

TERM AND CONDITION

and regulations: Implementing the program "Cashback/ Free annual fee when opening a Techcombank credit card"

- 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. Name of the promotion:** "Cashback/ Free annual fee when opening a Techcombank credit card"
- 3. Promotion area (scope):** Nationwide
- 4. Form of promotion:** Donation of goods and services without collection of money together with the purchase and sale of goods and provision of services
- 5. Promotion period:** From 24/04/2024 to 31/12/2024 or until the budget of the promotion is exhausted.
- 6. Goods and services used for promotion:** Cashback/ Free annual credit card.
- 7. Promotional goods and services:** Techcombank Signature Credit Card, Techcombank Spark Credit Card, Techcombank Everyday Credit Card.
- 8. Customers of the Promotion Program (eligible for the promotion):**

Customers will receive cashback according to Section 9 of the Promotion Rules if they meet the following conditions: During the promotion period, the Customer opens and activates a new Techcombank credit card for the first time or has canceled the old card (which is the cards listed in Section 7 above) first. 90 days from the start of the promotion and the opening of a new primary card.
- 9. Content and structure of the promotion program:**
 - Customers who open and activate Techcombank's primary credit card for the first time or have canceled their old card (which are the cards listed in section 7 above) before 90 days from the start of the promotion and new primary card: receive a refund for the first year's annual fee.
 - Customers who open and activate Techcombank's primary credit card for the first time or have cancelled their old card (which are the cards listed in Section 7 above) before 90 days from the start date of the promotion and are in the Employee Banking group selected by Techcombank from time to time: receive a refund of the annual fee for the first year and free of charge for the following years.

The credit card considered for promotion according to this Agreement of the Customer will not be locked/canceled at the time of reward consideration of the program.
- 10. Detailed rules of the promotion:**
 - 10.1. Process, methods, and procedures for receiving prizes:**

- After determining the customers who are eligible for the promotion, Techcombank will announce the list of customers who are eligible for the promotion on Techcombank's website (<https://www.techcombank.com>).
- The Customer's credit card that satisfies the conditions for receiving the reward is still in operation according to Techcombank's regulations at the time of receiving the reward.
- Payment method: Cashback will be refunded to the credit card account used by customers to make transactions to enjoy promotions.

10.2. 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: Vietnam

Technological and Commercial Joint Stock Bank

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

Phone: 024. 3944 6368

- Prize awarding time of the program: Techcombank will award prizes to customers' accounts within 45 days after each prize review, excluding public holidays and Tet, counting from the last day of the program.

Prize giveaways:

- Phase 1: 24/04/2024 – 30/06/2024
- Phase 2: 01/07/2024 – 30/09/2024
- Phase 3: 01/10/2024 – 31/12/2024

The deadline for Techcombank 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.

10.3. 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.

- Customers participating in the Program agree that Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliates, their respective directors, employees and representatives, and affiliated companies may 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.
- The 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.
- 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 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)