

I. Program "Global Personal Assistant"

1. Travel support

a. Introducing hotels and assisting with room reservations.

- Provide information and introduce hotels and locations at the customer's request, with domestic and international locations, and arrange room reservations for customers if requested (including payment through Vendor if required)
- Support hotel bookings with vendor's attractive prices and added benefits for luxury hotel units globally belonging to corporations, including but not limited to: Starwood, Accor, Luxury Collection, Marriott, Park Hyatt, Hilton, Mandarin Oriental, Four Seasons, Waldorf, Conrad, Peninsula, Six Senses (depending on the availability at each time).
- Inform customers the request for advance payment/deposit to reserve room from the vendor (this content will depend on each company's policy).
- Apply special discount for customers when booking hotels through vendor, for all major hotel chains globally (depending on availability at each time).
- Cancellations or changes of reservations must be made via the 24/7 hotline.

b. Flight information and ticket booking support

- Provide information of domestic and international flights, routes and assist for booking if requested (including payment through partners if required).
- Customers need to book at least 24 hours before departure time to make the most preferable arrangements.

c. Support in trips planning

- Support trips planning (or introduce tourist programs, bespoke tours... to customers upon request). At the same time, support contacting and booking services (hotels, tours, air tickets, sightseeing, car rental, interpretation...) when requested by customers.
- Customers can get discounts or additional benefits when booking through vendor depending on the availability at each time.
- Support payment and deposit payment for the service if the customer agrees and has a payment guarantee via the customer's credit card.

d. Introduce and support booking Limousines and high-end cars

- The hotline will assist customers in providing information about names, addresses, and phone numbers of limousine and car/motorcycle rental companies in big cities. If requested by the customers and wherever possible, the Call Center will process the booking on behalf of customers.

e. Support for booking Limousine to and from the airport

- Provide information and support for booking domestic airport shuttle services and at international airport locations.
- Customers need to make a reservation to use the service 24 hours in advance before arriving at the airport or taking off. Any cancellation or change of request must notify by the customers 12 hours in advance before arrival at the airport or departure time.

f. Support for airport lounge reservations

- Provide information and support for airport lounge booking at more than 1,200 lounges and at least 400 airports globally.
- Customers get discounts or additional benefits when booking through vendor, depending on the availability at each time.
- Customers must book the service at least 6 hours in advance to use the service so that the Call Center can make arrangement, the e-Certificate is valid for 90 days from the date of issuance and cannot be canceled/modified once issued.

g. VIP support at the airport (Meet-and-Greet)

- Provide information and support for booking pick-up and drop-off services and quick check-in services for customers at least 400 airports globally
- Customers get discounts or additional benefits when booking through vendor, depending on the availability at each time.
- Customers need to make appointment at least 24 hours in advance (domestic) and 72 hours in advance (international) before usage time. Any changes/cancellations must notify at least 12 hours (domestic) and 48 hours (international) before the scheduled service time

h. Sightseeing recommendation

- Applicable in big cities and popular attractions/tourism destinations, also support to purchase tickets for attractions around the world

i. Information and booking support of yachts/cruises/cruise ships.

- The scope of support is globally wherever providing yacht and cruise ship services.
- Provide names, addresses and phone numbers of luxury yacht/cruise/marine/cruise ship operators in big cities as well as departure/arrival times when possible. If requested by the customer and when possible, the Call Center will process the booking on behalf of the customer.

- Consulting and designing special bespoke service packages for yachts according to customers' specific requirements at the best prices from vendor
- Customers will enjoy discounts and preferential prices on cruise ships and cruise ships from vendor depending on availability at each time.

j. Translation/Language support abroad

- Basic support on requiring translation services globally (depending on the available resources of the local service agency).
- Customers can get discounts or additional benefits from vendor, depending on availability at each time.

k. Railway route information and ticket booking support.

- Aspire will support customers by providing addresses and phone numbers of railway lines in big cities as well as arrival/departure times if available. Aspire will arrange service bookings on behalf of customers as per requested. Service response will depend on local resource availability at the time of request. In case local resources do not meet customer's requirements, Aspire will propose a suitable alternative for customers.

l. Vaccination information and Visa requirements

- Provide information regarding Visa and vaccination requirements for foreign countries, as these requirements is specified from time to time in the latest edition of the World Health Organization. This information will be provided to customers at any time, whether customers are traveling, or an emergency occurs.

m. Exchange rates and foreign currency conversion

- Provide customers with exchange rates and foreign currency conversion rates according to current information on the website www.oanda.com

2. Support customers in using golf services

a. Introduction and support for golf bookings

- Provide information and support for booking at more than 1,000 golf courses around the world
- 24/7 Golf booking support at all golf courses in Vietnam
- Golf reservations must be made at least 24-72 hours before play time, changes/cancellations will follow to the conditions of the venue at the respective service times.

b. Golf events recommendation

- Support customers to order tickets for domestic and international golf tournaments, not limited to any country or event.
- Depending on the customer's specific requirements, vendor will collaborate with relevant partners to implement the request.

c. Golf equipment and apparel

- Support requests to order special golf equipment and major brand apparel abroad and have them shipped to Vietnam upon request.
- Consulting from golf experts on golf equipment and clothing if requested
- Depending on the customer's specific requirements, vendor collaborates with relevant partners to implement the request.
- Customers get discounts or additional benefits when booking with vendors, depending on the availability at each time.

3. Support related to food and wine services**a. Restaurants recommendation and reservation**

- 24/7 support for information and reservations at high-end restaurants in big cities in Vietnam and globally.
- Techcombank customers enjoy discounts or additional benefits such as free drinks, credit to spend on future dining, meeting the chef, visiting the kitchen, chatting with wine experts... depending on availability at Fine Dining & Michelin star restaurants, from time to time in big cities globally.

b. Culinary enjoyment program reservation support

- Provide information about event companies specializing in organizing culinary tours globally. Aspire will assist customers in purchasing air tickets and booking hotels at the destination according to the customer's request. Aspire is not responsible for planning culinary program schedules on behalf of the client.

c. Information on culinary experience events

- When requested by customers and when events take place, Aspire will provide information to customers about culinary experience events around the world.

4. Arts and culture**a. Support introduction and information about special domestic and international events**

- Provide information about events & art performances upon customer request and support ticket booking according to specific requirements.

- Able to support customers in purchasing tickets for popular events, sold-out events, art performances, fashion, cinema... of global scale (For example: Grammy, Cannes, Fashion Week, World Cup, F1...)

- Service support in big cities in countries around world

b. Support providing information on book publishing and album release.

- Upon customer requests, provide the latest information about newly released publications, books, newspapers and music discs and their locations for sale. Where feasible, Aspire will purchase and/or provide customers with websites related to these publications.

c. Support providing information to cultural centers, museums, galleries and exhibitions.

- Provide information about cultural centers, exhibitions, and art displays... when requested by customers and support ticket booking according to specific requirements.

- Support payment upon customer's request

- Support booking services at the entire network of museums and exhibitions domestically and internationally

- Customers can get discounts or additional benefits when booking through vendor, depending on the availability at each time.

5. Shopping services

a. Support domestic and international flower and gift delivery

- Support purchasing and payment in countries around the world according to customer's request and shipping to Vietnam, or vice versa depending on the availability of the vendor

- Customers can get discounts or additional benefits when booking through vendor, depending on the availability at each time.

b. Information about Jewelry and watch stores

- Support customers by providing names, addresses and phone numbers of jewelry and watch stores in big cities.

c. Supports information about popular locations and shopping centers.

- Service support in big cities around the world

- Customers can get discounts or additional benefits when booking through vendor, depending on the availability at each time.

d. Introducing and providing information about Spas, Beauty and Sports Centers.

- Provide information, introduction and booking support for services and courses, trainers... in the spa, beauty, sports, yoga...

- Support booking/reservation in countries around the world
- Reservation times and changes/cancellations depend on the regulations of each suppliers.
- Customers can get discounts or additional benefits when booking through vendor, depending on the availability at each time.

6. Business trip support:

a. Information and conference services

- Provide information about conference locations depending on customers' specific requirements, and support booking services and arranging other locations in big cities in Vietnam or different countries.

b. Express delivery support

- Support customers in transporting documents or parcels to family or business partners by arranging express delivery services.

II. Global health service support program

1. Refer for medical consultation over the phone

- International standard doctors' consultant (certified with practice certificates/professional certificates meeting international standards) free of charge 24/7 on common and urgent health issues in Vietnam.
- Support providing information and arranging medical services abroad according to customer requests.

2. Medical Provider Referral

- Customers will provide the name, address, phone number and, if applicable, office hours of doctors, hospitals, clinics, dentists, and dental clinics (Collectively referred to as "medical service provider") at the request of the customer. The scope of support does not include diagnostic or therapeutic activities. Referral support activities do not guarantee the quality of the Medical Service Provider and the final choice of Medical Service Provider is at the discretion of the customer. However, careful selection of service providers will be warranted.

3. Consulting and assistance with hospital admission arrangements

- If the customer's medical condition is serious and requires hospitalization, service provider introduces the customer to a qualified provider who can assist in arranging hospitalization.

III. Global premium individual incentives development program and annual marketing support activities

1. Unlimited global offers

- a. Customers have access to more than 10,000 offers globally within Aspire Lifestyles' partner network in many fields including Food & Wine, Hotels & Travel, Golf, Shopping, Spa, Entertainment, Tourism & Experiences. These incentives will be consulted in detail when customers call the hotline dedicated to Techcombank Priority's premium personal convenience support service program.
- b. Promotion registration must be done through the dedicated Hotline for Techcombank Priority customers or the dedicated Customer service portal for Techcombank Priority Premium Personal Support Services. Customers do not have these offerings at these service providers if they do not order the service through the hotline or customer service portal dedicated to Techcombank Priority's premium personal support service.
- c. At the time of registration for the promotion, the customer must be on the list of eligible Priority customers according to Techcombank's regulations.
- d. Acceptance/changes to subscription offers will depend on providers and availability of resources.
- e. Aspire Lifestyles partners will periodically update the list of global incentives at the website: <https://techcombank.com>

2. Birthday care privileges

- a. Each customer is given a maximum of 02 privileges from vendor, including: free room upgrade for hotel rooms or nights but not exceeding 2 nights or 2 upgraded rooms, applicable for bookings in period seven (07) days before or after the customer's birthday, at hotels in Vietnam listed in section (h) below.
- b. Free room upgrade privileges are only applicable to specific room categories at hotels which are listed in section (h) below. Room upgrades only applies to upgrading the current room to the next room category in that hotel/resort's room list.
- c. Registration for room upgrade must be done through the Hotline dedicated to Techcombank Priority Personal Support Services managed by Aspire. Customers will not receive beneficial rate at the hotel if they do not book services through the Hotline.
- d. Guests must provide their date of birth as information on their identification documents when requesting room upgrade privileges. This privilege only applies to hotel bookings within one (1) week before or after the Customer's birthday.

- e. At the time of registering to use privileges, customers must be on the list of eligible Priority customers provided to Aspire by Techcombank.
- f. Changes to hotel stay dates will not be accepted if the new stay date is not within a period of one (1) week before or after the Client's birthday which will be subject to the availability of resources.
- g. The list of hotels participating in the program can be periodically updated and adjusted according to Techcombank's policies from time to time.
- h. The list of hotels and room categories applicable to the Birthday Care Privilege Program is listed below:

STT	Khách sạn	Hạng phòng
1	Oriental Jade	Oriental Pearl
		Oriental Emerald
2	La Siesta Hàng Thùng	Superior
		Deluxe room
3	Grand Mercure Hanoi	Standard
		Superior
4	FLC Hạ Long	Deluxe Golf View
		Deluxe Bay View
5	Citadines Marina Halong Bay	Deluxe
		Executive
6	Voco Ma Bell by IHG	Deluxe City View
		Deluxe Sea View
7	Almanity Hoi An	Loft Superior
		Loft Deluxe
8	New World Hoiana Hotel	Superior Twin
		Deluxe Double

9	Anya Premier Hotel	Deluxe
		Deluxe Plus
10	FLC Luxury Quy Nhon	Studio Suite
		Studio Suite Deluxe
11	Silverland Sakyo	Deluxe
		Premier
12	Movenpick Waverly Phu Quoc	Superior King Garden View
		Superior King Sea View
13	Ho Tram Beach Boutique Resort & Spa	Garden Room
		Deluxe Garden Bungalow
14	Mercure Vung Tau	Standard Queen Hillside
		Superior Queen Hillside

3. Quarterly Birthday offers

- a. Customers will have the right to choose exclusive offers from vendor in the fields of Food & Wine, Shopping, Flowers & Gifts, Spa and Hotels applicable to their birthday month when booking services through the hotline. Exclusively for Techcombank Priority's Premium Personal Utility Support Service program.
- b. Registration for the offer must be done through the Hotline dedicated to Techcombank Priority Personal Support Services. Customers will not enjoy incentives at these service providers if they do not order the service via the hotline.
- c. At the time of registering to use privileges, customers must be on the list of eligible Techcombank Priority customers according to Techcombank's regulations.
- d. Acceptance/changes to signing privilege registration will depend on vendors and availability of resources.
- e. The list of birthday incentives from vendor exclusively for Techcombank Priority customers will be updated quarterly at Techcombank at the website <https://techcombank.com>.