

DETAILED RULES

Sustainable Transactions - Exclusive Privileges Programme

1. **Promotion name:** Sustainable Transactions - Exclusive Privileges
2. **Promotion area (scope):** Nationwide
3. **Forms of promotion:** Donation of goods and services without charge accompanied by the purchase and sale of goods and provision of services and sale and provision of goods and services at a price lower than the previous selling price and provision of services, which is applied during the announced promotion period
4. **Promotion period:** From 22/08/2025 to 31/12/2025 or until the program's budget runs out (whichever comes first)
5. **Promotional goods and services:** Payment account (TKTT) and payment services via TKTT at Techcombank
6. **Goods and services used for promotion:** Voucher
7. **Customers of the Promotion Program (eligible for the promotion):**
 - (i) All corporate customers in the MSME/ESME segment are under the management of the Retail Banking Division according to Techcombank's classification in each period.
 - (ii) The legal representative of the enterprise in item (i) (has opened an account at Techcombank) according to the information recorded in the data system of Techcombank at the time of consideration and payment of rewards.
8. **Prize structure (prize content, prize value, number of prizes):**

Conditions for receiving incentives	Cashback Offer
The enterprise plan meets the conditions specified in Article 10.1.2 of the detailed rules during the program period.	<p>(1) Enterprises are eligible for incentives:</p> <ul style="list-style-type: none"> - Reduce the loan interest rate by 0.2% compared to the normal interest rate schedule for new loans within 6 months from the date the customer meets the conditions for receiving incentives of the Techcombank Program, and - Additional exchange rate points are offered as prescribed in Article 10.1.3 for foreign currency trading transactions of the customer compared to the customer's current incentives (including preferential exchange rates and other promotions) within 6 months from the date the customer receives the notification of eligibility to receive the incentives of the program from Techcombank, and <p>(2) The legal representative of the enterprise plan is entitled to: 5 vouchers(*) for airport lounges (3 vouchers for Tan</p>

	Son Nhat airport lounge and 2 vouchers for Noi Bai airport)
In addition, 10 enterprises that meet the conditions in Article 10.1.2 of this regulation and have the largest AUM balance in each calendar month	Customers' vouchers are entitled to: 01 travel voucher(*) issued by Vietravel Tourism Joint Stock Company

(*) Details of the voucher such as how to use the voucher, the terms and conditions of the voucher as prescribed in the Rules of this Program and the Techcombank Mobile application from time to time.

9. Total value of gifts (nationwide): 4,200,000,000 VND (In words: Four billion two hundred million VND).

This budget is the voucher reward budget .

10. Detailed content and rules of the promotion:

10.1 Program content:

10.1.1 During the promotion period, customers who meet the conditions for receiving incentives according to the provisions of this Program Rules will receive the following incentives:

(i) Enterprises that meet the conditions for receiving incentives as prescribed in Article 10.1.2 Terms and conditions of this Program (hereinafter referred to as meeting the conditions to become a "Companion Partner" of Techcombank) are eligible to receive incentives within 6 months from the date the Customer receives the notification of eligibility to receive incentives from Techcombank:

- Reduce the interest rate by 0.2% compared to the interest rate schedule of loan products for corporate customers according to the general regulations of Techcombank and
- Incentives for additional exchange rate points as prescribed at Point 10.1.3 of this Regulation for foreign currency trading transactions of customers compared to customer incentives currently being applied (including preferential exchange rates under other promotional programs) and

(ii) Customers' customers will receive: 5 vouchers for airport lounges (3 vouchers for Tan Son Nhat airport lounges and 2 vouchers for Noi Bai airport rooms).

(iii) In addition, in each calendar month during the program, 10 business customers who become "Companion Partners" with the largest AUM balance, the investor will receive 1 additional travel voucher from Vietravel Tourism Joint Stock Company.

10.1.2 Conditions for becoming a "Companion Partner":

Business customers are classified into B2B (wholesale customers), B2C (retail customers), Imex (customers with export/import business activities), Domestic (customers with local business activities), Credit (customers with credit transactions), Non Credit (customers without credit transactions) according to the list Techcombank's internal classification in each period:

Customer Portrait Team		Conditions on the average number of active transactions per month <i>(in the last 12 months)</i>	Other conditions <i>(in the last 12 months or according to the actual security period with the enterprise plan is less than 12 months)</i>
ESME	Wholesale customers with import and export activities (B2B Imex) Wholesale customers with credit transactions (B2B Credit) Retail (B2C) customers	40 transactions /month	(1) Have an average AUM of 300 million/month or (2) The average total credit balance is from 2 billion VND/month or (3) Total value of foreign currency buying and selling converted from 300 million VND/month
	Domestic wholesale customers without credit transactions (B2B Domestic Non Credit)	20 transactions per month	
MSME	Wholesale customers with import and export activities (B2B Imex) Wholesale customers with credit transactions (B2B Credit) Retail (B2C) customers	20 transactions/month	(1) Have an average AUM of 200 million/month or (2) Average credit balance from 1 billion VND/month or (3) Total FX value converted from 200 million VND/month
	Domestic wholesale customers have no credit transactions (B2B Domestic Non Credit)	10 transactions/month	

In which:

- Credit balance includes short-term, medium and long-term loan balances, guarantee balances, L/C Letter of Credit balances, and factoring of customers according to Techcombank's regulations
- The average AUM balance, average credit balance, and average value of foreign currency traded in VND are calculated as the average in the last 12 months up to the time of consideration for bonus payment. In case customers open an account at TCB for

less than 12 months, it will be calculated according to the average number of actual months.

- In case the client satisfies the conditions of multiple portrait groups, only the average balance/highest value of one portrait is taken.
- AUM balance = Average balance of term deposit products, Bao Loc CD, payment account.
- Retail customers are customers who sell goods to individuals/end users according to the data of Techcombank's banking system determined from time to time.
- Wholesale customers are customers who sell goods to organizations/business households according to the data of the Techcombank banking system determined by each period.

10.1.3 Preferential exchange rates

The offer of additional exchange rate points for foreign currency transactions of customers compared to the current customer incentives (including preferential exchange rates under other promotions) within 6 months from the date the customer receives the notification of eligibility to receive the Program's incentives from Techcombank and ensures that it does not exceed the regulations on exchange rates of the State Bank.

Currency pairs	Maximum discount in the direction of customers buying (exchange rate discount)	Maximum discount in the direction of customers selling (exchange rate increase)
USD/VND	30	30
AUD/VND	60	60
CAD/VND	60	60
CHF/VND	60	60
EUR/VND	90	90
GBP/VND	90	90
HKD/VND	30	30
JPY/VND	60	60
SGD/VND	60	60
THB/VND	300	300

10.1.4 How to use the Voucher offer

- Step 1: Customers who meet the conditions of the above program will receive a voucher to use the airport lounge and a travel voucher displayed in the "Voucher Wallet" and "Gifts" section on the Techcombank Mobile e-banking application, in the Techcombank Rewards section.
- Step 2: Lounge use with detailed information about the usage manual, terms and conditions of use will be stored in the Bank's database. Customers can look up directly at the section in the "Gifts" section or the OneU application (in case the customer has

linked the account to the OneU application) prescribed by Techcombank from time to time. Airport lounge access is only donated to the Techcombank Rewards account of the Investor.

- Step 3: Customers need to present valid ID and lounge turn code on Techcombank Mobile e-banking application at the Front Desk at the Lounge to check-in to use the offer.

10.1.5 Conditions for airport lounge vouchers:

a. Guidelines for using airport lounge vouchers

- The lounge usage time and facilities allowed to be used at the lounge are subject to the regulations of the lounge service provider.
- Airport lounge locations:
 - + Techcombank Private Lounge on the 4th floor, Terminal 3, Tan San Nhat Airport, Ho Chi Minh City
 - + Techcombank Private Lounge on the 3rd floor, Zone D, Domestic Terminal T1, Noi Bai Airport, Hanoi
- Customers use the donated lounge to use services at Techcombank Private Lounge. Techcombank will not be responsible for the lounge and the use of the lounge outside the scope of this promotion. Techcombank is not obliged to reissue/exchange the lounge under any circumstances.

Customers can look up information related to the Voucher (such as: Voucher value, how to use the Voucher, conditions for applying the Voucher, expiration date of the Voucher, contact information with the Service/Product Provider that issued the Voucher...) at Techcombank Mobile App.

b. Other provisions:

- 01 lounge for 01 user
- The offer is not redeemable for cash, in the following cases, including but not limited to the following, Techcombank reserves the right to refuse, cancel or revoke the offer for the use of the Airport Lounge of the Customer:
 - (i) The number of airport lounges is exhausted/ the budget of each period is exhausted;
 - (ii) The offer is no longer valid or is in the process of being verified for fraud;
 - (iii) Expiration of the validity period;
 - (iv) Other cases as notified by Techcombank to customers.

- (v) Techcombank reserves the right to refuse to give incentives to invalid customers or adjust/revoke the value of incentives received by customers from the date Techcombank determines that they are invalid customers.

10.1.6 Conditions for Viettravel's travel vouchers

- Travel vouchers worth 15 million VND are provided by Viettravel Tourism Joint Stock Company. Expiration date: 1 year from the date of issuance and is not convertible into cash.
- Customers can use the Voucher that has been saved on the Customer's Reward account at Techcombank Mobile App when using services/goods purchased by the service/product provider that has issued the Voucher.
- Customers can look up information related to the Voucher (such as: Voucher value, how to use the Voucher, conditions for applying the Voucher, expiration date of the Voucher, contact information with the Service/Product Provider that issued the Voucher...) at Techcombank Mobile App.

10.1.7 This promotion is not applicable in conjunction with other promotions of Techcombank except for the exchange rate incentives/ promotions for foreign currency trading transactions of customers in Section 8 of the Rules of this Program.

10.1.8 Conditions for the legal representative of the enterprise:

- Be the Investor 's representative of the customer according to the information registered on Techcombank's data system at the time of consideration and payment. In case the customer has 2 or more investors, Techcombank will pay the bonus on the basis of the agreement between Techcombank and the customer.
- The investor already has a payment account operating at Techcombank and are not in the cases of blockade/temporary locking/closure due to Techcombank detecting risks, discrepancies or abnormal signs between customer identification information or detecting suspicious transactions during the process of using the customer's payment account during the promotion period). At the same time, have an activated Techcombank Rewards Account and are using Techcombank's payment services and e-banking services on the Techcombank Mobile application.

* Techcombank Rewards account (TK Rewards): It is a reward point account (not a payment account) that records the accumulated reward points of customers according to Techcombank's promotional programs issued from time to time. TK Rewards is integrated and can be used on the Customer's Techcombank Mobile application. Each customer will

have only one Techcombank Rewards point account based on the customer ID at Techcombank.

- The investor has an active current account opened at Techcombank, which is not closed/locked at the time of bonus payment, and the investor has no overdue debt at Techcombank.

10.1.9 Conditions for considering the validity of active transactions:

Valid active transactions are transactions successfully received by Techcombank's system and do not include the following transactions:

- (i) Transfer/payment transactions between accounts/cards/e-wallets of the customer themselves .
- (ii) Bounced, refunded, disputed or invalid, or counterfeit, or goods and services taxes;
- (iii) Transactions showing signs of fraud, taking advantage of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder does not make the transaction;
- (iv) Withdrawal and cash advance transactions at ATM/POS; fee and interest collection transactions; Void/reversal due to: (i) a system error, or (ii) the Customer, or (iii) a 3rd party canceling the transaction;
- (v) Transactions that the Bank suspects have signs of profiteering, are short transactions, and are used for wrong purposes.
- (vi) Transactions in which the Bank suspects signs of profiteering, misuse of the card, violation of the terms and conditions of use of payment cards, risk management policies related to the product, including but not limited to the following cases:
 - ✓ Fraudulent card transactions, counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and the provision of services (short transactions at card acceptors, etc.);
 - ✓ Transactions of an agency nature, profiteering transactions, fraudulent transactions (for example: payment for the collection of electricity/air tickets/telecommunications charges...);
 - ✓ Payment transactions for business expenses – not for personal consumption;
 - ✓ Transactions at card-accepting units with the following goods and services item codes (MCC): MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);

- ✓ Payment transactions at some card acceptance points (POS/mPOS) in the category that Techcombank assesses that there are signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customer spending transactions in each period.

10.1.10 The program is limited to the total budget of the program.

10.1.11 In case the payment account arises from a valid credit transaction of the customer, and the customer is blocked/temporarily locked/closed at the time of payment of the promotion, Techcombank is not obliged to pay the reward to the customer.

10.1.12 Techcombank has the right to request the Customer to provide invoices and documents related to the transaction to prove that the Customer's transaction is valid in accordance with the provisions of this Regulation. In case the Customer fails to provide sufficient or provide documents/invoices after the required time, Techcombank has the right to refuse to give gifts to customers.

10.1.13 Techcombank has the right to revoke the gift in case after verifying that the customer does not meet the conditions for receiving the reward of the program, or in case Techcombank assesses that the transaction has signs of suspicion of fraud or forgery as prescribed in Point 10.1.9 Rules (including but not limited to the method of automatically deducting promotional money from the Customer's account,...).

10.2 Process, methods, and procedures for receiving prizes:

- The customer's payment account that satisfies the conditions for enjoying the promotion is still in operation according to the regulations of Techcombank and this Agreement at the time of receiving the promotion and will be refunded to the customer's payment account at Techcombank within 45 working days from the end of the program.
- In case there are many customers who meet the conditions for valid transactions, Techcombank will consider the following priority criteria:
 - Customers who meet the conditions for receiving the offer earlier.
 - Clients who have a total Transaction value that is valid during the greater promotion period.

Techcombank is the legal entity that makes the final decision on the list of customers who meet the conditions to receive the offer.

10.3 Regulations on the time limit for awarding prizes and answering questions related to the promotion program:

- 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: 06 Quang Trung, P.Cua Nam, Ho Chi Minh City.Hanoi

Phone: 024. 3944 6368

- The deadline for Techcombank to receive questions and complaints from customers about the results of the promotion is 60 days from the end of the program. All questions and complaints after the above time limit will not be resolved.

10.4 Other provisions:

- Techcombank reserves the right to refuse to give promotions to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violate/fail to meet any conditions of the Program.
- Customers who receive promotions under this Regulation may have to pay income tax, fees and charges (if any) in accordance with current laws. In case of having to pay income tax, the Customer shall take the initiative to pay income tax, fees and charges (if any) in accordance with the current law.
- Customers participating in the promotion agree that Techcombank, Techcombank's affiliated companies will use the name and image of the customer enjoying the promotion for commercial advertising purposes.
- Techcombank, its affiliates shall not be liable for any loss, damage (not limited to loss or other caused damages) or any personal accident arising from participation in the Program or from the receipt or use of the Gift except for those required by law.
- The rules of the promotion program are published on Techcombank's website (<https://www.techcombank.com>). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The adjusted rules and regulations will be published on Techcombank's website.
- Customers participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, Electronic Banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- In case of a dispute related to this promotion, Techcombank is responsible for directly settling it, if it cannot be agreed, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with the current law.

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