

## TERMS AND CONDITIONS

### Promotion Program “Hi” Techcombank Reward

1. **Program name:** “Hi” Techcombank Reward (referred to “**Program**” hereafter).
2. **Promotion area (scope):** Applicable nationwide
3. **Form of promotion:** Donation of goods and provision of services without collection of money
4. **Promotion period:** From September 23, 2024 to November 30, 2024 or until the total budget of the program has been fully rewarded (first come first serve)
5. **Promotional goods and services:** All products/services are provided by Techcombank according to License No. 38/GP-NHNN
6. **Goods and services used for promotion:** Voucher or Cash
7. **Customers of the Promotion Program (eligible for the promotion) (“Customer”):**  
Retail customers who have installed Techcombank Mobile App and had Techcombank Reward Account is still being “Active” status at rewarded time and qualified conditions of 1 in 2 Groups as below:
  - (1) Group 1: They have not yet been recorded with point earning on Techcombank Reward Account in during period time from February 25, 2024 to the end date of September 22, 2024; and then having first earning on Techcombank Reward Account from September 23, 2024 to November 30, 2024 (excluding reward points earned from Customer Bonus Programs/Bonus Campaigns as Birthday bonus or Bonus on the anniversary of relationship establishment with Techcombank)
  - (2) Group 2: They have not yet been recorded with point burning on Techcombank Reward Account in during period time from February 25, 2024 to the end date of September 22, 2024; and then having first burning on Techcombank Reward Account from September 23, 2024 to November 30, 2024.
8. **Prize structure (prize content, prize value, number of prize):**

Group	Value	Number
Group 1 of Term 7	<b>50.000 U-points/customer</b> will be donated to the Reward Account on the Techcombank Mobile application.	8.458.250.000 U-points
Group 2 of Term 7	<ul style="list-style-type: none"> <li>✓ <b>10.000 U-points/cusotmer</b> will be donated to the Reward account on the Techcombank Mobile application if the customer have the first burning with the value of redemption points from 10,000 U-points to less than 50,000 U-points.</li> <li>✓ <b>30.000 U-points/customer</b> will be donated to the Reward Account on the Techcombank Mobile application if the customer have the first burning with the value of redemption points from 50,000 U-points up to.</li> </ul>	5.356.531.183 U-points

**9. Detailed content and rules of the promotion:**

9.1 Customers who meet the conditions stated in Section 7 and other conditions stated in this rule will receive the reward as mentioned in Section 8.

9.2 Regulations on bonus points for customers :

- On Techcombank Mobile application, each customers will have 01 unique Loyalty Account (Reward Account). On this account, cutstomers will see total points including the total points earned from all products used buy customers and bonus points. Points credited for eligible transactions will be credited to the Client’s total Points and displayed in detail on the Reward Account and choose specific gifts (Voucher/Cash) depending on the customer's needs.

- After customers are eligible to receive rewards of the program, customers will accumulate points on the Reward Account no later than T+3 working days.
- Techcombank reserves the right not to add points/withdraw points for cases of suspected fraud, forgery, or improper nature of payment transactions for goods and services for lawful personal consumption purpose via POS/MPOS, Internet, Mail/Phone order,... at the merchants (also known as short transactions), Techcombank has the right to deduct money from the Customer's current account and deposit account to recover the amount corresponding to the number of points that the Customer has accumulated from transactions that show signs of fraud, forgery or improper nature of the transaction (short transaction) and the Customer has spent/used these points.

#### 9.3 Regulations on the validity period of rewarded points:

- Prorated points for each month are valid until the last day of the next 12 months. Example:
  - ✓ Customer who earned 100 rewarded points on September 25, 2024 will expire on September 30, 2025.
  - ✓ Customer who earned 200 rewarded points on October 01, 2024 will expire on October 31, 2025.
- The validity period of rewarded points will be updated at Techcombank Mobile and Website.

#### 9.4 Withdrawal and adjustment of rewarded points:

- Techcombank reserves the right to deduct/revoke points from the Customer's Techcombank Rewards point account when there is a downward adjustment in the customer's point account when there is a special reason such as identifying a fraudulent customer, fixing a system error, in case the customer has spent more than the number of points the customer has,...
- In case the Customer has used up the reward points, the revocation of the rewarded points will be recorded on the Customer's rewarded point account with a negative number. In this case, all points accumulated by the Customer after that time will be prioritized to make up for the number of points that have been withdrawn. Customers will not be able to redeem gifts or use points until the point account balance is greater than 0 (zero).
- Techcombank reserves the right to debit money from all customers' current accounts to recover all or part of the amount corresponding to the negative rewarded points.

#### 9.5 Redeem Techcombank Reward points:

The rewarded points on the customer's Reward Account will be available for use as soon as the customer receives the rewarded points from the program.

#### 9.6 How to redeem rewarded points:

- With the number of points you can accumulate, you can:
  - ✓ Look up the total points and incentives that can be redeemed with the customer's points available on the Customer's Loyalty Account on the Techcombank Mobile application or OneU application owned by One Mount Consumer Joint Stock Company (\*) in Techcombank policy from time to time.
    - (\*) One Mount Consumer Joint Stock Company: is Techcombank's partner, known as a gift-exchange service provider, as well as an operator of Techcombank's promotion program.
    - OneU application: is a product owned and operated by One Mount Consumer Joint Stock Company, for Customers to use rewarded points of Techcombank Rewards to exchange promotional/discount coupons and other service on OneU based on terms & conditions of every goods and services.
  - ✓ Customer can use earned points to redeem promotional/discount vouchers from service/product providers and save voucher information on the Customer's Loyalty Account

on the Techcombank Mobile application or OneU application owned by One Mount Consumer Joint Stock Company (\*) in Techcombank policy from time to time.

- ✓ Customer can use earned points to exchange for cash with value corresponding to the payment value the customer has just made at certain partners.
- ✓ Customer can use redeemed promotional/discount coupon to make transaction at the service/product provider that issued the promotional/coupon.
- When customer redeem points. Techcombank will deduct points according to the mechanism: Points accumulated first will be deducted first.
- In the following cases, including but not limited to the following conditions, Techcombank reserves the right to refuse or cancel the customer's request for focus:
  - ✓ Out of number of goods and services that used for promotion
  - ✓ Accumulated points are invalid or in the process of fraudulent verification;
  - ✓ System errors;
  - ✓ Other cases as notified by Techcombank to customers

9.7 Based on the customer's Loyalty ID on Techcombank's system, each eligible customer will receive 1 reward for the first earning and 1 reward for the first burning in during the promotion period.

9.8 Conditions for considering the validity of the customer's current account in section 7

Not in cases where the 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 account during the promotion period. etc.).

9.9 In case the customer's payment account is blocked/temporarily locked/closed at the time of promotion payment, Techcombank is not obliged to pay rewards to customers.

9.10 The program can end according to the specified time or when the number of promotional gifts runs out, whichever comes first, and will be announced by Techcombank on Techcombank's website ([www.techcombank.com](http://www.techcombank.com)) after Techcombank has fully ensured the procedures for notifying the state agencies.

9.11 Techcombank has the right to request customers to provide documents related to transactions to prove that customer's transactions are in accordance with the provisions of this Regulation. In case the customer fails to provide sufficient or documents after the required time, Techcombank reserves the right to refuse refund and/or recover the value of the refund transactions that have been paid by Techcombank (including but not limited to automatically deducting the promotional amount from the Customer's current account...).

**10. Total value of goods and services used for promotion: 13.814.781.183 VND** (In words: Thirteen billion eight hundred fourteen million seven hundred eighty one thousand one hundred eighty three VND only).

**11. Regulations on the time limit for awarding prizes and the focal point for answering questions related to the promotion program:**

- The deadline for Techcombank to give promotions to customers is 45 working days from the end of the valid transaction period of the program (Nov 15, 2024), excluding Saturdays, Sundays and holidays as prescribed by law.
- For any questions related to the promotion, customers contact the following address for guidance and answer:
  - ✓ Contact Center: Hotline 24/7 – 1800 588 822
  - ✓ Mailbox: mailto: [loyalty.support@techcombank.com.vn](mailto:loyalty.support@techcombank.com.vn); [call\\_center@techcombank.com.vn](mailto:call_center@techcombank.com.vn)
  - ✓ Nearest Techcombank branch/transaction office.
- The time limit for Techcombank to receive and resolve customer inquiries and complaints is as follow: below. Any questions or complaints after this time will not be resolved:
  - ✓ For recording points: Within 30 days from the date of transaction/event.

- ✓ For gift exchange transactions: within 30 days from the date the Customer successfully requests a gift exchange.
- For other issues: 30 days for transactions with disputes or complaints, Techcombank will temporarily block the points covered from these transactions. After that, depending on the actual situation of handling inquiries and complaints, Techcombank will decide whether or not to calculate these earned points. In case the Customer violates the regulations on product use prescribed by Techcombank, depending on the severity of the violation, Techcombank has the right to withdraw part of all the earned points corresponding to the fraudulent transactions.

**12. Other provisions:**

- Technological and Commercial Joint Stock Bank of Vietnam reserves the right to refuse to award promotions to any Customer who the Bank deems to provide invalid, unclear, incomplete information or violate/fail to meet any conditions of the Program.
- Customer who receive promotions under this Regulation may have to pay 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 provision of law.
- Customer participating in the promotion agree that Techcombank's affiliated companies, 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, excepts as required by law.
- Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, directors, employees and respective representatives of Techcombank and their respective/this affiliated company will not be responsible for any loss, damage (not including loss or damage of any other cause) or any personal accident arising from participating into the Program or due to the receipt or use of Gifts except to the extent prescribed by law.
- The promotion rules are published on Techcombank's website ([www.techcombank.com](http://www.techcombank.com)). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The revised rules will be published on Techcombank's website after Techcombank has fully ensured the procedures for notifying the competent state agencies of the amendment and supplementation of the program rules.
- Customer participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, Electronic Banners, social pages, ect.) 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)**