

DETAILED RULES

TECHCOMBANK PRIORITY INTERNATIONAL PAYMENT CARDHOLDER OFFER (VISA SIGNATURE CARD CLASS) BETWEEN PNJ & TECHCOMBANK

- 1. Promotion name:** Techcombank Priority International Payment Cardholder Cooperation Program (Visa Signature card) between PNJ & Techcombank
- 2. Promotion area (scope):** Nationwide
- 3. Form of promotion:** Promotion in the form of discounts
- 4. Promotion period:** 05/07/2024 - 25/10/2024.
- 5. Goods and services eligible for promotion:** Jewelry cases, diamond jewelry, ECZ jewelry, CZ jewelry, Italian jewelry of all kinds, colored stone jewelry, pearl jewelry, necklaces and silver jewelry products currently sold at the store
- 6. Goods and services used for promotion:** 5% discount up to VND 500,000
- 7. Customers of the promotion program (eligible for the promotion):**
Applicable to **Techcombank Priority international payment cardholders (Visa Signature card)** with BIN **457451** at PNJ stores, Style by PNJ, Silver (Offline) & website <https://www.pnj.com.vn/> (Online) during the promotion period.
- 8. Prize structure (prize content, prize value, number of prizes):** None
- 9. Total value of goods and services used for sales promotion:** 445,000,000 VND.
- 10. Detailed contents of the promotion program:** During the program period, when purchasing goods and services within the scope of the promotion program, customers are applied as follows:
 - a. Program name: Techcombank P-riority International Payment Cardholder Cooperation Program (Visa Signature Card Class) between PNJ & Techcombank
 - b. Promotion form: Promotion in the form of discounts
 - c. Program period: 05/07/2024 - 25/10/2024.
 - d. Venue of the program:
 - PNJ, Style by PNJ, Silver nationwide
 - On PNJ's application/website platform
 - e. Program Offers:

APPLICABLE PNJ PRODUCTS	Discount Value
PNJ gold jewelry, PNJ platinum, PNJSilver silver jewelry, Disney PNJ jewelry, Style by PNJ jewelry, Sanrio jewelry (except Hello Kitty gold coins) or when purchasing PNJWATCH watches separately.	5% of the total payment value, up to a maximum of VND 500,000 when paying with Techcombank Priority international debit card (Visa Signature card class)

Valid transactions: Customers specified in section 7 pay with Techcombank Priority international payment card (Visa Signature card class) when purchasing goods in section 5.

Each Techcombank Priority international payment cardholder (Visa Signature cardholder) is eligible to enjoy the offer up to 1 time/month/for the store channel, and up to 1 time/month/for the website channel.

f. Total budget for the Promotion Program: **445,000,000 VND.**

- Budget regulations at the store channel: apply a maximum budget of VND 415,000,000 (Four hundred and fifteen million VND) during the promotion program.
- Budget regulations at PNJ website: apply a maximum of 30,000,000 VND (Thirty million VND) during the promotion program.

g. Form of use: The promotional value will be deducted directly from the value of the Customer's payment transaction when making a successful payment.

Invalid payment transactions are transactions that:

- Bounced, refunded, disputed or invalid, or counterfeit payment transactions, or goods and services taxes;
- Transactions showing signs of fraud, taking advantage of the program, using the card for the wrong purpose, violating the terms and conditions of using Techcombank's payment card.

h. Focal point for answering questions related to the promotion:

- For any questions related to the promotion, customers contact the following address for guidance and answers:

Joint Stock Commercial Bank for Technological and Commercial of Vietnam

Address: No. 6 Quang Trung, Tran Hung Dao Ward, Hoan Kiem District, Hanoi

Phone: 024. 3944 6368

Phu Nhuan Gold, Silver and Gems Joint Stock Company

Address: 170E Phan Dang Luu, Ward 03, Phu Nhuan District, Ho Chi Minh City

Phone: 1800 54 54 57

- The deadline for Techcombank/PNJ to receive and resolve questions and complaints from Customers about the results of the promotion is 60 days from the end of the program. Any questions and complaints after the above time will not be resolved.

11. Names of traders participating in the program, contents of participation and specific responsibilities of each trader participating in the program (In case many traders coordinate in the implementation of the promotion program or traders providing promotional services provide sales promotion for goods, services of other traders under the agreement (written agreement/attached contract)): **VIETNAM JOINT STOCK COMMERCIAL BANK FOR TECHNOLOGY AND COMMERCE ("TECHCOMBANK")**

PHU NHUAN GOLD, SILVER AND GEMS JOINT STOCK COMPANY commits to properly implement and take full responsibility for the above in accordance with the provisions of current law.

Legal representation of traders
(Sign & seal)

PHAN DO TRI DUNG