

APEENDIX 06: CONDITIONS AND TERMS OF USE OF CREDIT CARD INSTALLMENTS**CONDITIONS AND TERMS OF USE OF CREDIT CARD INSTALLMENTS****1. DEFINITIONS AND ACRONYMS:**

- 1.1. **Techcombank International Credit Card Installment Transaction (hereafter referred to as "Transaction"):** is a credit card transaction issued by Techcombank, which allows cardholders to pay for goods and services and repay card balances to Techcombank in the form of installments.
- 1.2. **Repayment in the form of installments of credit cards:** is the customer paying the value of a transaction made by card during the installment period according to which the transaction value is divided equally for each month during the installment period.
- 1.3. **Installment transaction:** means a purchase of goods/services using a credit card registered by the cardholder using the installment feature.
- 1.4. **Recurring installment value:** Is the part of the original transaction value and installment interest that customers must pay monthly during the installment period. The amount of payments at the periods is the same. Particularly in the final installment period, the installment amount is the amount of the cardholder to pay after subtracting the installment amount of previous periods.
- 1.5. **Customer's minimum monthly payment value:** equal to the principal of installments and installment interest (if any) of installments in the period plus the minimum amount of ordinary goods payment transactions, cash withdrawals (if any), other fees and interest...
- 1.6. **Installment interest rate:** Is the interest rate, fee applicable to cardholder transactions registered to convert to installment form or fees applicable to partners signing installment service contracts with Techcombank, this interest rate and installment fee are stipulated by Techcombank from time to time.
- 1.7. **Revert transactions:** including refunds due to system failures, refunds due to customers returning goods/services to suppliers and not continuing to use previously purchased goods/services.
- 1.8. **Partner:** The card accepting unit providing goods/services, cooperating with Techcombank to implement the program of purchasing goods/services in installments by credit card.
- 1.9. **Credit cards/cards:** All credit cards issued by Techcombank.
- 1.10. **Cardholder:** Techcombank credit cardholder, including Primary and Secondary Cardholder.

2. CONDITIONS FOR USING CREDIT CARD INSTALLMENTS

- 2.1. Only applicable to individual customers who are Techcombank international credit card holders.
- 2.2. Applicable to transactions of goods/services by credit card, excluding cash withdrawals, revert transactions, fee transactions, interest incurred on credit cards...
- 2.3. Not to provide the Cardholder in the following cases: (a) the value of the installment transaction is less than the minimum value specified in the agreement between Techcombank and the Partner; or (b) Products/services paid for by transactions that are not on the list of products/services registered using Techcombank's credit card installment feature as agreed between Techcombank and partners; or (c) The term of installment of the registered cardholder is not within the permitted installment periods as agreed between Techcombank and the Partner; or (d) transactions that have been registered with Techcombank international credit card installment feature before; or (e) Cardholders violate the Terms and Conditions for issuance and use of credit cards at Techcombank.

3. PAYMENT OF GOODS/SERVICES BY CREDIT CARD TRANSACTION USING INSTALLMENTS

- 3.1. At the time of registration for the Feature, cardholders must fill in the Techcombank Credit Card Installment Registration and sign a confirmation at the Partner's point of sale or authenticate the information of registration for installment transaction conversion via a phone number registered with Techcombank via Techcombank's Contact Center channel or the business force Techcombank's direct business contacted or completed the authentication of registration requirements on Techcombank's

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Digital channel including but not limited to services: F@st Mobile, F@st-ibank, Techcombank Mobile App, website ...

- 3.2. The credit limit on the cardholder's credit card account is deducted an amount corresponding to the value of the installment transaction. Monthly, the limit of the credit card account automatically increases corresponding to the amount of money the cardholder pays Techcombank according to each installment period.
- 3.3. The recurring installment value is listed in the statement and is part of the Minimum Billing Value on each account statement.
- 3.4. The value of installment transactions is calculated interest according to the interest rate paid in accordance with Techcombank's regulations in each period. If the cardholder does not pay in full and/or on time the value of periodic installments, when the recurring installment value is due, interest and fees will be charged in accordance with the Terms and Conditions for issuance and use of credit cards at Techcombank.
- 3.5. The order of priority for debt collection of the card when there is a specific installment transaction is as follows:
 - Interest, fees of payment transactions
 - Cash withdrawals
 - Recurring installment value
 - Other purchases of goods/services that do not use the installment featureIn each trading group, the order of priority for repayment follows the transaction time updated into Techcombank's system.
- 3.6. The interest rate of installment transactions is regulated by Techcombank from time to time and published on Techcombank's website.
- 3.7. The installment fee is the amount that the cardholder needs to pay Techcombank at the first installment payment period. This fee is announced on Techcombank's homepage in each period and is notified to customers before registering to use the installment feature by Techcombank if the cardholder registers to use the installment feature directly through Techcombank's registration channels. In case customers participate in installments with Techcombank partners, the customer collection fee (if any) will be notified by techcombank affiliates under the terms agreed between Techcombank and its partners.

4. END THE USE OF FEATURES

- 4.1. Techcombank reserves the right to cancel or terminate the provision of the Feature at any time by notifying the Cardholder and requiring the Cardholder to immediately pay the remaining balance of the installment transaction (including but not limited to the following circumstances):
 - a. Cardholders violate any provisions of the Terms of Use of Credit Card Installment Feature mentioned above or of the Terms and Conditions for issuance and use of credit cards at Techcombank; or
 - b. Cardholders terminate the use of credit cards; or the Cardholder offers to stop using the feature.
 - c. Credit cards or the use of features terminated by Techcombank; or
 - d. Cases specified in Section 8.4 of the Terms and Conditions for issuance and use of credit cards at Techcombank.
- 4.2. When the use of the Credit Card and/or the use of the Feature is terminated, all balances of the installment transaction will become regular credit card debt. From the time the installment feature is terminated, customers will have to repay all remaining outstanding balances of installment transactions in the statement period in accordance with Techcombank's bank credit card payment regulations in each period;

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4.3. The fee for termination of credit card installments announced by Techcombank on techcombank's homepage and Techcombank does not refund the collected fee (if any) of customers in case of termination of installment feature.

5. GENERAL TERMS

5.1. In case the information provided by the Cardholder when registering to use the feature is misleading from the information of the Cardholder stored at Techcombank system, Techcombank reserves the right to refuse the request to use techcombank international credit card installment feature and the cardholder must pay the debt for the transaction in accordance with the current regulations of Techcombank International Credit Card.

5.2. At any time and by notifying the Cardholder, Techcombank reserves the right (a) to stop or terminate the use of the Cardholder Feature; and/or (b) modify or supplement other contents of the Terms of Use of This Credit Card Installment Feature. Techcombank will notify cardholders of these changes through Techcombank's official website and by any means or means decided by Techcombank. All information deemed to be the Cardholder received within 03 days from the time the Terms of Use of this credit card installment feature is posted on the website or notified to the Cardholder via another form selected by Techcombank.

5.3. The cardholder below agrees that Techcombank has the right to provide cardholder-related information to a Partner or third party to serve the provision of added value to the Cardholder under the Partner or third party program.

5.4. This regulation applies to the purchase of goods/services using credit card installments. Cardholders continue to be bound by the provisions of the Terms and Conditions for the issuance and use of credit cards at Techcombank and any other agreement between the Cardholder and Techcombank.

5.5. In the event of any conflict between the Terms and Conditions for the issuance and use of credit cards at Techcombank and the Terms of Use of this installment feature in connection with the purchase of goods/services using the Feature, the terms of use of this feature will be prioritized.

5.6. Techcombank retains the right to, where appropriate, change or revise these terms and conditions by posting to Techcombank's website at its Website or by any means that Techcombank deems appropriate. Cardholders agree to visit the Site regularly to see these terms and conditions and to ensure they have been updated with any changes to these terms and conditions.