

TERMS AND CONDITIONS

CASHBACK PROGRAM FOR CORPORATE CUSTOMERS WHO OPEN AND USE CORPORATE DEBIT CARD

1. **Name of the merchant implementing the promotion program:** Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as “Techcombank”)
2. **Promotion name:** Cashback on debit card transactions for Corporate customers
3. **Area (scope) of deployment:** Nationwide
4. **Implementation method:** Cashback monthly to corporate customers who meet the program conditions by transferring money to a current account linked to Techcombank Visa International Debit Card.
5. **Promotion period:** From August 1, 2024 to December 31, 2024 or until the terminated decision is made.
6. **Apply services:** Techcombank Visa Corporate Debit Card
7. **Goods used for incentives:** Money
8. **Subjects eligible for incentives:** Corporate customers who open and use corporate debit cards that satisfy the conditions as follow:
 - 8.1. **Incentives for corporate customers who open new cards during the program implementation period:**
 - Applicable to the first 1,000 corporate customers to open a new Corporate Debit Card during the program period, and at the same time satisfy the conditions in section 8.2 - Regular monthly cashback
 - **Cashback Amount:** 100.000 VND/Card, max 200.000 VND/ 1 Corporate customer
 - **Total budget 8.1: 200.000.000 VND**
 - 8.2. **Regular monthly cashback: Total budget: 1,300,000,000 VND** (In words: One billion three hundred million VND)

Refund rate	Maximum refund value	Refund conditions (***)
<ul style="list-style-type: none">• 1% of total spending amount (*) on air tickets, hotels, travel agencies, restaurants for each payment month (**)• 2% of total spending amount (*) on software purchases for each payment month (**)	1 million VND/month/1 Corporate Customer Account	<ul style="list-style-type: none">- Customers belonging to the BusinessOne solution package (including: BusinessOne Connect, BusinessOne Plus, BusinessOne Premium)- Customers spend on software, airline tickets, hotels, travel agencies, and restaurants

(*) Total spending amount recorded on Techcombank card system calculated in each payment month;

(**) Each payment month is determined from the 1st to the last day of each month, regardless of the Customer's statement period.

(***) Conditions for refundable transactions will be specified in sections 8.4 and 8.5 of this Appendix, as well as the determination of valid transactions and the conditions and basis for applying refund incentives to Corporate Debit Cards. will be decided by Techcombank at its sole discretion

8.3. Cashback time:

- In case corporate customers enjoy incentives as prescribed in section 8.1 - Incentives for corporate customers opening new debit cards during the program implementation period: refunds will be made on September 15, 2024 and January 15, 2025
- In case corporate customers enjoy incentives as prescribed in section 8.2 - Monthly promotions: Refunds to the current account connected to corporate debit card will be made on the 8th of the following month, or the next working day if the 8th is a holiday / holiday according to Techcombank's regulations.
- In case Techcombank's system fails to automatically refund on the 8th of every month, Techcombank will make the payment between the 15th and 20th of that month.

8.4. Cashback conditions:

- The Current Account linked to Debit Card to be considered for refund is still active at the time of refund and:
- Have payment transaction by Corporate Debit Card

8.5. Refundable transactions (“Eligible Transactions”) are legitimate transactions that satisfy the conditions:

- a. It is a transaction using a corporate customer's debit card to purchase goods and services for consumption of corporate customers; and
- b. A transaction using Corporate Debit Card to pay for goods and services through card-accepting devices, via electronic methods (including but not limited to Internet, Mail Order/ Phone Order) that is recorded. is a success on the card system of Techcombank and/or Visa International Corporation; specifically:
 - i. The payment transaction is recognized as successful by Techcombank card system.
 - ii. The payment transaction is not recorded by Techcombank card system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account.
 - iii. The payment transaction is recognized as successful by Techcombank system, but the amount is less than the amount that the payment card organization has settled with Techcombank and Techcombank has successfully debited the cardholder's account.

8.6. Non-refundable transactions are transactions:

- a. Transfer transactions, cash withdrawals at ATMs, fee and interest payment transactions;
- b. Transaction automatically canceled / refunded (void / reversed) due to system error or a third party cancels the transaction;
- c. Any transaction is not performed in accordance with the Corporate Debit Card Terms and Conditions (<https://www.techcombank.com.vn/cong-cu-tien-ich/bieu-mau/dieu-khoan>) - dieu-kien-name-for-client) or transaction that Techcombank suspects, believes that there is fraud or an invalid payment transaction in accordance with the law on bank cards and regulations relevant laws.
- d. Other cases according to Techcombank's policy from time to time.

9. The focal point to answer questions for customers

Customers can check transaction history through Techcombank's electronic banking channel by accessing Techcombank's website, using Techcombank's electronic platform from time to time or visiting Techcombank's transaction points nationwide or contact the following address for instructions and answers:

- 24/7 Customer Service hotline: 1800 6556 (domestic) or 084.24 7303 6556 (international) or
- Email: hotrodoanhnghiep@techcombank.com.vn

10. Responsibility for information disclosure

Techcombank has the right to change and terminate these Terms and Conditions and related regulations at any time during the program implementation. When there are these events, Techcombank will notify on Techcombank's official website and/or send notices to customers via one of the means: email, landline, SMS/OTP via mobile phone of Techcombank. Customer or by other means as Techcombank deems appropriate and Customer will be bound by such changes and terminations.

11. Other regulations:

- 11.1.** The Customer's agreement to receive a refund under this Appendix means that the Customer agrees Techcombank may use the refunded Customer's name and image for commercial advertising purposes;
- 11.2.** Techcombank reserves the right to refuse to refund any customer that Techcombank deems to provide invalid, unclear, incomplete information or violate any of the conditions specified in the Card Terms and Conditions. debit to business customers, or other relevant regulations of Techcombank and in case Techcombank terminates the refund feature. Techcombank's decision is final and the customer agrees to waive the right to complain or sue against Techcombank;
- 11.3.** Customer agrees that in case Customer is refunded, Customer will pay irregular income tax, fees and charges (if any) in accordance with applicable law. In case the law prescribes the tax withholding responsibility for Techcombank, Techcombank will actively make deductions to submit to the competent authority in accordance with regulations;
- 11.4.** Corporate Customer waives all rights to complain and sue against Techcombank regarding the determination of Cashback Value, Eligible Transactions and conditions and basis for applying such refund offer
- 11.5.** In case the Customer has any questions or complaints about the refund of the Card Transaction, the Corporate Customer should contact Techcombank within 60 days from the date of the Card Transaction. After the above time limit, if the corporate customer fails to notify Techcombank, the corporate customer shall bear all responsibilities and possible consequences;
- 11.6.** Customers participating in the program agree 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 sole right to interpret such contents, and Techcombank's interpretation will be final for application. In that case, the Customer undertakes to accept and not have any complaints or claims.
- 11.7.** In the event that Techcombank suspects signs of profiteering, unauthorized use of the Debit Card, improper purposes, short trading, Techcombank has the right to request the Authorized Person to use the Card/Customer to provide relevant invoices and documents related to the transaction to prove that the card transaction is the purchase and sale of goods and services in accordance with the provisions of the Law and Techcombank before refunding according to the rules
- 11.8.** Techcombank has the right to refuse to refund the customer's debit card transaction and/or to debit the current account connected to the customer's debit card to adjust/recover the value of the refund transactions, paid to the Current account connected to the Customer's Business Debit Card for the non-refundable transactions specified in section 8.6 of this Appendix at any time as determined by Techcombank..

- 11.9.** For disputes arising in connection with the Program, Techcombank will resolve in the spirit of cooperation with customers. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law at a competent court.
- 11.10.** Customer acknowledges and agrees that these Terms and Conditions posted on Techcombank's website have been explained by Techcombank, provided full information about the contents of these Terms and Conditions, and at the same time Customer has read and agreed to the entire content and received this Terms and Conditions.

**MCCs LIST OF SELLERS WHO SATISFY PROGRAM CONDITIONS CASHBACK
PROGRAM FOR CORPORATE CUSTOMERS WHO OPEN AND USE CORPORATE
DEBIT CARD**

MCC Code	MCC name
4722	Travel agency and tour operator
3501	Accommodation rental services - hotels, motels, resorts
3502	Accommodation rental services - hotels, motels, resorts
3503	Accommodation rental services - hotels, motels, resorts
3504	Accommodation rental services - hotels, motels, resorts
3509	Accommodation rental services - hotels, motels, resorts
3512	Accommodation rental services - hotels, motels, resorts
3520	Accommodation rental services - hotels, motels, resorts
3526	Accommodation rental services - hotels, motels, resorts
3530	Accommodation rental services - hotels, motels, resorts
3535	Accommodation rental services - hotels, motels, resorts
3543	Accommodation rental services - hotels, motels, resorts
3590	Accommodation rental services - hotels, motels, resorts
3604	Accommodation rental services - hotels, motels, resorts
3634	Accommodation rental services - hotels, motels, resorts
3640	Accommodation rental services - hotels, motels, resorts
3641	Accommodation rental services - hotels, motels, resorts
3642	Accommodation rental services - hotels, motels, resorts
3653	Accommodation rental services - hotels, motels, resorts
3668	Accommodation rental services - hotels, motels, resorts
3672	Accommodation rental services - hotels, motels, resorts
3730	Accommodation rental services - hotels, motels, resorts
3750	Accommodation rental services - hotels, motels, resorts
3780	Accommodation rental services - hotels, motels, resorts
7011	Residential - Hotels, Motels, Resorts, Central Reservation Services (Not elsewhere classified)
7012	Share time
3000	Airline service
3001	Airline service
3006	Airline service
3007	Airline service
3010	Airline service
3011	Airline service
3013	Airline service
3025	Airline service
3026	Airline service
3050	Airline service
3058	Airline service
3075	Airline service
3079	Airline service
3082	Airline service
3084	Airline service
3098	Airline service
3099	Airline service
3136	Airline service

3161	Airline service
3174	Airline service
3180	Airline service
3206	Airline service
3245	Airline service
3246	Airline service
3256	Airline service
4511	Airlines and air freight (not elsewhere classified)
5811	Catering
5812	Dining places and restaurants
5813	Drinks location
5814	Fast food restaurant
7372	Computer programming, data processing and integrated system design services
4816	Information services/computer network
5045	Computers, computer peripherals, software
5732	Electronic shop Camcorders (And other electronic devices) Computer Hardware (And Other Electronic Devices) Electronic part Electronic repair shop The device has high fidelity Personal computers Radio Stereo, Receiver, CD Equipment VCR's Video Cameras (And Other Electronic Devices)
5734	Computer software store
5816	Digital Goods - Sports Games
5817	Digital Goods - Application
5818	Digital Goods - Large seller of digital goods