

DETAILED RULES

Promotion Program Launching The Golf Privilege For Techcombank Priority Cardholders

- 1. Name of the merchant implementing the promotion program:** Joint Stock Commercial Bank for Technology and Trade of Vietnam (hereinafter referred to as "Techcombank")
- 2. Promotion name:** Promotion Program Launching The Golf Privilege For Techcombank Priority Cardholders.
- 3. Promotion area (scope):** Nationwide
- 4. 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.
- 5. Promotion period:** : From 12/07/2024 to the end of 11/07/2025 or until the promotion budget runs out (whichever comes first)).
- 6. Promotional goods and services:** payment services using Techcombank Priority Payment Card
- 7. Goods and services used for promotion:** Money
- 8. Customers of the Promotion Program (eligible for the promotion):**
Individual customers using Techcombank Priority Payment Card (first 6 digits of 457451 card)
Hereinafter referred to as "Bank Card"
- 9. Prize structure (prize content, prize value, number of prizes):**

Category	Gift	Gift value	Number of offers per client	Total Funds book
Priority Card privileges	Money is deducted directly when paying the Golf Service Fee at Wbooking	Get 30% off Golf Service Fee at Wbooking up to VND 500,000 when using a Bank Card to pay for Golf Service Fee at Wbooking	One Cardholder can enjoy a maximum of 3 promotions/1 Period	6,000,000,000 <i>According to the budget allocation table (*) and the total budget of the program</i>

The specific budget allocation table is as follows:

Stage	Time for customers to pay the Golf Service Fee at WBooking	Budget Allocation
1	12/07/2024 – 31/07/2024	250.000.000
2	01/08/2024 – 31/08/2024	500.000.000
3	01/09/2024 – 30/09/2024	500.000.000
4	01/10/2024 – 31/10/2024	500.000.000
5	01/11/2024 – 30/11/2024	500.000.000
6	01/12/2024 – 31/12/2024	500.000.000

7	01/01/2025 – 31/01/2025	500.000.000
8	01/02/2025 – 28/02/2025	500.000.000
9	01/03/2025 – 31/03/2025	500.000.000
10	01/04/2025 – 30/04/2025	500.000.000
11	01/05/2025 – 31/05/2025	500.000.000
12	01/06/2025 – 30/06/2025	500.000.000
13	01/07/2025 – 11/07/2025	250.000.000

In case the budget of each Phase has not been fully utilized, the remaining Budget will be accumulated in the next Phases until the end of the program and will not exceed the maximum budget of the program.

Total gift value (nationwide): 6,000,000,000 VND (In words: Six billion VND)

10. Detailed content and rules of the promotion:

10.1. Offer details

- Get up to 30% up to VND 500,000 Golf Service Fee - Understood as the 1-round package service fee including: Green fee, caddy fee, 1/2 cart at golf courses within the scope of the program specified in Article 10.3. The specific golf fee at each course is applied according to the policy of Wbooking partner from time to time.

10.2. Conditions of application:

- Eligible Customers: All Customers who own a Techcombank Priority Payment Card and use this card to pay for the Service Fee at Golf Courses specified in clause 10.3.
- Payment channel: Pay online with Techcombank Priority Payment Card at the payment link provided by the call center staff (CS)
- In case the Customer cancels the service after successful payment, the discounted value will not be refunded. Techcombank reserves the right to refuse preferential payment for these transactions.
- In case of disputes or complaints, Techcombank's decision is final.
- Customers will only make payment when Wbooking's system displays the Preferential Service Fee exclusively for Techcombank Priority Payment Cardholders. Techcombank is not responsible for the system not displaying the preferential amount at the payment step but the customer still makes the payment.
- In the event of any complaints/complaints arising from the Customer related to the issues of goods/services provided, the application of Wbooking shall be fully responsible. The program may end at the specified time or when the budget of each promotion program under these Rules is exhausted, whichever comes first, and will be announced by Techcombank on Techcombank's website (<https://techcombank.com>).
- Transactions eligible for the promotion program do not include refunds, canceled transactions that make the actual order value not guarantee the minimum order value to be eligible for the promotion as prescribed, excluding transactions related to fraud, fake.
- Techcombank reserves the right to decide whether or not to apply this offer at the same time as other offers of Techcombank.

10.3.List of Applicable Golf Courses: The list of applicable golf courses will be updated from time to time on the website or Application of WGHN Golf Course Booking Service Joint Stock Company

10.4.How to use the offer:

To enjoy the program's benefits, customers can book a golf schedule through the following steps:

- Step 1: Techcombank's customers/PRMs contact via one of the following channels to make an appointment: 24/7 hotline: 1900232312 **voice**, via WGHN application, [https://booking.wghn.net website](https://booking.wghn.net), email tcb@booking.wghn.net ("Call Center"): The information to be provided includes: Golf course you want to book, playing date, required playing time, full name of customer, BIN (the first 8 digits) and the name of the type of card the customer owns, contact phone number (in case the customer sends the reservation information via email).
- Step 2: The program's call center staff (Consultant) checks customer information.
- Step 3: The consultant checks the golf course and confirms the playing time with the golf course. The consultant confirms the booking with the customer.
- Step 4: Consultant informs/Consults customers
 - Step 4a: In case the golf course confirms the reservation: The customer's card is valid to receive the offer and the preferential rate of the golf course the customer wants to book, the consultant will send the reservation confirmation information to the customer via SMS from the hotline number of the program. Confirmation information includes: Golf course name, Playing time, 1-round package service fee including: Green fee, caddy fee, 1/2 cart to be paid (according to the fee that has been deducted from the incentive according to the rules of this program).
 - Step 4b: In case the golf course does not confirm the reservation or the preferential slot has run out: The customer will be notified by the consultant and advise the customer on the time to play/alternative golf course and Techcombank's incentives for customers to choose. After agreeing on a new schedule to book a new game time, the consultant confirms the game time for customers via SMS from the hotline number of the program similar to Step 4a.
- Step 5: Customers confirm information and change (postpone/cancel if necessary)
- Step 6: Customers pay the cost of booking golf according to the booking confirmation
 - After the booking is successful, the customer pays the Service fee (including Green fee, caddy fee, 1/2 cart in the following way:
 - + The consultant provides an online payment link to customers via the program's email, ensuring the correct amount of golf fees payable by Techcombank cardholders after deducting incentives. The consultant asked customers to make payment with the card announced when booking. Consultants are responsible for the safety and security of customers' card payments.
 - + The payment of the fee needs to be completed within 04 working hours from the time the customer receives the booking confirmation message. In case the customer fails to pay on time, the customer is not entitled to the preferential service fee and the preferential rate will be transferred to another customer. Techcombank is not responsible for the customer's payment to Wbooking or other golf course service providers (if any).

+ Other incurred expenses (Dining expenses, locker rental, etc.), customers pay directly at the golf course at the price prescribed by each course

10.5.Booking and reservation time requirements

- Customers must make a schedule at least 24 hours before playing for playing hours on weekdays and 48 hours before playing time for playing hours on weekends (Saturdays, Sundays, holidays, Tet). If the customer books after the time specified above, in case the yard is still vacant, the Call Center will still receive support for customers to book the yard.

10.6.This offer is only applicable to individuals who are Techcombank Priority Payment Card cardholders who are beneficiaries of the program. In case the cardholder makes an appointment for the same player who is not a Techcombank Priority Payment Card cardholder, Techcombank will only pay the cost to the Techcombank Priority Payment Card cardholder. Cancellation, absence and change of play schedule, playground

- Any changes or cancellations to the game schedule must be notified directly by the Customer via the Call Center subject to the minimum time of free cancellation before the playing time of each stadium and confirmed by the Call Center.
- Any changes to the playing schedule, playground or cancellation that does not comply with the free cancellation minimum time before the playing time of each course that has been confirmed by the Call Center or the Customer does not show up will be counted as a play on the booked date.
- No refund or cancellation of toll collection in bad weather conditions, except for force majeure cases under the cooperation contract between the 2 parties.

11. Process, methods, and procedures for receiving prizes:

- **Promotion payment method:** Promotion is deducted directly from the Service Fee when the Customer makes payment. After determining that the Customer is entitled to the promotion, Techcombank's system will record and make (i) payment of the promotional value that the Customer is entitled to on a valid invoice to the service provider. Accordingly, the Customer Service Fee recorded on the invoice is an amount equal to the invoice value minus (-) the promotional value that the Customer is entitled to.
- Techcombank has the right to automatically recover the preferential amount if detecting fraudulent and profiteering acts of the cardholder.

12. Regulations on the focal point for answering questions related to the promotion program:

Complaints related to cards and card services provided by Techcombank

- **Joint Stock Commercial Bank for Technological and Commercial of Vietnam**
- *Address: No. 6 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi*
- *Phone: 024. 3944 6368*

For any questions related to the application of Golf Service, customers contact the following address for guidance and answers:

- *WGHN Golf Course Booking Service Joint Stock Company*
- *Address: No. 20 Vo Chi Cong Street, Nghia Do Ward, Cau Giay District, Hanoi*
- *Phone: 1900232312*

The deadline for Techcombank and WGHN Golf Course Booking Service Joint Stock Company to receive and resolve questions and complaints from Customers about the results of the promotion is 60 days from the end of the program. Any questions and complaints after the above time will not be resolved.

13. Other provisions:

- Technological and Commercial Joint Stock Bank of Vietnam reserves the right to refuse to award rewards to any Customer who the Bank deems to provide invalid, unclear, incomplete information or violates/fails to meet any of the conditions of the Program.
- Customers who receive promotions under this Regulation 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 promotion that the customer has received and pay it on behalf of the customer to the competent authority in accordance with the provisions of law.
- With the consent of the Customer receiving the offer, Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliated companies, directors, employees and representatives of Techcombank and their respective affiliates will use the name and image of the winning Customer for commercial advertising purposes.
- 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.
- Promotion rules 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 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 promotion program agree to receive promotional notifications via communication channels (SMS/ Email/ Electronic Banner/ Social Pages...) of Techcombank and third party partners to communicate the program.
- In case of a dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling it, if it 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)