



**LIVING FOR
TOMORROW**



COMFORT LIVING



HEALTHY LIVING



SMART LIVING



PROSPEROUS LIVING





MY NAME IS PHAT

AND MY WIFE'S NAME IS THUY. WE LIVE IN CU CHI IN VIETNAM. I'VE WORKED AT MY FACTORY FOR 5 YEARS AND JOINED ICARE BENEFITS 2 YEARS AGO.

As an iCare Benefits member, I bought a washing machine and a smartphone. My wife and I have 2 kids, one is 7 and one is 2.5. We are very busy taking care of both children and doing all the housework. Before buying the washing machine, my wife was very busy and tired doing the washing, housework and caring for our younger child. Now, with a washing machine, she has more time to spend with our children and for herself.

I have also bought a smartphone which makes me happy because I can contact people easily and can go online for listening to music, watching movies, reading the news, and playing games.

As an employee, my wife and I wanted to buy a washing machine for a long time but unfortunately it was not economical for us. With the support of iCare Benefits, we bought it instantly and can manage to pay a small installment monthly.

We thank iCare Benefits for offering such a useful program. I hope the company can provide more promotions for its members. I wish your company will grow quickly and always be successful.

“ iCare Benefits has made our lives more comfortable.”





I'M MAI THI BICH HOA

I'VE WORKED AT MY FACTORY FOR 13 YEARS AND I JOINED ICARE BENEFITS 1 YEAR AGO.

I bought an energy saving refrigerator that is useful. I've saved around 100,000 VND per month for the electricity bill. Before I had a freezer and it was inconvenient since I had to clean the frozen ice frequently and the quality of the freezer was not good. Now, I'm happy with my refrigerator. The capacity is big with quick freezing and electricity savings. All members of my family are also happy with it.

I appreciate iCare Benefits since it is hard for me to buy an electronic product in one payment. With iCare Benefits, I can own this product with installment payments at 0% interest.

After I finish the payment for the refrigerator, I'll buy a mobile phone from iCare Benefits because I love taking pictures of my family and can let my daughter listen to music as well.

“ iCare Benefits has enhanced the life quality of my family.





I'M LE THI THU THAO

AND I'M 39 YEAR-OLD. I'VE WORKED AT MY FACTORY FOR 13 YEARS AND JOINED iCARE BENEFITS 2 YEARS AGO.

I bought a refrigerator, a blender and a mobile phone for my daughter. I'm going to buy a washing machine soon. Before having the refrigerator, I stored fresh meat in the ice-box and couldn't store the cooked food overnight. Now that I own a refrigerator, I can store food, fruit and have ice cold water. It also saves time since I can go to the market in the morning to buy fresh food and store it in the refrigerator. After a long working day, I can go straight home and cook dinner. Before, I had to go to the market in the evening because I preferred to buy fresh food.

Without iCare Benefits, I would spend more money to buy these products because the retailers here don't offer 0% interest installment payments. For example, if a product costs 5 million VND, then I would need to pay around 500,000 to 1 million VND for interest. iCare Benefits is convenient since it provides 0% interest and deducts my salary monthly.

“ With iCare Benefits, I can buy essential products for my family easily.





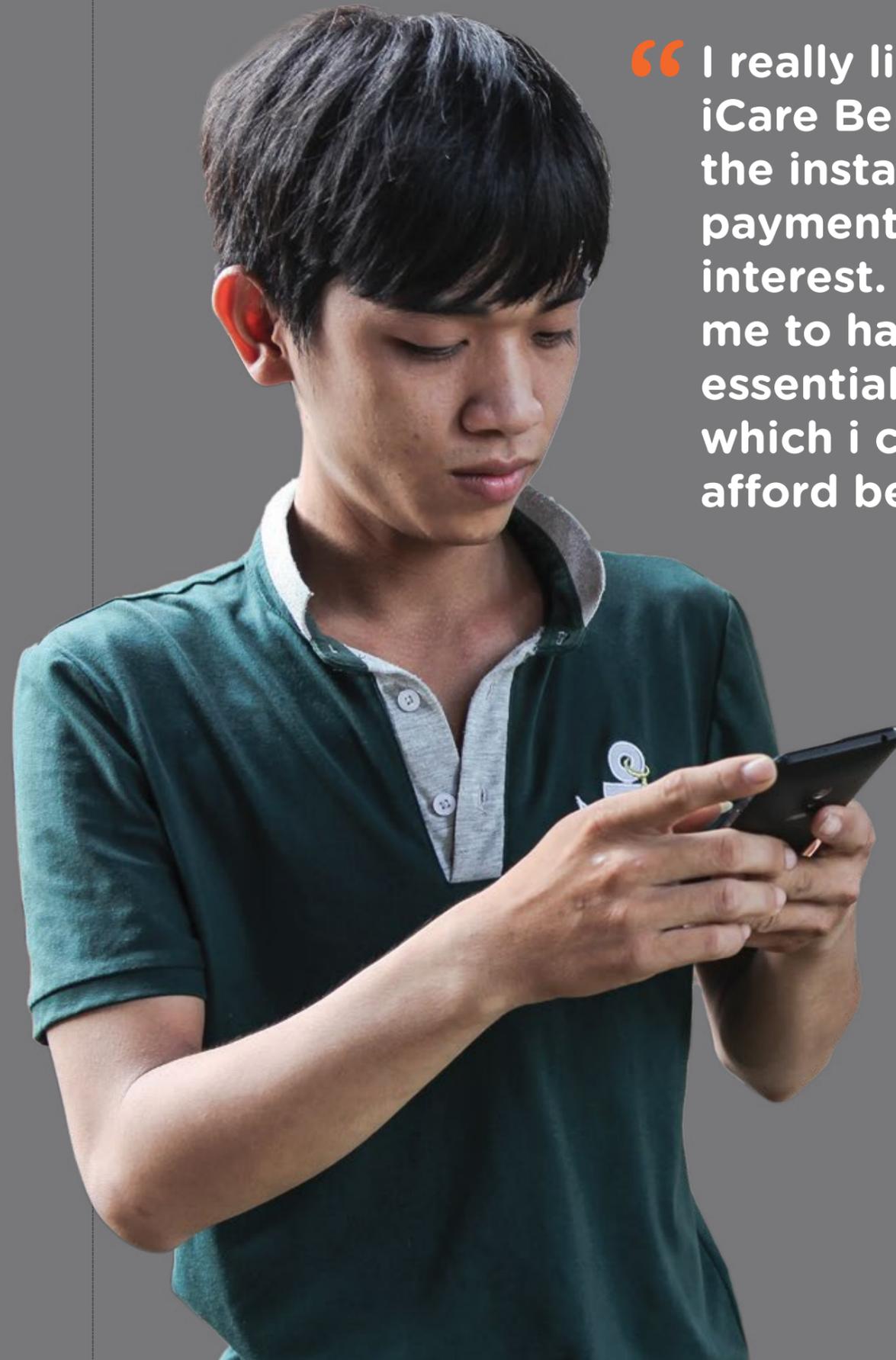
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I'M VO MINH TUAN

23 YEAR-OLD AND I'M LIVING IN CU CHI.

I bought a smartphone. I feel more connected when having this phone since now I can access the internet anywhere and read the news daily. The price of it is high and I couldn't afford in one payment, but with iCare Benefits, I was able to buy it easily with installment payments and no interest at all.

I think iCare Benefits is very useful for employee like me to buy essential products that are not affordable. Finally, I think my next product I'd like to buy from iCare Benefits is a television for my mother to make her happy.



“ I really like iCare Benefits for the installment payments at 0% interest. It helps me to have essential products which i can't afford before.