

**Appendix: Detailed Schedule Promotion Program Open New Payment Account
Techcombank For Pharmacy Customers**

1. **Promotion name:** Promotion program Open new Techcombank payment account for Pharmacy customers
2. **Area (scope) of promotion:** Nationwide
3. **Form of promotion:** Free gift of goods and services accompanied by the purchase and sale of goods and provision of services.
4. **Promo period:** From 01/01/2026 until 31/03/2026 or until the end of the Program Implementation Budget, whichever comes first.
5. **Promotional goods and services:** Payment account and payment services via payment account (“TKTT”) at Techcombank.
6. **Goods and services used for promotion:** Cash gift.
7. **Customers of the promotion program (eligible subjects):**
During the program, individual customers (hasn't ever had information on the Techcombank system) open a new Techcombank payment account for the first time successfully by electronic means via the Techcombank Mobile application through scanning the QR Code under the guidance of the pharmacist at Pharmacy stores displaying Techcombank's publications nationwide or on Pharmacy's official website ([https:// www.pharmacy.vn/](https://www.pharmacy.vn/)).
8. **Prize structure (award content, value, number of prizes):**

Customer group	Requirements for opening current account	Prize value and conditions for payment transactions	State budget
Customer group section 7	Individual customers (hasn't ever had information on the Techcombank system) successfully open a Techcombank checking account for the first time electronically via the Techcombank Mobile application through scanning the QR Code code according to the instructions of the pharmacist at Pharmacy stores displaying Techcombank's publications nationwide or on Pharmacy's official website (https://www.pharmacy.vn/) during the promotion period. Customers opening a Techcombank account for the	customers receive 03 (three) refund offers at the same time. Specifically: - Cashback offer 1: Valued at 150,000 VND for invoices valued at 300,000 VND or more (including VAT) on the day Customers successfully open a Techcombank payment account (called "day T", excluding public holidays, New Year, weekends); - Refund bonus 2: valued at 150,000 VND for invoices valued at 800,000 VND or more (including VAT) within	2,700,000,000 VND

	<p>first time are customers who open an account by scanning a Chip-enabled Citizen Identification Card (NFC) or via a VneID application link successfully</p>	<p>01 (one) day from the date the Customer successfully opens a Techcombank payment account (day T+1);</p> <p>- Refund offer 3: Value 150,000 VND for invoices valued at 1,000,000 VND or more (including VAT) within 02 (two) days from the date Customers successfully open a Techcombank payment account (day T+2).</p> <p>The offer can be used when customers pay using Techcombank Dynamic QR Payment Method (another name: Transaction QR Code) created for each order, containing payment information of the respective order, at Pharmacy stores nationwide during the promotion period.</p> <p>The offer has a validity period of 30 days from the date customers receive the offer.</p> <p>Principles for using the promotion will be specified in article 10.1.3 of the Promotion Program Rules attached to this Notice</p>	
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9. Total value of goods and services used for promotion: 2,700,000,000 VND *(In words: Two billion seven hundred million VND).*

10. Content and Detailed Rules of the Promotion Program:

10.1 Content of the program:

- 10.1.1 Conditions for considering the validity of the customer's current account in section 7 to participate in the program:
- A successfully opened current account is when a customer successfully opens a current account via QR code at Pharmacy store or on Pharmacy's official website (<https://www.pharmacy.vn/>) and receives a notification of account opening on the Techcombank Mobile application interface, has a customer ID and the customer's current account is transactional (except for cases where the current account is blocked / closed due to the request of the Customer and / or the competent State Agency and / or Techcombank detects risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the process of using the current account during the promotion period).
- 10.1.2 The program is not applicable to customers opening current accounts at Techcombank branch counters.
- 10.1.3 Regulations on using cashback incentives:
- At the date of receiving the offer as described in Section 8, the offer will be saved in Section "My offer" on the Techcombank Mobile app screen.
 - When customers successfully perform payment transactions for goods and services on the Techcombank Mobile application and fully meet the conditions according to this Charter, Customers will be entitled to the offer and a refund directly to the Customer's payment account after paying the full value of the invoice.
 - The cashback offer can be applied at the same time as other promotions Pharmacy is implementing at the Stores participating in this Promotion. The invoice value used to consider the conditions for applying the offer according to this Rule is the invoice value including VAT and after the incentives have been applied according to Pharmacy's promotion program (if any).
 - Cashback offer is only used for Valid Transactions meeting the following conditions:
 - i) Is the transaction of paying for goods and services at Pharmacy stores nationwide during the promotion period.
 - ii) Customers make payment with Techcombank dynamic QR code (another name: Transaction QR Code) created according to each order, containing payment information of the respective order at Pharmacy stores nationwide during the promotion. In particular, Techcombank dynamic QR is a form of payment of Techcombank that allows Customers to scan the code on the Techcombank Mobile application to pay for shopping transactions. goods and services at Pharmacy stores nationwide.
 - iii) Not applicable to refunded, cancelled, disputed or invalid payment transactions or forgery or suspected signs of fraud.
 - In case there are many Customers meeting the same eligibility requirements, Techcombank will consider the following priority criteria:
 - The customer who meets the eligibility requirements sooner.

- Customers who have a greater total valid transaction value during the promotional period.
 - Techcombank is the last legal entity to decide on the list of eligible customers to receive the offer.
- Techcombank has the right to refuse to pay / automatically withdraw the refund offer in case after verifying that the customer (i) does not satisfy the bonus program's conditions, or (ii) in case Techcombank assesses that the transaction shows signs of fraud, fake, self-seeking, or (iii) the customer's account is blocked and closed or (iv) The customer cannot provide documents and documents to clarify at Techcombank's request in this Program Rules at any time during the program period. In case Techcombank verifies that the referred customer belongs to item (ii) of this clause, Techcombank has the right to refuse the customer to continue participating in the program.

10.2 Contact point to answer questions related to promotion programs:

- For any questions related to the promotion program, Customers contact the following address for guidance and answers:
Vietnam Technological and Commercial Joint Stock Bank
Address: 06 Quang Trung Street, Cua Nam Ward, Hanoi
Phone: 024. 3944 6368
- The time limit for Techcombank to receive and solve customer questions and complaints about the results of the promotion program is 60 days from the end of the program. Any questions and complaints after the above time limit will not be solved.

10.3 Other regulations:

- Customers who are entitled to receive promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with current law. In case of having to pay irregular income tax, Customers accept that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with law on the value of promotions that customers have received and submit on behalf of the customer to the competent authority in accordance with law.
- Customers participating in the promotion agree: Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and affiliated companies will use the name and image of the Customer enjoying the promotion for commercial advertising purposes.
- Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and these affiliated companies will not be liable for any loss or damage (not only including losses or damages of other causes) or any personal accidents that occur from participation in the Program or from the reception or use of gifts except for the responsibilities specified by law.
- The promotion program rules are published on Techcombank's website (<https://www.techcombank.com>). Techcombank is entitled to amend and adjust this Rule

and relevant regulations. Contents of adjusted rules will be published on Techcombank's website after Techcombank ensures all procedures to notify the competent state agencies of the amendment and supplementation of the Program Rule

- Customers participating in the promotion program agree to receive promotional notices via communication channels (SMS, Email, Electronic Banners, social pages...) of Techcombank and third parties to communicate for the program.
- In case of any dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling, if no agreement is reached, 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)