

DETAILED RULES

Give "Brother overcomes a thousand thorns" ticket to customers who activate Automatic Profit – Version 2.0 on Techcombank Mobile

- 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:** The program promotes customers to activate Automatic Profit – Version 2.0 on Techcombank Mobile.
- 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 03/03/2025 to the end of 16/03/2025 or when the budget runs out, whichever comes first.
- 6. Promotional goods and services:** Certificates of deposit, Techcombank payment accounts that activate Automatic Profit – Version 2.0.
- 7. Goods and services used for promotion:** 01 pair of tickets (02 tickets) to attend the concert

BROTHER OVERCOMING A THOUSAND THORNS CONCERT 3Time: 22/03/2025 (Day 3) - 23/03/3035 (Day 4) Venue: The Global City, District 2, Ho Chi Minh City HCM

- 8. Customers of the Promotion Program (eligible for the promotion) ("Customers":** Individual Customers who simultaneously satisfy the conditions and provisions in Section 11 of this Regulation.

- 9. Prize structure (prize content, prize value, number of prizes):**

Prize	Prize value (VND)	Number of Prizes	Cash (VND)
1 pair of tickets (2 tickets) in Overcoming Thorns	1,600,000	100 pairs of tickets	160,000,000
1 pair of tickets (2 tickets) in Alliance class	1,600,000	100 pairs of tickets	160,000,000
SUM		200 pairs of tickets	320,000,000

- 10. Total value of goods and services used for promotion:** 320,000,000 VND (*In words: Three hundred and twenty million VND*).

- 11. Detailed content and rules of the promotion:**

11.1. Program content:

- 11.1.1.** During the promotion period, individual customers fully satisfy the following conditions:

- Have a Techcombank payment account and successfully register for Techcombank's e-banking service; and have an active Techcombank Rewards account at the time of receiving the reward; and
 - Customers who successfully activate Automatic Profit Generation – Version 2.0 during the promotion period by accessing the notification on Techcombank's electronic channel; and
 - At the end of the day of any 05 days during the Promotion period, the Customer will incur an additional Profit Balance of at least VND 100,000,000 compared to 28/02/2025.
- 11.1.2. Customers who fully meet the conditions in Section 11.1.1 of this promotion will be given 01 random pair of tickets (02 tickets) in Section 9 above.
- 11.1.3. Each customer according to the customer identification number at Techcombank is entitled to 01 unique promotion during the promotion period.
- 11.1.4. Conditions for considering the validity of the customer's current account to participate in the program: A successful opening of a current account is when the customer successfully opens a current account at Techcombank's transaction point or receives a notification of successful account opening on the Techcombank Mobile application interface. have a customer ID and have a tradable account (except for cases where the payment 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 payment account during the promotion period, etc.).
- 11.1.5. Conditions for consideration of the validity of the time for implementation of the actions of the program:
- The Client performs all the actions stated in section 11.1.1;
 - Prize Consideration Time: From [[DateHieuLuc]]- 16/03/2025.
 - Prize payment time: From 19/03/2025 – 20/03/2025
- 11.1.6. In case the Customer's current account is blocked/temporarily locked/closed at the time of promotional payment, Techcombank is not obliged to pay rewards to the Customer.
- 11.1.7. 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.
- 11.1.8. Techcombank reserves 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.

- 11.1.9. The program can end at the specified time or when the promotion budget runs out, whichever comes first. In case the budget of the promotion program runs out on a first-come, first-served basis (the number of prizes is less than the number of eligible customers), customers will be prioritized for promotion according to the following principles:
- The first priority is the Program Satisfaction Date: Customers who have the previous Satisfaction Date are entitled to the promotion first.
 - In case many Clients have the same period of satisfying the conditions, the Clients will be considered in the order of priority according to the following conditions: (i) having a higher Margin of Profitability at the same time of satisfying the conditions; (ii) at the final decision of Techcombank.
- 11.1.10. Techcombank reserves the right to decide whether or not to apply this offer at the same time as other offers of Techcombank.

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

- After identifying the customer who is entitled to the promotion, the Techcombank system will record and send the official ticket to the customer to attend the event by receiving the notification on the Techcombank Mobile application. Customers need to ensure that they are still enabled to receive notifications on Techcombank Mobile during the promotion period and reward payment period.
- Customers use the official ticket to check-in to attend the event "Concert – Brother Beyond a Thousand Thorns" on 22/03/2025 (Day 3) or 23/03/2025 (Day 4) at The Global City, District 2, Ho Chi Minh City. HCM. Customers are responsible for the confidentiality of Ticket information.
- Techcombank will not be responsible for the case that the Customer has disabled the method of receiving Notifications on Techcombank Mobile and does not receive the ticket as specified in this Article.
- Techcombank will not be responsible for the use of tickets outside the scope of this promotion. Techcombank is not obliged to reissue/exchange tickets under any circumstances.
- Techcombank has the right to automatically revoke the preferential voucher if fraudulent and profiteering acts of the account holder are detected.

13. 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: No. 6 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi

Phone: 024. 3944 6368

- The time limit for Techcombank to receive and resolve questions and complaints from Customers about the results of the promotion is 30 days from the end of the program. Any questions and complaints after the above time will not be resolved.

14. 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 Winning Customer, Technological and Commercial Joint Stock Bank of Vietnam, 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)