

TERM AND CONDITIONS

Etc: Implementing the program "Open a credit card to receive cashback"

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:** "*Open a credit card to receive cashback*"
3. **Promotion area (scope):** Nationwide
4. **Form of promotion:** Giving goods and services without collecting money together with the purchase and sale of goods and provision of services.
5. **Promotion period:** From 01/10/2024 to 31/10/2024 or until the budget of the promotion is exhausted (whichever comes first).
6. **Goods and services used for promotion:** Cash back will be credited to the customer's Techcombank credit card account, applicable to credit cards issued by Techcombank that are valid during the promotion period, including Techcombank Visa Signature, Techcombank Spark, Techcombank Everyday credit cards.
7. **Customers of the Promotion Program (eligible for the promotion):**
Customers will receive a refund according to section 8 of the attached Promotion Rules if the following conditions are met:
 - (i) During the promotion period, the Customer must open a new Techcombank credit card for the first time or cancel the old card (which are the cards listed in Section 6 above) 90 days before the start of the promotion and open a new primary card.
 - (ii) The customer satisfies the spending conditions in item 8.
8. **Prize structure (prize content, prize value):**
Customers who open a new Techcombank credit card, satisfy the conditions in Section 7 above, have activated the card and have a total valid transaction value(s) of the primary card within 30 days from the date of opening the primary card according to the following conditions:

Category	Total Offer Value (VND)
Free 100,000 VND Conditions of application: customers who open a new primary card for the first time and activate it, have the first transaction, with a minimum spending value of VND 400,000 within 8 days from the date of card opening according to the rules of this promotion.	930,000,000

9. Total value of goods and services used for promotion (nationwide): 93 0,000,000 VND (In words: *Nine hundred and thirty million VND ./.*)
10. **Detailed content and rules of the promotion:**
 - 10.1. **Program content:**
 - 10.1.1. During the promotion period, customers who meet the conditions of items 7 and 8 of the Program (according to the customer ID at Techcombank) will only be refunded once according to the terms and conditions of this promotion.

10.1.2. A valid card transaction is a transaction that satisfies the following conditions:

- (i) It is a transaction of payment for goods and services via POS and online payment of goods and services;
- (ii) It is a successful transaction (excluding the transactions listed in point 10.1.3. This Regulation and transactions of payment of fees and interests of card services);
- (iii) Transactions made on the main card: are successful transactions within the time limit corresponding to the conditions for enjoying the promotion specified in Section 8 above.

10.1.3. Invalid payment transactions are transactions that:

- (i) Bounced, refunded, disputed or invalid, or counterfeit, or goods and services taxes;
- (ii) Transactions showing signs of fraud, taking advantage of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder does not make the transaction;
- (iii) Withdrawal and cash advance transactions at ATM/POS; fee and interest collection transactions; void/reversal transactions due to: (i) system failure, or (ii) Customer, or (iii) 3rd party cancellation of transactions; other permitted transactions excluding transactions specified in Section 10.1.2
- (iv) Transactions in which the Bank suspects signs of profiteering, misuse of the card, violation of the terms of use of credit cards, risk management policies related to the product, including but not limited to the following cases:

- ✓ Customers who commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and the provision of services (short transactions at card acceptors, etc.);
- ✓ Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions (For example: payment on behalf of electricity/air tickets/telecommunications charges...);
- ✓ Payment transactions for business expenses – not for personal consumption;
- ✓ Transactions at card-accepting units with the following goods and services item codes (MCC): MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal),;
- ✓ Payment transactions at some card acceptance points (POS/mPOS) in the category that Techcombank assesses that there are signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customers' spending transactions in each period

10.1.4. In case Techcombank suspects that the card transaction is invalid according to the above regulations, Techcombank has the right to request the cardholder to provide invoices and documents related to the transaction to prove that the cardholder's transaction is the purchase and sale of goods and services in accordance with the provisions of law and the conditions of this promotion. Cardholders can supplement valid documents/invoices for Techcombank within 05 working days at Techcombank's transaction locations from the date of Techcombank's announcement.

- 10.1.5. In case the Cardholder supplements the vouchers/invoices after the request period or Techcombank evaluates the invoices and vouchers provided by the Cardholder and concludes that the card transaction is invalid, Techcombank reserves the right to refuse refund under this Promotion to the Cardholder.
- 10.1.6. Techcombank reserves the right to refuse refunds for non-refundable transactions or adjust/revoke the value of refunded transactions paid into the customer's payment account for non-refundable transactions.
- 10.1.7. Techcombank may recover the value of paid cashback transactions through any method including but not limited to the method of automatic debit of the customer's card account/payment account.
- 10.1.8. The promotion period is determined as follows: See section 5
The time to record Techcombank card transactions is as follows:

Time for customers to open cards	01/10/2024 – 31/10/2024
Promotion consideration period	01/10/2024 – 08/11/2024
Promotional payment time	Within 45 days from the end of the promotion.

- 10.1.9. Customers who meet the valid transaction conditions first, will be considered for the promotion first, in chronological order, until the number of incentives of the program is reached.
- 10.1.10. In case many customers at the same time satisfy the valid trading conditions, they will continue to be considered for rewards in the following order:
 - (i) Clients who meet the eligibility conditions first will be given priority;
 - (ii) Customers with a higher spending transaction value will be prioritized first;
 - (iii) Techcombank will be the final deciding legal entity.
- 10.1.11. The credit card considered for promotion according to this Rule of the Customer will not be locked/canceled at the time of reward consideration of the program.
- 10.1.12. Customers participating in the promotion program under this Regulation will not be eligible for incentives from other new credit card opening promotions of Techcombank.
- 10.1.13. The total number of slots of the program will be adjusted accordingly according to the budget and not exceed the budget of 93 0,000,000 VND of the program.
- 10.1.14. If a customer owns more than one Techcombank credit card at the same time and meets the conditions for enjoying the promotion under Section 8, only the credit card that meets the conditions for the earliest valid transaction will be entitled to the promotion under this Regulation.

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

- After identifying the Customer eligibility for promotions, Techcombank will announce the list of customers enjoy promotions 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.

10.3. 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 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.
- 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.

10.4. 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 rules of the promotion program 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)