

DETAILED RULES

2% cashback on education spending for Individual customers when paying with Techcombank Priority Debit Card

- 1. Areas (scope) of application:** Nationwide.
- 2. Form of promotion:** Donation of goods and provision of services without collection of money accompanied by the purchase and sale of goods and provision of services.
- 3. Promotion period:** From 09/07/2024 to 31/12/2024 or until the budget is used up (whichever comes first).
- 4. Promotional goods and services:** Payment services using Techcombank Priority International Payment Card.
- 5. Goods and services used for promotion:** Cash will be refunded to the payment account associated with the Customer's Techcombank Priority International Payment Card.
- 6. Customers of the Promotion Program (eligible for the promotion):** Individual customers who meet the following conditions:
 - Individual customers who already have a current account at Techcombank; and
 - Individual customers who have a Techcombank Priority International Debit Card with BIN 45745100 card that has completed the issuance identification in accordance with Techcombank's regulations; and
 - Customers incur eligible spending during the promotion period and pay with Techcombank Priority International Payment Card.

7. Prize structure (prize content, prize value, number of prizes):

Customers who meet the conditions in Section 7 above to participate in the program with Techcombank Priority International Payment Card payment transactions at card-accepting units according to the list specified in this notice ("Merchants") will be refunded to the current account associated with the Customer's Techcombank Priority International Payment Card based on the total eligible spending.

- Customers are entitled to a cashback at the rate of 2% of the value of card payment transactions at the POS of the Merchants in the education sector (The maximum cashback amount for a customer in a valid period is: 2,000,000 VND/period);

Valid implementation period

- Phase 1: From 09/07/2024 to 31/07/2024
- Phase 2: From 01/08/2024 to 31/08/2024
- Phase 3: From 01/09/2024 to 30/09/2024
- Phase 4: From 01/10/2024 to 31/10/2024
- Phase 5: From 01/11/2024 to 30/11/2024
- Phase 6: From 01/12/2024 to 31/12/2024

***Note:**

- The total payment value of the Techcombank Priority International Payment Card(s) at the Merchant is determined on the date of data closure and calculated based on the value of the valid transaction made at the Cardholder. At the time of data closing, if the Techcombank Priority International Payment Card, If the payment account used to issue the Techcombank International Payment Card is locked/canceled, the payment transactions from this Techcombank Priority International Payment Card will not be used to calculate the total transaction value mentioned above.
- Cashback amount = Cashback rate x Total payment value with Techcombank Priority International Payment Card(s) at Accepting Units (Total payment value is calculated from eligible transactions according to the Valid Spending Period of each Promotion Period specified at Point 10.3 of this Regulation).
- Customers who meet the valid transaction conditions first, will be considered for the promotion first, in the order of valid transaction time, until the preferential budget of the program is sufficient.
- In case many Clients have the same time satisfying the valid trading conditions, they will continue to be considered for rewards in the following order:
 - Clients who meet the eligibility conditions first will be given priority;
 - Customers with a higher spending transaction value will be prioritized first;
 - Techcombank will be the final deciding legal entity.

8. Total value of gifts (nationwide):

Cashback for payment transactions at the Education Sector Group: 2,299,070,544 VND

9. Detailed content and rules of the promotion:

10.1 List of merchants and cashback rates:

Customers using Techcombank Priority International Payment Card use payment at merchants in the following spending categories:

- Payment by card at POS of card acceptors in the education sector (including contactless and contactless payments): Spending transactions at merchants with goods and services item codes (MCC) are as follows: **8299, 8220, 8241, 8244, 8211, 8249, 8351**. Customers are entitled to a refund at the rate of 2% and the maximum refund amount received for a customer in a valid period is: 2,000,000 VND/period.

10.2. Other regulations

10.2.1. Each customer is identified according to the customer identification number at Techcombank

10.2.2. Conditions for valid transactions: are transactions that fully meet the following conditions

- (a) It is a transaction using Techcombank Priority International Payment Card to pay for personal and family consumption;
- (b) It is a transaction using Techcombank Priority International Payment Card to pay for goods and services via card-accepting devices, through electronic methods that are recorded as successful on Techcombank's and/or the Card Organization's card system;
- (c) The payment transaction was recorded as successful by the Techcombank system;
- (d) The payment transaction is not recorded by Techcombank's system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account;
- (e) The payment transaction was successfully recorded by Techcombank's system but the amount was less than the amount the payment card organization settled with Techcombank and Techcombank successfully recorded the additional debit to the cardholder's account.

10.2.3. In case the Customer's current account and/or Techcombank Priority Payment Card is locked/canceled at the time of payment of the promotion, Techcombank is not obliged to give gifts to the Customer.

10.2.4. Invalid transactions

- (a) Invalid transactions: Cash withdrawal/cash advance transactions at ATM/POS; transactions of e-wallets/payment gateways, transactions equivalent to the use of Techcombank's card as a tool to transfer money to e-wallets/payment gateways, transfer transactions, fee and interest collection transactions;
- (b) Cancellation of payment/cancellation of purchase and sale of goods and services or void/reversal transaction due to: (i) system error, or (ii) Customer actively cancels the transaction, or (iii) 3rd party cancels the transaction;
- (c) Any transaction in which Techcombank suspects that the payment transaction is not eligible for cashback under the rules of this program, including but not limited to the following cases:
 - Customers who commit fraudulent transactions, forgery, payment services that do not arise from the purchase and sale of goods and the provision of services (short transactions at the Card Accepting Unit, etc.).
 - Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions, specifically: payment transactions to collect electricity/water/air tickets/telecommunications charges and/or payment transactions for the purchase of goods and services at supermarkets, shops, business establishments and then do not use/fail to prove the use of goods and services for individuals/families (transactions for store owners to buy mobile phones, electronic refrigerators, vouchers, phone scratch cards, game cards, etc. at stores, supermarkets, online sales websites and then redistribute to other retail customers; and/or loan interest/principal payment transactions secured by insurance contracts...
 - Payment transactions for the value of goods/services in bulk or with a continuous frequency do not serve the purpose of personal/family spending.
 - Transactions: cash withdrawal/advance transactions; top-up transactions to e-wallets; payment transactions on behalf of agents; transactions at card-accepting units with the following goods and services (MCC) codes: MCC 7311 (Advertising), MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 5944 (Jewelry), MCC 6011 (cash withdrawal), MCC 4900 (bill payment); payment transactions related to MCC casino. Techcombank reserves the right to supplement and replace these MCCs without prior notice;

- Payment transactions at some card acceptance points (POS/mPOS) in the category that Techcombank (unilaterally) 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.
- The transactions that Techcombank evaluates or determines are similar in nature to e-wallet transactions.

10.2.5. Customers whose Current Account is blocked/temporarily locked/closed due to Techcombank detecting risks, discrepancies or abnormal signs between customer identification information or detecting suspicious transactions during the process of using the Current Account will not be eligible to participate in the program.

10.3. Regulations on prize payment

Prize payment period

Stage	Valid spending time	When to close the data	Prize payment period
Phase 1	From 09/07/2024 to 31/07/2024	31/07/2024	From 15/08/2024 to 31/08/2024
Phase 2	From 01/08/2024 to 31/08/2024	31/08/2024	From 15/09/2024 to 30/09/2024
Phase 3	From 01/09/2024 to 30/09/2024	30/09/2024	From 15/10/2024 to 31/10/2024
Phase 4	From 01/10/2024 to 31/10/2024	31/10/2024	From 15/11/2024 to 30/11/2024
Phase 5	From 01/11/2024 to 30/11/2024	30/11/2024	From 15/12/2024 to 31/12/2024
Phase 6	From 01/12/2024 to 31/12/2024	31/12/2024	From 15/01/2025 to 31/01/2025

Prize payment form

- Techcombank pays the promotion to eligible customers by cashback method: cashback to the current account associated with Techcombank Priority International Payment Card.
- The program may end at the specified time or when the number of promotional gifts runs out, whichever comes first, and will be announced by Techcombank on Techcombank's website (<https://techcombank.com>).

11. Other regulations

- The card issuance procedures, fee schedule, standard terms and conditions of the Card are still applicable to the Customer in accordance with Techcombank's current regulations.
- In case Techcombank suspects signs of profiteering, misuse of cards, short trading, etc. Techcombank has the right to request the cardholder to provide purchase invoices, VAT

invoices, documents related to the transaction to prove that the cardholder's transaction is the purchase of goods and services in accordance with the provisions of the Law before refunding the money as prescribed.

- Techcombank reserves the right to refuse to implement incentives for invalid transactions or adjust/revoke the value of incentives received by customers from the date Techcombank determines that the transaction is invalid.
- Techcombank may recover the value of cashback transactions paid through any method including but not limited to the method of automatic debit of the Customer's current account.
- All transactions of the supplementary cardholder are charged to the primary cardholder, if the supplementary cardholder is canceled, the primary cardholder is still entitled to a refund from the expenses of the supplementary card before canceling the card and the refunded amount will only be credited to the primary cardholder's account.
- In case Techcombank needs to adjust and/or supplement the refund amount for the Customer, Techcombank has the right to automatically debit/credit the Customer's current account including but not limited to the methods of debiting/crediting the current account.
- Customers who receive a refund may have to pay irregular income tax, fees and charges (if any) in accordance with applicable laws. In case of 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 refund received by the Customer and paid to the competent state agency on behalf of the Customer in accordance with the provisions of Law.
- For any questions related to the program, customers contact the following address for guidance and answers:

Joint Stock Commercial Bank for Technological and Commercial of Vietnam

Address: No. 06 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi City

Bank Phone: (8424) 3944 6368

Hotline/ email: 1800 588 822/ call_center@techcombank.com.vn

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

- Techcombank is not a service provider. These Services are provided by the respective providers in accordance with the terms and conditions set forth by such provider. By accepting or receiving services, the Cardholder agrees to indemnify and hold Techcombank harmless from any claims, lawsuits, proceedings, damages, losses, expenses incurred or liabilities to Techcombank in connection with participation in the Program or receipt or use of services.
- Technological and Commercial Joint Stock Bank of Vietnam, Techcombank's affiliates, their respective directors, employees and representatives and these affiliates shall not be liable for any loss, damage (not limited to losses or other causes of damage) or any personal accident arising from the participation in the Program or as a result of the receipt or use of the Gift, except as required by law.
- The program rules are published on Techcombank's website (<https://techcombank.com>). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The content of the adjusted rules will be published on Techcombank's website after completing the procedures for notifying amendments and supplements to the competent state agencies in accordance with the law.
- Customers participating in the 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 disputes related to this program, the Joint Stock Commercial Bank for Technology and Trade of Vietnam is responsible for directly settling them, if they cannot reach an agreement, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.

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