# VIB transforms debit cards with high cashback, customisation, and digital innovation



Vietnam International Bank (VIB) has launched a groundbreaking suite of international debit cards, setting a new benchmark in the card market by transforming debit cards from simple cash withdrawal tools into smart, benefit-rich spending instruments. This strategic move reflects a shift in consumer spending behaviour, where customers increasingly seek to balance lifestyle and experiences with effective financial management.

Tuong Nguyen, Deputy CEO of VIB, highlighted that this new debit card suite underlines the bank’s commitment to leading card trends in the market. "Beyond basic payment functions, VIB's debit card lines offer outstanding cashback value, a wide range of options tailored to different customer segments, and easy accessibility," he said, emphasising how customers can maximise benefits directly from their current accounts through daily transactions.

Traditionally, debit cards have been overshadowed by credit cards or QR code payments, often limited to basic cash management. VIB’s new offering disrupts this norm by introducing five distinct debit card lines catering to diverse user needs. The Smart Card offers up to 5% cashback on online shopping and unlimited supplementary cards for various payment platforms. The Junior Smart Card is notably the first in the market that allows children as young as six to have their own debit card. For premium users, the Platinum and Signature cards provide up to 5% cashback on international transactions or lifestyle spending categories like dining, travel, and shopping, coupled with multiple complimentary airport lounge visits.

A key innovation lies in VIB’s flexible cashback mechanism. Unlike many debit cards that require minimum spending thresholds, VIB ties cashback rewards directly to the customer’s current account balance — the higher the balance, the greater the cashback benefit, up to 5%, with a ceiling of VND900,000 ($34.1) per month. This approach allows customers to earn rewards on every transaction, regardless of size, delivering tangible daily financial value. Additionally, customers can integrate these cards with other VIB products, such as the Super Account, which generates interest returns of up to 4.3% per annum even on one-day deposits, effectively turning the current account into a dual-benefit financial hub.

On the technology front, all VIB debit cards support advanced payment methods including Apple Pay, Google Wallet, Samsung Pay, Garmin, and fast QR code payments, enhancing convenience and security for users.

Importantly, the new debit card suite is a strategic addition to VIB’s personalised financial ecosystem, providing customers—especially younger users not eligible for credit cards—with a comprehensive entry point into the bank’s array of financial products. Beyond debit cards, VIB supports upgrades to credit cards with flexible features such as interest-free periods of up to 57 days and instalment payment options. VIB also offers Super Cash, an unsecured personal loan of up to VND1 billion ($37,892), enabling customers to manage their finances smartly across products.

The bank has streamlined access by providing fully digital card issuance through its MyVIB and Max Powered by VIB apps, allowing customers to obtain virtual cards within five minutes.

To mark the launch, VIB is offering an attractive promotion: a waiver of the first-year annual fee for new customers who spend at least VND1 million ($37.89), alongside a complimentary VIB Cashback credit card, further amplifying the benefits for users.

This move aligns with VIB’s strong performance in recent periods, having announced profits exceeding $190 million in the first half of 2025, driven by robust credit growth and asset quality focus. The bank also celebrated reaching one million credit cards in circulation, underscoring its leadership and innovation in Vietnam’s payment card market.

Complementing the debit card offerings, VIB provides a broad array of payment cards to meet various customer needs, including Family Link cards designed for family-related expenses like education and healthcare, and premium credit cards with enhanced cashback, points accumulation, and travel privileges. VIB’s payment ecosystem also includes attractive programmes such as ‘Buy now, pay later’ with low fees and zero interest for initial months, as well as benefits like waived fees for a wide range of banking services and free international money transfers for select cardholders.

Moreover, VIB’s credit card portfolio features options like the Super Card, which allows customers to customise cashback and points rewards up to 15%, and the Rewards Unlimited card, offering accelerated points accumulation at duty-free shops, supermarkets, and other retailers, further enhancing the bank’s competitive position in card benefits.

In sum, VIB’s launch of its high-cashback international debit card suite represents a significant advancement in Vietnam’s payment landscape, redefining debit cards as versatile financial tools that seamlessly blend everyday spending with premium rewards and financial management capabilities.

### 📌 Reference Map:

* Paragraph 1–2 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html)
* Paragraph 3–5 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html), [[2]](https://www.vib.com.vn/en/the-thanh-toan/)
* Paragraph 6–8 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html)
* Paragraph 9 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html), [[3]](https://vir.com.vn/vib-offers-new-look-credit-cards-100479.html), [[6]](https://vir.com.vn/vib-customers-self-select-credit-cards-based-on-needs-103243.html), [[7]](https://vir.com.vn/vib-cards-most-popular-on-the-market-106026.html)
* Paragraph 10 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html), [[5]](https://vir.com.vn/vib-unveils-unlock-privilege-4-0-109865.html)
* Paragraph 11 – [[1]](https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html), [[4]](https://vir.com.vn/vib-programme-offers-zero-interest-zero-fees-and-more-113741.html), [[5]](https://vir.com.vn/vib-unveils-unlock-privilege-4-0-109865.html), [[6]](https://vir.com.vn/vib-customers-self-select-credit-cards-based-on-needs-103243.html)

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## Bibliography

1. <https://vir.com.vn/vib-launches-market-leading-high-cashback-international-debit-card-suite-136393.html> - Please view link - unable to able to access data
2. <https://www.vib.com.vn/en/the-thanh-toan/> - VIB offers a range of debit cards tailored to various customer needs, including the Premier Signature, Priority Signature, Platinum, Smart, Junior Smart, and Family Link cards. Each card provides unique benefits such as cashback rewards, airport lounge access, and tailored features for children aged six and above. The Family Link card, for instance, offers rewards on family-related expenses like education and healthcare, while the Junior Smart Card is designed for young users, allowing children from the age of six to own a card. These offerings aim to cater to diverse customer segments and spending habits.
3. <https://vir.com.vn/vib-offers-new-look-credit-cards-100479.html> - VIB has introduced new-look credit cards with enhanced features. The Rewards Unlimited card now offers double the spending points, with 10 bonus points for every VND1,000 spent at point-of-sale and duty-free shops, and 5 bonus points at supermarkets. The Cash Back card provides unlimited 0.1% cashback on all spending or a refund of up to 10% in specific spending categories, with the maximum refund per category group increasing from VND800,000 to VND2 million per month. Additionally, cardholders can receive up to VND100,000 cashback per statement period for the first three periods when saving card information on online shopping websites and apps.
4. <https://vir.com.vn/vib-programme-offers-zero-interest-zero-fees-and-more-113741.html> - VIB's 'Buy now, pay later' programme offers customers a 0% interest rate policy, a free initial participation fee, and zero monthly instalment fees for the first three months. Starting from the fourth month, new instalment items are subject to a monthly fee of 0.4% for 6 and 9-month terms, and 0.8% for 12 to 36-month terms. This is among the lowest interest rates in the consumer finance market. Additionally, VIB's specialised credit cards offer exclusive privileges for each spending category, such as up to 10% cashback on education, healthcare, and insurance expenses with the Family Link card.
5. <https://vir.com.vn/vib-unveils-unlock-privilege-4-0-109865.html> - VIB's Unlock Privilege 4.0 offers cardholders a range of incentives to save costs and enjoy premium financial experiences. Members are exempt from account management fees, SMS banking service fees, account statement fees, cash payment fees, cash withdrawal in VND fees, and teller fees. International money transfers to friends and family and 24/7 online money transfers are also free. Cardholders of VIB Platinum, VIB iCard, VIB LazCard, VIB Online Plus 2in1, and VIB Bill Pay can use these services anytime, anywhere, with support from the bank regarding maintenance fees. Additionally, cash withdrawals at ATMs outside the VIB system are completely free for members.
6. <https://vir.com.vn/vib-customers-self-select-credit-cards-based-on-needs-103243.html> - VIB has launched the VIB Super Card, allowing customers to customise card features according to their needs. Cardholders can choose between bonus points or cashback of up to 15% of the transaction, up to VND1 million per statement period. They can also change the spending category whenever needed. The 15% cashback is considered the most competitive rate on the market. Additionally, cardholders can decide the statement due date and the minimum payment amount for each period, providing convenience in balancing monthly spending. They can also choose their own last five digits of their card number, such as birthdays or anniversaries.
7. <https://vir.com.vn/vib-cards-most-popular-on-the-market-106026.html> - VIB's card offerings have gained significant popularity in the market. The VIB Super Card boasts the highest cashback rate, offering up to 15%. Despite its recent launch in June 2023, the card line has attracted more than 7,000 new and frequent users due to its cashback and point accumulation features. The VIB Rewards Unlimited card line offers a point accumulation rate of 1–10 points for every VND1,000 spent at shopping centres. With a total spending of VND10 million in the statement period, all cardholders can enjoy double bonus points for the period. Reward points can be accumulated into gift vouchers, annual fees, airline tickets, or even cash through the MyVIB mobile banking app.