

**TERMS AND CONDITIONS OF**  
Techcombank Rewards Program 2026

Pursuant to the 2005 Commercial Law, Decree 81/2018/ND-CP, Decree 128/2024/ND-CP amending and supplementing a number of articles of the Government's Decree 81/2018/ND-CP detailing the Commercial Law on trade promotion activities, Techcombank announces the promotion program as follows:

**Article 1: Program name:** Techcombank Rewards Program 2026 (TCBR Program 2026)

**Article 2: Applicable area (scope):** Applicable nationwide

**Article 3.- Forms of sales promotion:** Donation of goods and provision of services without collection of money accompanied by the purchase and sale of goods and provision of services.

**Article 4: Promotion period:** From 14/03/2026 until the end of 30/06/2026, or until the promotional budget is exhausted (whichever comes first).;

**Article 5.- Promotional goods and services:** Debit cards; Credit cards; Current account; E-banking services and other products/services provided by Techcombank under License No. 38/GP-NHNN.

**Article 6: Goods and services used for promotion:** Vouchers (including gift vouchers, coupons for services/products) purchased from parties providing services/products to customers or donating money.

**Article 7: Eligible Customers (beneficiaries of promotion):**

Techcombank's individual customers who use the Techcombank Mobile application will be issued a Loyalty ID and automatically joined the Loyalty Program immediately after successfully activating the Techcombank Mobile application.

On the database system and/or on other systems of Techcombank, the Customer is not recorded in the following cases:

- + Being suspected of being involved in fraudulent acts
- + Having outstanding loans of group 03 or higher
- + Belonging to the Blacklist/Watchlist.

**Article 8: Total value of gifts (nationwide): 225,363,543,631 VND** (*Vietnamese Dong Two hundred and twenty-five billion three hundred and sixty-three million five hundred and forty-three thousand six hundred and thirty-one*)

**Article 9: Contents of the promotion program:**

**9.1 Techcombank Rewards Account (Rewards Account)**

Techcombank Rewards Account (Rewards Account): This is a reward point account (not a current account) that records the accumulated reward points of customers according to Techcombank's promotional programs issued from time to time. Rewards Account is integrated and can be used by customers on the Techcombank Mobile application. Each customer will have only one Techcombank Rewards points account based on the customer identification code at Techcombank.

## **9.2 Techcombank Rewards account status:**

It is the status of the Reward account recorded on the Techcombank system including: Active, Dormant, Suspended, Locked and Inactive.

### **9.2.1 Active account Status:**

- At the time of issuance of the Rewards account, the customer's Rewards account will have an "Active" status.
- Customers are entitled to accumulate and use points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of these Regulations.

### **9.2.2 Dormant account status:**

- Conversion conditions: The account will be updated to the "Dormant" state if there is no valid point accumulation or reward point redemption transaction within 6 consecutive months.
- Benefits: customers are entitled to accumulate and use points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of these Regulations.

### **9.2.3 Suspended account status:**

- Conversion conditions: The account will be updated to the "suspended" status if the customer is on the Watchlist on the database system and/or on other systems of Techcombank.
- Benefits: customers can continue to earn points but cannot use the accumulated points, and customers cannot access Techcombank Rewards

### **9.2.4 Locked account status:**

- Conversion conditions: The account will be updated to the "locked" status if Techcombank receives a request to stop participating in the promotion from the customer.
- Explanation: customers cannot access Techcombank Rewards, and at the same time do not receive reward points and cannot use the accumulated points.

### **9.2.5 Inactive account status:**

- Conversion conditions: The account will be updated to the "disabled" status if the customer does not fully satisfy the conditions for participants specified in Article 07 of these Rules or if the customer's account is in the "locked" state for 6 consecutive months.
- Explanation: customers cannot access Techcombank Rewards on the Techcombank Mobile application, cannot accumulate and use reward points.

\*Notes:

The account will be automatically reactivated in the following cases:

- If the account is dormant and there is a transaction to earn points or use any reward points
- The account is suspended if the Customer is no longer on the Watchlist on the database system and/or on other systems of Techcombank.
- The account is deactivated if the customer fully satisfies the conditions on participants specified in Article 07 of this Regulation.

A locked account can only be activated when the Customer actively requests to be unlocked to re-participate in the Customer's promotion.

### **9.3 Regulations on accumulating points:**

#### **9.3.1 How to earn reward points**

##### **1. Base scheme program:**

Products	How to earn points		Eligibility
	New Customers	Existing customers	
<b>Offer when customers are using Techcombank Automatic Profit - Version 2.0</b>			
<b>Techcombank Auto Earning - Version 2.0 (and versions updated from time to time)</b>	Individual customers who own certificates of deposit issued by Techcombank and register for "Optimizing benefits with U-Point" on Techcombank Mobile and have a valid payment transaction for U-Point – OneU of One Mount Consumer Joint Stock Company (*) arising from the customer's registration "Optimizing benefits with U-Point", regular point rewards (U-points) are as follows: <b>1 point for every VND 1 of a valid U-Point-OneU purchase transaction.</b>		<p>Maximum: 1,000,000 points/customer/month.</p> <p>(*) Valid U-Point-OneU purchase payment transaction: This is a transaction in which customers pay for the purchase of U-Point - OneU during the promotion period and satisfy the following conditions:</p> <ul style="list-style-type: none"> <li>• Techcombank's system has confirmed the debit successfully.</li> <li>• Not part of the following "Invalid Payment Transactions":</li> <li>• Payment transactions that are returned, refunded, disputed or invalid, or forged, automatically canceled/reversed due to: system error, or canceled by the Customer, or a 3rd party.</li> <li>• Transactions showing signs of fraud or profiteering from the program, transactions requested by Techcombank to be traced on the grounds that the Account Holder did not make the transaction;</li> <li>• Transactions that have not been confirmed for successful debit on Techcombank's system</li> <li>• Program budget: 31,389,725,921 VND</li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<b>Note: Valid from 01/02/2026 to 10/4/2026</b>
Incentives when customers make payment transactions with Payment Cards and Credit Cards				
<b>Debit Cards</b>	<b>Techcombank Priority</b>	Customers receive cashback points: (1) equivalent to 2% of the transaction value in the field of education; (2) equivalent to 1% of the value of international expenditure transactions; (3) Equivalent to 1% of the transaction value of air ticket payment		<ul style="list-style-type: none"> <li>• Apply to Techcombank Priority International Debit Card with the <b>first 8 digits of the card as 45745100</b></li> <li>• Up to 2 million reward points per card account per month (including primary and supplementary cards) with the program (1)</li> <li>• Unlimited cashback points with programs (2) and (3)</li> <li>• Programs (1), (2) and (3) cannot be applied at the same time.</li> <li>• Applicable to cardholders who are Techcombank Priority members</li> <li>• Total Preferential Budget for Private &amp; Priority Debit Card: 1,800,000,000 VND</li> </ul> <p><b>Note: Valid from 01/02/2026 - 31/3/2026</b></p>
<b>Debit Cards</b>	<b>Techcombank Private</b>	Customers will receive cashback points (1) equivalent to 2% of the value of international spending transactions; (2) equivalent to 2% of the value of high-end fashion transactions		<ul style="list-style-type: none"> <li>• Applicable to Techcombank Private international debit card with the <b>first 8 digits of the card as 40114800</b></li> <li>• Maximum 10 million reward points per card account per month (including primary and supplementary cards)</li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<ul style="list-style-type: none"> <li>Programs (1) and (2) cannot be applied at the same time</li> <li>Applicable for cardholders who are Techcombank Private members</li> <li>Total Preferential Budget for Private &amp; Priority Debit Card: 1,800,000,000 VND</li> </ul> <p><b>Note: Valid from 01/02/2026 - 31/3/2026</b></p>
Debit Cards	<p><b>Techcombank Visa Classic;</b>  <b>Techcombank Visa Platinum;</b>  <b>Techcombank Visa Gold;</b>  <b>Techcombank F@stAccess;</b>  <b>Techcombank Visa Eco</b></p>	<p>Customers receive regular points (U-points) corresponding to a maximum of 5% of total spending in the month when there are 2 or more transactions with a total spending of VND 2.5 million in the following areas:</p> <p>(i) 2% in the field of convenience stores, supermarkets  (ii) 5% in the Entertainment sector</p> <p>The program is available to regular customers (non-Private &amp; Priority, Inspire membership). <b>Membership tiers are considered at the time of award consideration.</b></p>		<ul style="list-style-type: none"> <li>The maximum number of reward points per month is 200,000 reward points when customers meet the following conditions: (1) eligible spending in satisfactory fields using all cards applicable to the program and (2) maximum per customer (calculated according to CusID) and (3) each customer is entitled to receive rewards once per month, Up to 3 times during the entire program</li> <li><b>Applicable from 01/02/2026 to 30/4/2026:</b> <ul style="list-style-type: none"> <li>Phase 1: from 01/02/2026 to 28/02/2026</li> <li>Phase 2: from 01/03/2026 to 31/03/2026</li> <li>Phase 3: from 01/04/2026 to 30/04/2026</li> </ul> </li> <li><b>Time to earn points:</b> <ul style="list-style-type: none"> <li>Phase 1: from 10/04/2026 to 20/04/2026</li> <li>Phase 2: from 10/04/2026 to 20/04/2026</li> <li>Phase 3: from 10/05/2026 to 20/05/2026</li> </ul> </li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<ul style="list-style-type: none"> <li>• Priority order of reward payment: Customers who achieve a higher total spending will be prioritized to pay rewards first, in case customers have the same total spending, Techcombank will be the legal entity that makes the final decision</li> <li>• Preferential budget per installment: 1,000,000,000 VND/installment (if not used up, it will be transferred to the next installment during this promotion period)</li> </ul>
<b>Credit Cards</b>	<b>Techcombank Everyday</b>	<p>a. Regular point rewards (U-points) corresponding to each type of transaction are as follows:</p> <p>(i) The number of points corresponding to 8% of the transaction value with international online consumer transactions</p> <p>(ii) The number of points corresponding to 5% of the transaction value with domestic online consumer transactions</p> <p><i>*Points earning transactions are transactions with a value of VND 200,000 or more</i></p>		<ul style="list-style-type: none"> <li>• The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to CusID)</li> <li>• The time of recording points: T+1 to T+3 from the T date is the day the customer makes a successful and valid transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next business day</li> </ul> <p><b>Note: Valid from 01/02/2026 – 30/04/2026</b></p>

Products	How to earn points		Eligibility									
	New Customers	Existing customers										
	b. Bonus of regular points (U-points) for customers who meet the spending threshold:		<ul style="list-style-type: none"> <li>Total eligible expenditure is calculated from the 1st to the last day of the month</li> <li>Time to earn additional reward points: within the first 20 working days of the following month. At the time of consideration for award payment, the customer's Everyday card is not in the state of permanent card locking/card cancellation</li> <li>Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</li> </ul> <p><b>Note: Valid from 01/02/2026 – 30/04/2026</b></p>									
	<table border="1"> <thead> <tr> <th>Eligible total spend threshold</th> <th>Corresponding Accumulated Points</th> <th>The maximum number of accumulated points including the bonus of item (a) + (b)</th> </tr> </thead> <tbody> <tr> <td>1. From 15 million VND to less than 30 million VND</td> <td>The number of points that have been counted in item (a)</td> <td>500,000 points/customer/month/Everyday card</td> </tr> <tr> <td>2. From 30 million VND</td> <td>The number of points that have been counted in item (a)</td> <td>700,000 points/customer/month/Everyday card</td> </tr> </tbody> </table>	Eligible total spend threshold		Corresponding Accumulated Points	The maximum number of accumulated points including the bonus of item (a) + (b)	1. From 15 million VND to less than 30 million VND	The number of points that have been counted in item (a)	500,000 points/customer/month/Everyday card	2. From 30 million VND	The number of points that have been counted in item (a)	700,000 points/customer/month/Everyday card	
Eligible total spend threshold	Corresponding Accumulated Points	The maximum number of accumulated points including the bonus of item (a) + (b)										
1. From 15 million VND to less than 30 million VND	The number of points that have been counted in item (a)	500,000 points/customer/month/Everyday card										
2. From 30 million VND	The number of points that have been counted in item (a)	700,000 points/customer/month/Everyday card										
	Total spend is calculated to include eligible spending in all sectors and forms of payment. Total spending is calculated according to the customer ID of the Everyday card.											
	<p><i>Illustrative example:</i></p> During the period from the 1st to the last day of the month, the total spending of customers reached <b>32 million VND</b> with the following spending areas:											

Products		How to earn points				Eligibility
		New Customers		Existing customers		
		<b>Areas of expenditure</b>	<b>Total Amount Spent</b>	<b>The corresponding number of U-points accumulated</b>	<b>Bonus U-points</b>	<b>Total U-points earned in the month</b>
		Online e-commerce platform in Vietnam	2,000,000	100,000	280,000	<b>700,000</b>
		Payment at Restaurants, Electronics Stores	26,000,000	-		
		International Online	4,000,000	320,000		
		<b>Total Spend</b>	<b>32,000,000</b>			
		When to get Upoint		T+1 to T+3 (T is the date of successful transaction execution)	Within the first 20 days of the following month	Maximum total accumulated points according to the spending threshold of

Products		How to earn points					Eligibility
		New Customers			Existing customers		
				that is valid and updated on the system)		VND 30 million or more: 700,000 Upoints/month/ Everyday card	
	<b>Techcombank Spark</b>	<p>Regular point rewards (U-points) are as follows:</p> <ul style="list-style-type: none"> <li>i. Depending on the Customer's choice, the Customer is entitled to 1 of the following incentives: (1) points equivalent to 8% of the transaction value on Travel transactions or (2) points equivalent to 8% of the transaction value on Fashion transactions or (3) points equivalent to 8% of the transaction value on Leisure transactions or (4) points equivalent to 2% of the price transaction value on B&amp;B transactions or (5) points equivalent to 2% of the transaction value on Online Consumer transactions</li> <li>ii. Points equivalent to 0.1% of the transaction value on other transactions</li> </ul>					<ul style="list-style-type: none"> <li>• The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to CusID)</li> <li>• When updating the preferential field (up to 01 time/1 day), all transactions recorded on the update day (including transactions arising before the update time of the day) will accumulate points according to the updated field.</li> <li>• Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</li> </ul> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
	<b>Techcombank Classic, Techcombank Style</b>	<p>Regular point rewards (U-points) correspond to each type of transaction as follows:</p> <ul style="list-style-type: none"> <li>i. The number of points corresponds to 1% of the transaction value on Restaurant transactions;</li> <li>ii. The number of points corresponds to 3% of the above transaction value with domestic Online Consumer transactions</li> <li>iii. The number of points corresponding to 8% of the transaction value on international Online Consumer transactions</li> <li>iv. The number of points corresponding to 0.1% of the transaction value on other spending transactions</li> </ul>		<ul style="list-style-type: none"> <li>• The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to CusID)</li> <li>• The total number of reward points received by customers from item (i) to item (iii): each customer will receive a maximum of 250,000 reward points/month and a maximum of 250,000 points for all main and supplementary cards of each type of valid card applicable to all new and existing customers.</li> <li>• Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</li> </ul> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>
	<b>Techcombank Visa Signature, Techcombank Priority Visa Signature</b>	<p>Cashback points corresponding to each type of transaction are as follows:</p> <ul style="list-style-type: none"> <li>(i) points corresponding to 10% of the transaction value on Merchant transactions in the shortlist</li> <li>(ii) the number of points corresponding to 5% of the transaction value on non-selected restaurant transactions</li> <li>(iii) the number of points corresponding to 3% of the transaction value on tourism and hotel transactions</li> </ul>		<ul style="list-style-type: none"> <li>• Applicable for Techcombank Visa Signature Credit Card with BIN prefix 48393189; Techcombank Priority Visa Signature credit card with BIN prefix 48393188.</li> <li>• The maximum number of points in a month that satisfies both conditions: (1) for each card account of both Visa Signature credit cards and Priority Visa Signature credit cards (including primary and supplementary cards) and (2) up to a maximum per customer (based on CusID) according to the Membership Tier as follows: <ul style="list-style-type: none"> <li>- Priority/Private members: Up to 05 million cashback points;</li> </ul> </li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<p>- Regular customers and Inspire members: Up to 03 million cashback points.</p> <p>The list of selected restaurants is published by Techcombank on Techcombank's website or on the Techcombank Mobile application or other notification methods.</p> <p>Total preferential budget for Techcombank Signature &amp; Priority Visa Signature Credit Card: 78,000,000,000 VND</p> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>
	<b>Techcombank Visa Eco Credit Card</b>	<p>Regular point rewards (U-points) correspond to each type of transaction as follows:</p> <p>(i) Points equivalent to 300,000 U-Points for customers who open a new card when spending reaches VND 5,000,000 when meeting the spending conditions within 30 days from card opening (only applicable to primary card) (*)</p> <p>(ii) the number of points corresponding to 3% of the transaction value in the field of Insurance &amp; Education with a value of VND 1 million or more.</p>		<p>- Applicable for Techcombank Visa Eco Credit Card with BIN terminal: 45735386</p> <p>- The maximum number of points for Program (ii) is 800 thousand points per month and the maximum is 7 million points per year, satisfying both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (based on CusID)</p> <p>- The list of selected MCCs in the field of Insurance &amp; Education is published by Techcombank on Techcombank's website or on the Techcombank Mobile application or other notification methods.</p> <p>-The list of MCCs applied in Program No. (ii) will not be included in Program No. (i)</p> <p>-(*) For CT number (i): Customers who meet the valid transaction conditions first, will be considered for the promotion first, in the order of the valid transaction time,</p>

Products		How to earn points			Eligibility				
		New Customers		Existing customers					
					<p>until the preferential budget of the program is satisfied each month. Applied to the first 277 customers/month who meet the conditions. Each cusID is entitled to 1 discount during the entire promotion period</p> <p>Total preferential budget for Techcombank Visa Eco Credit Card: 1,700,000,000 VND</p> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>				
<b>Incentives when customers make payment transactions via TCB Mobile</b>									
<b>Bill payment on Techcombank Mobile</b>	i. Reward up to 180,000 U-Points/program with bill payment from VND 50,000, corresponding to the number of times and form of bill payment (regular or automatic).		ii. At each payment, the corresponding number of U-Points will be recorded in that form, specifically:		<p>i. Reward up to 120,000 U-points/program with bill payment from 50,000 VND, corresponding to the number of times and form of bill payment (regular or automatic).</p> <p>ii. At each payment, the merchant will record the corresponding number of U-points in that form, specifically:</p>	<p>i. Target customers</p> <ul style="list-style-type: none"> <li>- Customers receive Techcombank's notification about the content of this promotion via 1 of the following communication channels of Techcombank: email, SMS, and notifications on Techcombank Mobile application, SMS, Zalo</li> <li>- New customers are customers who open a new Techcombank account from 01/01/2026</li> </ul> <p>ii. Valid bill payment transactions:</p> <p>Valid bill payment transactions (regular or automatic) on the successful bill payment feature (<b>excluding Prepaid Phone Recharge, and Phone Data Package</b>) in the bill payment section on Techcombank Mobile application with a minimum value of VND 50,000</p> <p>iii. Promotion period: from 24/01 - 30/04/2026</p>			
	<b>Pay ment Meth ods</b>	<b>Initial payme nt</b>	<b>Payme nt 2</b>	<b>3rd Payme nt</b>			<b>Payment Meth ods</b>	<b>Initial payment</b>	<b>Paymen t 2</b>
	Usual	40,000	30,000	20,000			Usual	30,000	20,000
	Auto matic	80,000	60,000	40,000					

Products	How to earn points			Eligibility						
	New Customers	Existing customers								
	<p><b>For example:</b>            Customers who pay bills for the first time in the usual form will be rewarded with 40,000 U-points            Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 60,000 U-points            Customers who pay bills for the 3rd time in the usual form, receive a bonus of 20,000 U-points</p>	<table border="1"> <tr> <td>Automatic</td> <td>60,000</td> <td>40,000</td> </tr> </table>	Automatic	60,000	40,000	<p><b>For example:</b>            Customers who pay bills for the first time in the usual form will be rewarded with 30,000 U-points            Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 40,000 U-points            Customers who pay bills for the 3rd time in the usual form will receive a bonus of 10,000 U-points</p>	<table border="1"> <tr> <td>20,000</td> <td>Total</td> </tr> </table>	20,000	Total	<p>Budget for Techcombank Mobile Bill Payment &amp; QR and 1 Touch Payment: VND 10,660,000,000</p>
Automatic	60,000	40,000								
20,000	Total									
<p><b>QR and 1-touch payment transactions</b></p>	<p>Customers who incur a valid payment transaction from VND 50,000 who meet the eligibility conditions will be rewarded according to the transaction milestone, specifically as follows:</p> <p><b>1. Program 1:</b></p> <ul style="list-style-type: none"> <li>For new customers who open an account, the first 1 valid transaction in each promotion period will be rewarded with 10,000 U-points</li> <li>Customers are entitled to the offer 01 time/program</li> <li>Customers will then be eligible for program 2 below</li> </ul> <p><b>2. Program 2:</b></p> <ul style="list-style-type: none"> <li>Reach the threshold of 5 valid transactions per month to be rewarded with 5,000 U-points</li> </ul>			<p>i. Duration of the program: from 24/01 - 30/04/2026, divided into 3 stages:</p> <ul style="list-style-type: none"> <li>- <b>Phase 1:</b> From 24/01 - 28/02/2026</li> <li>- <b>Phase 2:</b> 01/03 - 31/03/2026</li> <li>- <b>Phase 3:</b> 01/04 - 30/04/2026</li> </ul> <p>ii. Target customers</p> <ul style="list-style-type: none"> <li>- Customers receive Techcombank's notification of the content of this promotion via 1 of the following communication channels of Techcombank: email, SMS, and notifications on the application</li> </ul>						

Products	How to earn points		Eligibility
	New Customers	Existing customers	
	<ul style="list-style-type: none"> <li>Reach the threshold of 10 valid transactions per month to be rewarded with 10,000 U-points</li> <li>Reaching the threshold of 20 valid transactions per month will be rewarded with 20,000 U-points</li> </ul> <p>Each stage, each customer can enjoy incentives of 1 to 3 thresholds mentioned above, up to 3 thresholds; reward up to 35,000 points/period (specific threshold applied to each customer in each period is displayed on the program information page on Techcombank Mobile application)</p> <p>From the second stage (T+1) onwards, clients will be eligible to participate in a higher threshold than the trading threshold reached by customers in the previous stage (T), specifically as follows:</p> <ul style="list-style-type: none"> <li>Customers who are at the threshold of &lt; 5 trading stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 5 trades, 10 trades, 20 trades in the stage (T+1)</li> <li>Clients with a threshold of 5 trades to less than 10 trades in stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 10 trades, 20 trades in stage (T+1)</li> <li>Clients who have 10 or more trades in stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 20 trades in stage (T+1)</li> </ul>		<p>Techcombank Mobile, tin nhắn SMS, Zalo</p> <p>iii. Valid payment transactions: Active financial transactions include QR payment transactions (Qr merchant TCB, Qr Vnpay), 1-touch payments, excluding card payments/transfer payments between two personal accounts.</p> <p>- "Payment transaction via QRcode": means a payment transaction made by scanning the VNPAY QR code and/or scanning the QR code of the store (QR Techcombank merchant) made via the Techcombank Mobile banking application.</p> <p>- "One-touch payment transaction": T-Pay (1-touch payment feature integrated right on the Techcombank Mobile application, often used at WinMart/WinMart+ system at the cashier)</p> <p>iv. Total Budget for Techcombank Mobile Bill Payment &amp; QR and 1 Touch Payment: VND 10,660,000,000</p>

**Note:**

- At the time of point accumulation, Techcombank will reward points according to the mechanism: Customers who meet the previous conditions will be rewarded
- Depending on the budget for each offer as above, the promotion termination time will vary according to each offer. Customers will continue to receive promotions for offers that have a budget until 30/04/2026 (whichever comes first)
- Each offer has a different budget as announced above. Customers can be rewarded with more than one offer if they meet the corresponding program conditions and the offer is within budget during the promotion period
- Each offer may end early if it runs out of its own budget

**2. Membership Privilege Program:**

**❖ Tier Benefit for Inspire customers on Debit cards spending:**

- Timeline: 14/03/2026 – 30/06/2026
- Total budget: 3,800,000,000 VND

<b>Spending threshold</b>	<b>Customer Groups</b>	<b>Refund value</b>	<b>Maximum Reward Points per Month</b>	<b>Preferential budget/month (VND)</b>	<b>Time to earn points</b>	<b>Condition</b>
Total Debit cards spending (in cashback fields) from VND 3 million and 2 or	Inspire Max	2.5% in the field of convenience stores, supermarkets	300,000 points/Customer	950,000,000 (In case of under-budget, the budget will be transferred	Within the first 20 business days of	- Membership tiers are considered at the time of award consideration. - Eligible spending in satisfactory fields with all

more transactions in a month		6% in the field of Entertainment and Culinary		to the next month during the promotion period )	the following month	cards applicable to the program - Each customer is entitled to receive rewards 1 time/month, up to 4 times during the entire program - Priority order: Customers who achieve a higher total spend will be given priority to pay rewards previously, in case customers have the same total spending , Techcombank will be the legal entity that makes the final decision
Total Debit cards spending (in cashback fields) from VND 2.5 million and 2 or more transactions in a month	Inspire Pro	2% in the field of convenience stores, supermarkets	200,000 points/Customer			
		5% in the field of Entertainment and Culinary				

❖ **Inspire Members earn points on credit card spending**

- Timeline: 14/03/2026 – 30/06/2026
- Total budget: 22,000,000,000 VND

Spending threshold	Customer Groups	Refund value	Maximum number of reward points per customer (calculated according to CusID)	Preferential budget (VND)/month	Time to earn points	Refundable Trading Conditions
Total Credit card spending per month from VND 10 million to less than VND 30 million	All Inspire Customers	5%	100,000 U-points/month	2,750,000,000	Within the first 20 business days of the following month	• Beverage stores in Phuc Long, PhêLa, Highlands, Katinat, The Coffee House: bill value from 100,000 VND or more • Supermarkets at Winmart, AEON Mart, CoopMart, Golden Gate, online shopping on Shopee platform (excluding
Total Credit card spending per month from VND 30 million	Inspire Pro	10%	200,000 U-points/month	550,000,000		

	Inspire Max	15%	300,000 U-points/month	2,200,000,000	bill payment), Shopeefood, Tiktok: bill value from 500,000 VND or more
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- Total valid spending is considered per customer, based on the Customer Identification Number at Techcombank. In case the customer owns more than one Techcombank credit/payment card (including primary and supplementary cards), the value of payment transactions of all types of credit/payment cards are combined for reward consideration.
- The client's membership tier is recorded at the time of processing the payout data. In case the Customer has a change in Membership tier, the spending threshold conditions and maximum cashback amount will be changed according to the new Membership tier, not exceeding the maximum refund value of that Membership tier.
- The customer's card is not closed/locked/canceled (temporarily or permanently) at the time of consideration and reward payment.
- The total expenditure eligible for promotion consideration is calculated according to the full calendar month. Example: from 01/04 - 30/04/2026, 01/05 - 31/05/2026....
- Customers with a higher total eligible spend will be given priority. In case many customers with the same total spending satisfy the valid transaction conditions, the promotion will continue to be considered and Techcombank will be the legal to make the final decision.
- Limited budget per month. In case the promotional budget in each month has not been exhausted, the remaining budget will be accumulated in the following months until the end Program (Until 30/06/2026)
- Exclusion of transactions at merchants with goods and services category codes (MCCs) according to Appendix 01 – List of excluded MCCs for cards Credits

### 9.3.2 Principles for accruing regular points (U-points) and cashback points (collectively, "reward points")

- 1 reward point is equivalent to 1 VND
- The value of promotional gifts will be determined according to the value of Vietnamese dong. International payments will be converted according to Techcombank's exchange rate from time to time when considering the valid value to enjoy the promotion and the appropriate promotional level.
- A valid card transaction is a successful transaction within the time limit corresponding to the conditions for enjoying the promotion specified in section 9.3.1 mentioned on the primary card and supplementary card. All eligible spending transactions of primary cardholders will be credited with Techcombank Reward points for primary cardholders, and eligible spending transactions of supplementary cardholders will be credited with Techcombank Reward points for supplementary cardholders. The card must be credited in the Active status at the time of point repayment
- The balance of the Customer's reward points includes the total points from all products used by the Customer and additional reward points.
- The number of cashback points that are accumulated applies the principle of rounding down by unit rows, for example:
  - Customers who spend 119,500.75 VND via credit card will receive 11,950 points.
- The spending field is determined based on the Merchant Category Code (MCC) data field sent by the card organization to Techcombank based on the category code that the merchant registers with the payment bank. The determination of transactions belonging to which sectors will be based on the goods and services category code (MCC) regulated by TCB from time to time.
- List of acceptors applicable to **the Techcombank Priority Payment Card Points Accumulation Program (the first 8 digits of the card are 45745100):**
  - ✓ International spending: means physical card payment transactions at physical POS outside the territory of Vietnam and does not include Airfare and Education transactions specified below;
  - ✓ Air tickets: are online payment transactions and physical card payment transactions at POS with MCC as follows: 4511, 3000, 3001, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3020, 3022, 3025, 3026, 3034, 3042, 3047, 3058,

3066, 3072, 3075, 3076, 3078, 3079, 3082, 3082, 3084, 3098, 3099, 3102, 3103, 3132, 3136, 3161, 3174, 3182, 3211, 3245, 3246, 3256, 3260, 3294, 3295, 3298, 3299;

- ✓ Education: applicable to online payment transactions and payment transactions at POS with MCC as follows: 8299, 8220, 8241, 8244, 8211, 8249, 8351.
- List of acceptors applicable to **the Techcombank Private Loyalty Card Reward Program (the first 8 digits of the card are 40114800):**
- International spending: means physical card payment transactions at physical POS outside the territory of Vietnam and does not include luxury fashion spending below;
- Luxury fashion: is online or POS payment at brands: PATEK PHILIPPE, LORO PIANA, CHRISTIAN DIOR, ROLEX, GUCCI, RALPH LAUREN, HERMES, LOUIS VUITTON, CHANEL, VERSACE, CARTIER, PRADA, COACH, SAINT LAURENT, BURBERRY, CELINE, DOLCE & GABBANA, TIFFANY, EMPORIO ARMANI, Chopard with goods and services category code (MCC): 5137, 5139, 5309, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5941, 5944, 5948, 5949, 5977, 5999, 7296.
- The list of acceptors applicable to **the Techcombank Payment Card Points Accumulation Program and Inspire Membership Privileges for payment cards includes** Techcombank Visa Platinum Payment Card (first 6 digits of the card: 478097), Techcombank Visa Classic Payment Card (the first 6 digits of the card: 422149), Techcombank Visa Gold payment card (first 6 digits of card: 422150), Techcombank F@stAccess payment card (first 6 digits of card: 970407), Techcombank Visa Eco payment card (first 6 digits of card: 489044) as follows:
  - ✓ Convenience Stores, Supermarkets: 5411, 5499
  - ✓ Entertainment: 4899, 5815, 5816, 5817, 5818, 7832, 7922, 7991, 7992, 7994, 7996, 7998, 7999
  - ✓ Cuisine: 5811, 5812, 5813, 5814
- List of **exclusions that accept payment for Inspire Membership Privileges when spending with a credit card:**

MCC	Description
4829	Wire transfer money orders
5944	Jewelry stores
5094	Precious stones and metals, watches, and jewelry
7631	Electronic Repair Shop
6050	Quasi Cash-Member Financial Institutions/ Cash Advance Forms
6051	Non-Financial Institutions - foreign currency, money orders, travelers' cheques
6010	Manual Cash Disbursements/ Related to Cash Advances/Financial Services
6011	Automated Cash Disbursements

6530	Remote Stored Value Load-Merchant
6211	Security Brokers and Dealers
6538	MoneySend Funding
7801	Government Licensed On - Line Casinos (On-Line Gambling)
7802	Government - Licensed Horse/Dog racing
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
9754	Gambling - Horse racing, Dog Racing
5960	Direct Marketing / Running ads/related to types of ads Types of transactions related to facebook/Googles, Itunes payments and running ads
6513	Real Estate agents and managers - rentals
7311	Advertising service
7999	Recreation Services (Not Elsewhere Classified)/ Recreation Services
7399	Business Services (Not Elsewhere Classified)
7399	Business Services
5734	Record Stores/Itunes Related Services
5815	Digital Goods - Audiovisual Media Including Books, Movies, and Music
5816	Digital Goods – Games
5817	Digital Goods - Software Applications (Excluding Games)
5818	Digital Goods - Multi-Category/ Other types of digital services
5966	Direct Marketing – Outbound Telemarketing Merchant
5967	Adult Content and Services
5968	Direct Marketing/ Running ads/related to the type of advertising
5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)
4900	Utilities, electric, gas, water/ Bill payment (appliances, electricity, water, gas)
4814	Telecommunication Service/ Bill Payment/Telecommunication Services
4816	Computer Network/Information/
8999	Professional Services (Not Elsewhere Classified)
5945	Hobby, Toys, and Game Shops
5999	Miscellaneous & Specialty / Commodity Distribution Agent
4899	Cable, Satellite, and Other Pay Television and Radio Services
	Top up transactions to e-wallets such as PayPal, Alipay, Google Wallet...
	Cash withdrawal transactions.
	Additional MCCs from time to time of Fraud (if any)

- Points accumulation time: Customers will earn points and receive a notification no later than **T +3 working days** (T is the date when customers make valid successful transactions updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next working day). Particularly for the Techcombank Payment Card Point

Accumulation Program including Techcombank Visa Classic; Techcombank Visa Platinum; Techcombank Visa Gold; Techcombank F@stAccess; Techcombank Visa Eco & Inspire Membership Privileges, Points Accrual Time is stated in the terms and conditions section of the program.

- Techcombank does not add points to e-wallet top-ups via debit cards.
- Techcombank reserves the right not to accrue/revoke points for suspected invalid payment transactions. In case Techcombank decides to revoke points due to suspicion that the Customer has an invalid payment transaction, Techcombank has the right to deduct money from the Customer's current account or deposit account to recover the amount corresponding to the number of points that the Customer has accumulated from these transactions and the Customer has spent/used these points
- For the "Privilege Rewards for Techcombank Members" program, points are not applied to transactions via Visa Seller card (card type = VRMC)
- List of acceptors applicable to **the Techcombank Visa Eco Card Points Accumulation Program:**
  - ✓ Insurance: 6300; 5960
  - ✓ Education: 8299; 8249; 8244; 8241; 8220; 8211

### **9.3.3 Successful payment transactions include:**

- Payment transactions are recorded as successful by Techcombank's system; Techcombank's system can record and process on working days.
  - ✓ The Client can refer to the Transaction on the Account Statement. The information related to the Customer's transactions provided by Techcombank through the Investment Banking Service may not always be fully updated because there are transactions that have not been processed or adjusted by Techcombank when there are errors or mistakes. Therefore, the Client accepts that the information about the Client's transactions and account balances notified via the Service is not the final accurate information at the time of notification.
  - ✓ Not part of the "Invalid Payment Transaction" in section 9.3.4
- The payment transaction is not recorded by the Techcombank system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account;
- The payment transaction is successfully recorded by the Techcombank system but the amount is less than the amount of the payment card organization with Techcombank and Techcombank has successfully accounted for additional debit of the cardholder's account.

**9.3.4 Invalid payment transactions are transactions that:**

- Returned, refunded, disputed or invalid payment transactions, or forged, or taxes on goods and services;
- Transfer/payment transactions between accounts/cards of the Customer.
- Payment transactions that are returned, refunded, disputed or invalid, or forged, automatically canceled/reversed due to: system error, or canceled by the Customer, or a 3rd party.
- Transactions showing signs of fraud or profiteering from the program, transactions requested by Techcombank to be traced on the grounds that the Account Holder did not make the transaction;
- Transactions that have not been confirmed for successful debit on Techcombank's system.
- Excludes 24/7 interbank instant money transfers
- Transactions with signs of fraud, abuse of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder did not make the transaction;
- Cash withdrawal and advance transactions at ATM/POS; fee and interest collection transactions; VOID/REVERSAL transactions caused by: (i) system error, or (ii) Customer, or (iii) 3rd party canceling transactions;
- Transactions at a number of special MCCs according to Techcombank's regulations from time to time;
- Transactions in which the Bank suspects signs of profiteering, misuse of the card, violation of the terms and conditions of credit card use, risk management policies related to the product, including but not limited to the following cases:
  - Customers commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and provision of services (short transactions at card accepting units, etc.);
  - Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions (e.g. payment for electricity/air tickets/telecommunications charges...);
  - Transactions that pay for expenses for business activities – not of a personal consumption nature;
  - Transactions at merchants with the following MCC codes: MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);
  - Transactions that are fraudulent, fake, or improper in nature of payment transactions for goods and services for legal personal consumption via

- POS/mPOS, Internet, Mail/Phone order,... at merchants (also known as short transactions)
- Transactions that Techcombank evaluates or determines are similar in nature to e-wallet transactions.
  - In case Techcombank suspects that the Card Transaction is invalid according to the above regulations, Techcombank has the right to request the Cardholder to provide invoices and documents related to the transaction to prove that the Cardholder's transaction is a purchase and sale of goods and services in accordance with the provisions of the Law and the conditions of this Promotion Program. The cardholder shall provide valid documents/invoices to Techcombank within 05 working days at Techcombank's transaction location from the date of Techcombank's notification.
  - In case the Cardholder fails to provide invoice documents or supplement documents/invoices after the required time or Techcombank evaluates the invoices and documents provided by the Cardholder and concludes that the card transaction is invalid, Techcombank has the right to refuse to refund under this Promotion to the Cardholder.
  - Techcombank reserves the right to refuse the promotion for invalid transactions or adjust/revoke the value of the promotional gift which is the refunded amount from the exchange to the customer's credit/payment account for transactions that are not eligible for promotion.
  - Techcombank may recover the value of promotional gifts which are the amount refunded from the redemption of cashback points through any method including but not limited to the method of automatic debiting of the customer's card/current account.

### **9.3.5 Regulations on the validity period of regular points (U-points) and cashback points (collectively, "reward points")**

- Regular points (U-points) are accrued proportionally in each month valid until the last day of the next 12 months. For example:
  - Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2026.
  - Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2026.
  - Customers who accumulate 300 points on February 15, 2025 will expire on February 28, 2026.

- Cashback points accrued prorated each month are valid until the last day of the next 36 months. For example:
  - Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2028.
  - Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2028.
  - Customers who accumulate 300 points on February 15, 2025 will expire on February 29, 2028 (leap year).
- Techcombank reserves the right to change the validity period of reward points and notify customers via Techcombank Mobile application or Website.

### **9.3.6 Revocation and adjustment of accumulated reward points**

- Techcombank reserves the right to deduct/revoke points to the Customer's Techcombank Rewards account when there is a special reason such as identifying a fraudulent customer, correcting system errors (overpaying the number of rewards, wrong customer information, etc.), in case the customer has used more than the number of points the customer has, ...
- In case the Customer has used up the reward points, the revocation of the reward points will be recorded on the Customer's reward point account with a negative number. In this case, all accumulated points accumulated by the Customer after that time will be given priority to be used to compensate for the number of points that have been revoked. Customers will not be able to redeem gifts or use points until the point account balance is greater than 0 (zero).
- Techcombank may recover the value of cashback transactions paid through any method including but not limited to automatic debit of the customer's card/current account to recover all or part of the amount corresponding to the negative points.

## **9.4 Regulations on the use of accumulated reward points:**

### **9.4.1 Validity period of accumulated reward points:**

Accumulated reward points of the Techcombank Rewards Program will be available for use with the specific validity period as follows:

- The validity time of regular points is as soon as the points are credited to the Customer's points account
- The validity period of cashback points is 15 days from the date of accrual of valid cashback points

### **9.4.2 Interpretation**

- **One Mount Consumer:** One Mount Consumer Joint Stock Company, a partner providing gift exchange services, operating promotions for Techcombank

- **OneU Application:** It is a product managed and operated by Techcombank's partner, One Mount Consumer Joint Stock Company, allowing customers to use reward points from the Techcombank Rewards program to redeem promotional coupons/discounts and other services on OneU according to the terms and conditions of each product. services.

#### **9.4.3 Details on how to use reward points according to Techcombank's instructions from time to time.**

- At the time of publication of these rules, with the number of accumulated points available, customers can:
  - Look up the total points and incentives that can be redeemed with the number of points of the customer on the Customer's Rewards account on the Techcombank Mobile application or the OneU application (in case the Customer has linked the account with the OneU application) as prescribed by Techcombank from time to time.
  - Customers can use regular points:
    - To redeem promotional/discount coupons of service providers/product providers and save voucher information on the Customer's Rewards account at Techcombank Mobile App or OneU application (in case the Customer has linked the account with the OneU application) as stipulated by Techcombank from time to time.
    - In exchange for cash with a value corresponding to the value of payments that customers have just made at certain partners. The number of points used for redemption will have to meet Techcombank's regulations from time to time.
    - To use the redeemed promotional/discount coupon for transactions at the service/product provider that issued the coupon.
    - To exchange into cash and use this money to directly pay part of the payment transaction value at locations that use the QR payment solution for stores on the condition that the total balance of points at the time of payment and the number of points used to pay for part of the transaction value at merchants meet Techcombank's regulations from time to time.
  - Customers can use cashback points:
    - To refund money to the current account or reduce the credit card balance with the condition that the minimum number of cashback points is 100,000 VND.

- When customers redeem points, Techcombank deducts points according to the mechanism: Points accumulated from the previous product will be deducted first.
- In the following cases, including but not limited to the following conditions, Techcombank has the right to refuse or cancel the customer's request for spotlight:
  - Exhausted number of promotional coupons/bonus discounts;
  - Accumulated points are invalid or in the process of fraudulent verification;
  - System errors;
  - Other cases as notified by Techcombank to Customers

**Article 10: Other provisions:**

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

- Contact Center: Hotline 24/7 - 1800 588 822
- Mailbox: call\_center@techcombank.com.vn
- Nearest Techcombank branch/transaction office.

**10.2** The time limit for Techcombank to receive and resolve questions and complaints from customers is as follows. All questions and complaints after this time will not be resolved:

- For point recognition: Within 30 days from the date of the transaction/event.
- For gift exchange transactions: Within 30 days from the date the customer successfully makes the gift exchange request.
- For other matters: 30 days for transactions with disputes and complaints, Techcombank will temporarily block the number of points converted from these transactions. Then, depending on the actual situation of handling traces and complaints, Techcombank will decide whether or not to calculate these accumulated points. In case the Customer violates the regulations on the use of products specified by Techcombank, based on the severity of the violation, Techcombank has the right to revoke part or all of the accumulated points corresponding to fraudulent transactions.

**10.3** In case Techcombank is not a supplier of products and services redeemed from promotional gift vouchers and shopping vouchers in the Program, Techcombank will not be responsible for the quality of these products and services.

**10.4** Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliates, directors, employees and respective representatives of Techcombank and these affiliates shall not be liable for any loss or damage (excluding losses or other causal losses) or any personal accidents arising out of the participation in the Program or as a result of the receipt or use of Gifts.

- 10.5** The rules of the program are published on Techcombank's website (<https://techcombank.com>). Techcombank has the right to amend and adjust these Terms and Regulations. The content of the adjusted rules will be published on Techcombank's website.
- 10.6** Customers participating in the program agree to receive preferential notifications via communication channels (SMS, Email, e-banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- 10.7** Customers who receive promotional amounts under these Rules or are transferred/donated to points may be subject to irregular income tax, fees and charges (if any) in accordance with current laws. In case of paying irregular income tax, the Customer agrees that Techcombank will deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotional amount that the Customer has received and paid on behalf of the Customer to the competent authority in accordance with the provisions of law.
- 10.8** In case of a dispute related to the date program, the Joint Stock Commercial Bank for Technology and Trade of Vietnam shall be responsible for directly settling it, if no agreement can be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for handling in accordance with current law.

**Issued by Vietnam Technological and Commercial Joint Stock Bank (Techcombank)**