hold, with plans for future enhancements.