

**APPENDIX 01. IMPLEMENTATION CONTENT OF THE
“SHARE CONNECTIONS – DOUBLE SUCCESS” PROGRAM**

1. Program duration: from 05/07/2024 to end of 30/09/2024.

2. Program content and applicable conditions

- TCB Retail customers (“Promotion Recipient” - Referrer) will receive promotion as transferred money or voucher equivalent as this program regulation if they fulfill below conditions:
 - o Open or use payment account at TCB (account operates normally)
 - o Refer successfully 01 new enterprise customer under MSME/ESME ò RBG Division as TCB regulations
 - o Fulfill other conditions of this programs
- Program details:

Offering	Applicable customer		Value of cash transfer/voucher	Applicable conditions
	Referrer	Referred customer		
Offering 1	TCB Retail customers fulfill below conditions: <ul style="list-style-type: none"> • Not TCB employees and/or employees’ relatives • Open or use TCB payment account (account operates normally) • Using TCB's e-banking service (TCBD) <i>or</i> • E-banking users under Organization customer’s registration are using Mobile App TCBB 	Referred customer belong to segment MSME/ESME of RBG Division in TCB regulations	1. For corporate customers established no more than 06 months (from the date of First Registration / date of issue of Business Registration Certificate / Business Registration Certificate / Establishment Decision / Operation License or other legal documents of equivalent validity to the date of successful account opening at Techcombank):	Referrer will receive the offerings if the following conditions are met according to the monthly summary from Techcombank: <ol style="list-style-type: none"> 1. Referrer needs to introduce Techcombank product and service to Corporate customers then under customer’s allowance to enter the full referral information and their own information, fully confirm the Terms and Conditions at Techcombank's website no later than 31/12/2024. This is the basis for Techcombank to offer the reward to the referrer. In case the referrers have the same referred customer, Techcombank has full authorizations to decide valid Referrer (based but not limited on confirmation of corporate customers, the earliest registration time of the referrer on

Offering	Applicable customer		Value of cash transfer/voucher	Applicable conditions
	Referrer	Referred customer		
			<p>300,000 VND / 1 corporate customer is successfully introduced</p> <p>2. For corporate customers established over 06 months (from the date of First Registration / date of issue of Business Registration Certificate / Business Registration Certificate / Establishment Decision / Operation License or other legal documents of equivalent validity to the date of successful account opening at Techcombank)</p> <ul style="list-style-type: none"> • 1.000.000 VND/ 1 customer successfully referred valid to Group 1 condition • 2.000.000 VND/ 1 customer successfully referred valid to Group 2 condition 	<p>Techcombank's e-platforms/website).</p> <p>2. Successfully referred customer is new customer without Cus_ID and current account at Techcombank at the time of referral, Also, among maximum 45 days since customer is referred successfully, customer complete:</p> <ul style="list-style-type: none"> i. Open account successfully ii. For corporate customers established over 06 months: Perform at least 1 active transaction among maximum 30 days from date of account opening, valid either one of these below conditions: <ul style="list-style-type: none"> Group 1: Have a minimum of 01 million VND then perform a domestic transaction Group 2: International payment (OTT) under either one of two cases below: <ul style="list-style-type: none"> • If Customer buy foreign exchange from TCB, value of buying is minimum 10 mil VND • Customer perform with foreign exchange available in account <p>Techcombank will only pay the bonus once with</p>

Offering	Applicable customer		Value of cash transfer/voucher	Applicable conditions
	Referrer	Referred customer		
				<p>the corresponding payment according to one of the two above set of conditions, whichever comes first. (group 2 priority if the Customer satisfies both sets of conditions)</p> <p>Techcombank refuses to pay for transactions that contain fraud, profiteering, dishonesty and transactions that do not serve the above production and business activities according to Techcombank's regulations (including but not limited to: cash withdrawal, money transfer to employees not for the purpose of salary payments, etc.)</p> <ol style="list-style-type: none"> 3. The successful registration and active implementation of successful transactions under this Section will be evaluated and decided by Techcombank. 4. TCB will only reward maximum 20 turns (20 earliest customers in month) per month for each Referrer 5. Introduced corporate customers are not allowed to participate in additional promotions for Techcombank's corporate customers in 2024 (as

Offering	Applicable customer		Value of cash transfer/voucher	Applicable conditions
	Referrer	Referred customer		
				announced on Techcombank's official website about the program) at the time of monthly review and assessment.

3. Approval of exceptions, satisfied customer conditions, value of cash transfer/voucher and list of potential referred customers will be approved by RBG Head/ Head of HH/ESME/SME Segment/ Authorized person accordingly
4. Referrers will not be considered to receive the incentive if the Referrer fails to comply with the conditions specified in Section 03 above. In any event, at any time, Techcombank reserves the right to cancel the participation in the program, recourse to gifts, items and/or other promotional benefits if Techcombank discovers: (i) the Referrer and the Referred Customer does not meet the eligibility requirements for the program at the time Techcombank evaluates the eligibility; or (ii) The Referrer and the Referred Customer commit fraud, forgery, or dishonesty about the conditions for participating in the program.
 For the sake of transparency, the Referrer participating in the program agrees that the determination of eligible transactions under this program will be done by Techcombank. At the same time, in the event that there are different interpretations of the same content of the program, Techcombank will have the right to interpret such contents, and Techcombank's explanations will have the final legal value to apply. programme. In that case, the Introducer undertakes to accept and not to have any complaints or claims.
 Techcombank has the right to request the introduced Customer and / or the Promotion Receiver to provide documents related to the successful Introductory Transaction in case Techcombank suspects that the transaction has fraud, is not truthful or accurate.
5. At the time Techcombank makes payment into the Referrer's account, if the Referrer has closed its account at Techcombank - the Referrer will not receive the reward.
6. Information about the Program is published in detail on Techcombank's website (www.techcombank.com.vn).
7. For disputes arising in connection with the Program, Techcombank will resolve in the spirit of cooperation with the Referrer. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.

8. The Terms and Conditions of this program may be governed from time to time by Techcombank. Changes (if any) will be notified, registered in accordance with the law and updated on Techcombank's website before the application date.
9. TnC under Appendix is unseparated part of this program and all related parties have to read, understand clearly and agree with all contents. TnC is published comprehensively on Techcombank website (www.techcombank.com) or on any Techcombank's web/ platform.
10. Supporting unit:
 - 1800 6556 (domestic) or +84 24 7303 6556 (international)
 - Hotrodoanhnghiep@techcombank.com.vn

**ISSUED BY VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT-STOCK
BANK**

**APPENDIX 02. GENERAL TERMS AND CONDITIONS FOR INTRODUCING
ORGANIZATIONS AND ENTERPRISES WISHING TO USE TECHCOMBANK'S
PRODUCTS AND SERVICES UNDER THE
“SHARE CONNECTION – DOUBLE SUCCESS”**

The Terms and Conditions for introducing organizations and enterprises wishing to use the Products and Services provided by Techcombank to customers who are organizations and enterprises under the “Share connection – Double success” (“**Terms and Conditions**”).

The capital terms used in these Terms and Conditions are meant to be set out in the Section TERMINOLOGY EXPLANATION of these Terms and Conditions.

Customer should read and understand these Terms and Conditions before confirming or requesting to provide/implement the relevant contents. When customer registers, the following confirmation is understood that customer has read, understood and fully agreed to these Terms and Conditions.

1. SCOPE OF APPLICATION

These Terms and Conditions apply to the introduction of organizations and enterprises wishing to use the Products and Services provided by Techcombank under Techcombank's Program.

2. TERMINOLOGY EXPLANATION

Under the scope of these Terms and Conditions, unless otherwise specified, the terms below shall be understood as follows:

- 2.1. Products and Services: mean one or more or all current or future products and services offered by Techcombank, including but not limited to: opening, maintaining and closing customer's current accounts, term deposits, e-banking services, credit limit granting, foreign currency buying and selling and other products and services provided by Techcombank from time to time.
- 2.2. Techcombank: Vietnam Technological and Commercial Joint-Stock Bank
- 2.3. New customers are legally established and operating organizations and enterprises that have not opened current accounts and used any products and services at Techcombank before but wish to use products and services and through the referral of the Referrer, these organizations and enterprises will officially open current account and use Techcombank's Products and Services (hereinafter referred to as Customer).
- 2.4. The Referrer is an individual who has a payment account at Techcombank and does not include individuals working at Techcombank and/or relatives. In case the individual does not have a payment account at Techcombank, it is necessary to ensure that the individual has been identified by Techcombank in accordance with internal regulations. Referrer refers customers to open CusID, current account and use Products and Services at Techcombank.
- 2.5. Successful Referral Transaction means a referral transaction that meets the conditions and provisions of Section 4 of these Terms and Conditions or in accordance with Techcombank's regulations and policies from time to time.

3. PURPOSE AND PRINCIPLES OF IMPLEMENTATION

- 3.1. The Referrer agrees to introduce to Techcombank customers who wish to use Products and Services issued by Techcombank from time to time.

- 3.2. The Referrer will introduce the above-mentioned Products and Services to customers in need. After the Referrer has introduced to the Customer, if the Customer wishes to use these Techcombank's Products and Services, the Referrer will provide the referrer information and referred customer information on Techcombank's website or E-banking platform or by other methods prescribed by Techcombank from time to time in order for Techcombank's staffs to approach and meet customers.
- 3.3. The Referrer provides customer information to Techcombank as follows:
- a) Contents of information of the Referrer and the Customer in accordance with the regulations and requirements of Techcombank from time to time, including but not limited to information such as name, address, contact information of the Referrer.
 - b) The provision of information of the Referrer and Customer to Techcombank will be carried out by the Referrer's declaration and confirmation at Techcombank's website or via email ("Email") or other methods according to regulations and guides of Techcombank from time to time.
 - c) The Referrer confirms that the provision of customer information to Techcombank in accordance with the provisions of this Section has been duly approved by the Customer's competent authority and is legally binding for the Referrer and the Customer, ensuring the accuracy of the information Customer provides to Techcombank. The Referrer must indemnify Techcombank for all damages, including all costs incurred in connection with the proceedings, claims settlement, or judgment enforcement arising out of or in connection with any claims, proceedings or settlements. decide on requests, cases, and enforce judgments arising from the Referrer's provision of Customer information to Techcombank without the Customer's consent
 - d) The Referrer is responsible for providing documents confirming the relationship between the Referrer and the Customer at the request of Techcombank (if any).
- 3.4. Process and steps: According to Techcombank's regulations and policies from time to time, while ensuring the following conditions:
- a) The Referrer provides full customer information according to the information requested on Techcombank's website/ e-banking platforms.
 - b) Techcombank reserves the right to contact the Customer and consult and appraise the Customer, and notify the Referrer of the notice of customer referral.
 - c) The summary and comparison of the number of successfully referred customers will be carried out by Techcombank and notified to the Referrer.
 - d) Receiving referral gifts will be in accordance with Techcombank's policies and regulations from time to time.
- 3.5. In order to avoid misunderstandings, the content of the introduction as specified in these Terms and Conditions does not include the content or is not considered as the Referrer performing the brokerage, currency brokerage for Techcombank and does not establish any joint venture or association relationship between the Referrer and Techcombank of any kind.

4. SUCCESSFUL REFERRAL TRANSACTION

A Successful Referral Transaction is one that meets all the following conditions:

- 4.1. The Referrer has introduced and provided referrer information and customer information to Techcombank as set out in these Terms and Conditions;
- 4.2. The Customer has officially opened CusID, a payment account, actively performs at least 01 transaction within 30 calendar days from the date the Referrer provides information on the Website/e-platfroms to the Bank. The successful registration and active implementation of successful transactions under this section will be actively evaluated and decided by TCB;

The Referrer will receive an additional reward when customers are granted a credit limit of VND 30 billion or more at Techcombank within 3 months from the time of account opening.

- 4.3. The Referrer enters all referred customer information on Techcombank's website/or E-banking platform to serve the recognition of the Referrer and the referred customer information. This is the basis for the Referrer to receive gifts in accordance with Techcombank's regulations and policies from time to time. In case the referral customers have the same referred subjects, Techcombank will base on the earliest registration time of the referral customers on Techcombank's website to offer the gifts. In case the referral customers have the same referred subjects, Techcombank has full authorization to identify valid Referrer (including but not limited: based on customers' confirmation about valid Referrer or the earliest registration time of the referral customers on Techcombank's website to offer the gifts).

5. REFERRAL AWARDS, CONDITIONS AND METHODS OF IMPLEMENTATION

- 5.1. For Successful Referral Transactions, customers may be given gifts by Techcombank in accordance with Techcombank's regulations and policies from time to time.
- 5.2. Types of gifts, conditions for receiving gifts: In accordance with regulations, internal policies and gift program rules announced by Techcombank from time to time.
- 5.3. Time of receiving gifts: Notified to the Referrer by Techcombank via direct call/email/exchange or other forms in accordance with regulations, internal policies and gift program rules announced by Techcombank from time to time.
- 5.4. Cases where the Referrer enters incorrect account information/address to receive incentives will be notified by Techcombank on the website or by other means in accordance with regulations, internal policies and program rules published by Techcombank from time to time. period. Within 60 days from the date of announcement by Techcombank, the Referrer is requested to contact Techcombank to check the preferential payment. After this time, if Techcombank does not receive information from the Referrer, then the offer that the Referrer is entitled to under the conditions of the program will no longer be valid.
- 5.5. In all cases, Corporate customers' transactions related to current account or any other kind under Techcombank regulation (in order to count whether or not successful referrals) must be for business purpose (including but not limited: electricity/water/ tax bill, payment of goods and service for partners) and not under List of transaction not allowed by Techcombank.

6. The terms and conditions for gifts under these Terms and Conditions may vary from time to time in accordance with Techcombank's regulations and policies. Techcombank reserves the right to change and does not have to notify the Referrer of this change in advance.

7. RIGHTS AND RESPONSIBILITIES OF THE PARTIES

7.1. Techcombank has the following rights and responsibilities:

- a) Inform contents and instructions on the features of Products and Services for the Referrer to introduce and advise the Customer
- b) Reserve the right to decide on the criteria for evaluation, selection and determination of Customers, Successful Referral Transactions that meet Techcombank's requirements and conditions in order to decide or refuse to establish a transaction with the Customer in accordance with the laws and internal policies of Techcombank without any opinion of the Referrer;
- c) Reserve the right to refuse/discontinue the gift giving to the Referrer who does not perform or improperly comply with the provisions of these Terms and Conditions or the Referrer provides invalid, unclear or incomplete customer information. In the event that there are different understandings of the same content of the customer referral program, Techcombank will have the right to explain such contents in its entirety, and Techcombank's explanation will be of final legal validity to apply to the program. In that case, the Referrer and the Customer undertake to accept and do not have any complaints.
- d) Do not take responsibility for any dispute between the Referrer and the Customer relating to the introduction of Products and Services by Techcombank and between the Referrer and any other third party;
- e) In all cases, Techcombank reserves the right at all times to terminate the referral of the Referrer, reclaim gifts, objects and/or other promotional benefits if Techcombank detects: (i) Customer and/or Referrer do not meet the eligibility for the referral program in accordance with Techcombank's regulations and policies at the time Techcombank evaluates the eligibility; or (ii) Customers and/or Referrer commit fraudulent, fake or dishonest acts about the conditions of participation in the referral program of Techcombank. Techcombank has full rights to request Customer and/or Referrals to provide documents, related evidence to Valid transactions according to Articles 5 if any suspicion related fraud, dishonesty by Techcombank.
- f) Other rights as set out in these Terms and Conditions and the provisions of law.

7.2. The Referrer has the following rights and responsibilities:

- a) Ensure that the Referrer has received the customer's consent to provide customer information to Techcombank;
- b) Do not use any images, trademarks, logos, other intellectual property assets of Techcombank, relevant documents and information of Techcombank for any purpose without Techcombank's prior written consent;
- c) Commit to have full civil legal capacity; have sufficient authority to sign and perform this contract in accordance with the laws and internal regulations of the Referrer.

- d) To bear other related taxes/fees arising from the receipt of referral fees, referral gifts in accordance with the provisions of current law (if any);
- e) Do not act, use or represent on behalf of Techcombank to request, receive money, property, and/or any other benefits from the Customer (including but not limited to managers, employees, members, representatives or consultants of the Customer) as well as offer, provide money, property, and/or any other benefits to the Customer (including but not limited to managers, employees, members, representatives or consultants of the Customer) or any act that implies or implicates the above contents in any way;
- f) Do not act, use or represent on behalf of Techcombank to negotiate, secure or sign on forms, documents, contracts, agreements with Customer or any third party;
- g) Comply with Techcombank's regulations, requirements and guidelines relating to the implementation of the referral in accordance with these Terms and Conditions;
- h) Do not take advantage of Techcombank's name to perform other work outside the scope of work under these Terms and Conditions or commit illegal acts, illegal profit-making activities;
- i) Within the validity period of the customer referral, the Referrer is committed to prioritizing the introduction of customers wishing to use Products and Services for Techcombank. This means that if the Referrer has referred a specific Customer to Techcombank, it will not be able to refer that Customer to any other credit institution at the same time, unless Techcombank refuses to provide the services at the request of that Customer.
- j) Undertake to return to Techcombank gifts, objects and/or other promotional benefits (if any) received in the case specified at Point e, Clause 1 of this Section.
- k) Comply with Vietnamese laws, internal regulations of the Referrer (if any) related to anti-bribery and corruption.
- l) Rights and obligations specified in this Contract and the provisions of law.

8. INFORMATION SECURITY

- 8.1. The Referrer undertakes not to disclose any information of Techcombank relating to this referral transaction (including but not limited to the terms of this contract, information about Techcombank's products/services, Customer information, transaction data,...) (generally called "Confidential Information").
- 8.2. The Referrer may provide confidential information as required by law or in connection with court proceedings provided that, prior to providing the information, the Referrer will notify Techcombank.
- 8.3. The confidentiality of information as agreed in this article is committed by the Referrer, even if the referral transaction in this Terms and Conditions is invalid/terminated due to the provisions of law and/ or unforeseen circumstances.

9. TERMINATION OF REFERRAL TRANSACTION

- 9.1. The customer referral program and referral transaction are terminated in the following cases:

- a) As agreed upon by the parties;
 - b) Expiration of the “More connection – More success” in accordance with Techcombank's regulations and announcements
 - c) Techcombank unilaterally terminates the transaction when Techcombank finds:
 - a. The Referrer does not meet the referral criteria in accordance with Techcombank’s regulations from time to time;
 - b. The Referrer commits fraudulent acts to enjoy referral fees, referral gifts;
 - c. The Referrer deliberately uses images and materials provided by Techcombank for purposes other than the purpose of introducing customers without Techcombank's consent;
 - d. The Referrer uses this Contract and documents related to Techcombank's Products and Services for illicit profit;
 - e. The Referrer violates any other responsibilities specified in these Terms and Conditions, violates the law;
 - d) The performance of this transaction is not beneficial to Techcombank or is inconsistent with Techcombank's policies and regulations from time to time.
 - e) As notified or decided by Techcombank at any time.
- 9.2. Upon termination of the transaction, the Referrer must hand over and/or destroy documents and information about the Products and Services that Techcombank has assigned to the Referrer.

10. AMENDMENTS AND SUPPLEMENTS TO TERMS AND CONDITIONS

- 10.1. The Referrer agrees that at any time, Techcombank reserves the right to amend and supplement these Terms and Conditions as well as the provisions and policies regarding the referral of customers.
- 10.2. Any amendments, supplements or cancellations mentioned above shall be effective from the time Techcombank notifies the Referrer by displaying at the counters, advertisements/publicity on the mass media, updating on the website, via email, mobile application, paper documents and/or any other means that Techcombank deems appropriate or at a time specified in the notice.
- 10.3. The Referrer’s continued use of providing customer information after the effective date of the amendment or if Techcombank has not received any written notice, request, question about the amendment and/or request for terminating the transaction after the effective date of the amendment, in which case the Referrer agrees to accept such amendment as a contract and an integral part of these Terms and Conditions.

11. GENERAL TERMS

- 11.1.* The Referrer undertakes to strictly implement the terms agreed in these Terms and Conditions.
- 11.2.* In the event that any provision of these Terms and Conditions is invalidated in accordance with the judgment of the competent authority, the remaining provisions remain in force with the Parties. Any content not specified in these Terms and Conditions will comply with the provisions of relevant laws.
- 11.3.* All information relating to the Referrer, the Customer that the Referrer declares and provides to Techcombank is the official information and address for the Referrer to receive all information from Techcombank. Techcombank's notices are made by sending sms or email or registered mail or mail directly to the Referrer's phone number, email address, the Referrer's address or public announcement, posted on Techcombank's website which are binding to the Referrer;
- 11.4.* By the Referrer's declaration, provision of customer information to Techcombank on Techcombank's website and confirmation of consent to the contents of these Terms and Conditions, it will be determined that the Referrer has agreed and signed a complete contract on the referral of customers wishing to use Techcombank's Products and Services, in full effect with the Referrer. The Referrer does not have any complaints or lawsuits about the conclusion of this electronic referral contract, agreeing that this meets the conditions prescribed by law on entering into a contract, including conditions on electronic contracts and electronic signatures.
- 11.5.* The Referrer confirms and agrees that these Terms and Conditions posted on Techcombank's website have been explained by Techcombank, providing full information about the contents of these Terms and Conditions, and we have read, agreed to the full contents and received these Terms and Conditions.

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