

## Rewards Program Rules: Rewards For Credit Cardholders

### Techcombank Everyday When Spending On Grab App

- Promotion name:** Reward for Techcombank Everyday credit cardholders when spending on Grab App
- Area (scope) of promotion:** Nationwide
- Form of promotion:** Free gift of goods or services accompanied by the purchase and sale of goods or provision of services
- Promo period:** From **1 September 2025** to **30 September 2025** or until the end of the Budget, whichever comes first.
- Promotional goods and services:** Payment by Techcombank Everyday credit card issued by Techcombank (“Bank Card”) and goods and services provided on the Grab Mobile Application (hereinafter referred to as the Grab Application).
- Goods and services used for promotion:** Give promotion code when paying for purchases at Grab App paid with Techcombank Everyday credit card issued by Techcombank.
- Customers of the promotion program (eligible for the promotion):** Customers are Techcombank Everyday credit cardholders issued by Techcombank and are valid during the promotion period. Applicable to Techcombank Everyday credit cards with BIN headings: 422076, 403280.
- Prize structure (award content, value, number of prizes):**

Incentives content	Incentives	Incentive value (VND)	Preferential rate	Total preferential value (VND)
Rewards per day for GrabBike / GrabCar / GrabFood - Discount code (“Discount code”) applied all days of the week: <ul style="list-style-type: none"> <li>TCB10: GrabBike – 10,000 VND discount for minimum application of 20,000 VND</li> <li>TCB20: GrabCar – VND 20,000 off minimum application of</li> </ul>	Preferential code (direct deduction when paying invoice with code)	- TCB10: GrabBike – 10,000 VND discount for minimum application of 20,000 VND - TCB20: GrabCar – VND 20,000 off minimum application of VND 40,000	Total code per day: 4,567 in which: -TCB10: 1,200 -TCB20: 1,300 -TCB30: 2,067 Total code program: 137,000 in which: -TCB10: 36,000 -TCB20: 39,000 -TCB30: 62,000	<b>3,000,000,000</b>

VND 40,000 <ul style="list-style-type: none"> <li>TCB30: GrabFood – VND30,000 off minimum order of VND60,000</li> </ul> <p>- Every Customer (According to Customer ID at Grab) is entitled to the offer up to 1 time / service / day and no more than 8 times / service / month.</p> <p>- The number of incentives is limited for the day, so cardholders making early eligible transactions will be prioritized to enjoy the incentive.</p> <p>- The program may end when the budget is used up or the last day of the program, whichever comes earlier.</p>		- TCB30: GrabFood – VND30,000 off minimum order of VND60,000		
<b>Total preferential value (VND)</b>				<b>3,000,000,000</b>

**9. Total value of goods and services used for promotion:** 3,000,000 VND (in words: Three billion VND).

**10. Content and Detailed Rules of the Promotion Program:**

**10.1 Contents of promotion:**

**Rewards per day for GrabBike / GrabCar / GrabFood**

- Reward Discount Code (“Reward Code”) applied all days of the week when paying with Techcombank Everyday credit card for GrabBike / GrabCar / GrabFood services on the Grab App.

- TCB10: GrabBike – 10,000 VND discount for minimum application of 20,000 VND
- TCB20: GrabCar – VND 20,000 off minimum application of VND 40,000
- TCB30: GrabFood – VND30,000 off minimum order of VND60,000

- Each Customer is entitled to enjoy the offer maximum once / service / day, and not more than 8 times / service / month (according to the Customer ID at Grab). The offer code is reused the next day.

- The number of incentives is limited for the day, so cardholders making early eligible transactions will be prioritized to enjoy the incentive.
- Total maximum 4.567 codes per day.
- The program may end when the budget is used up or the last day of the program, whichever comes earlier.

## **10.2 Application conditions:**

- The promotion code for Customers only applies from 7h00-23h59 for GrabFood services and 0h00-23h59 for GrabBike / GrabCar services for all weekdays during the promotion period;
- The offer code cannot be converted into cash or refunded/paid in excess in any form under any circumstances. The offer cannot be 100% converted into Grab's Products and Services and cannot be transferred to others;
- The promotion code does not apply to tolls, ferries, stations and other costs other than freight (if any);
- Incentives calculated on the value of orders and cars (excluding order shipping fees and other surcharges).
- The promotion code only applies on the latest version of the Grab App.
- Customers may not receive the offer in case problems arise from the Online payment portal at Grab. In case of difficulties related to using the offer code, Customers contact Grab via the Help Center for support.
- Valid spending transactions are performed by main cardholders or sub-cardholders and must be actual purchases and sales transactions and allowed in accordance with Vietnamese law.
- Techcombank is only a card issuer to support payment transactions at Grab Application, not a service provider on Grab. These Services are provided by the respective providers under the conditions and terms specified by that provider. By accepting or receiving the service, Customer agrees to ensure and will keep Techcombank from being harmed by claims, lawsuits, trials, damages, losses, incurred costs or liabilities.
- Customers note that before making payment, they need to select the Rewards Code. Customers only make payment when Grab app shows the reward amount at the payment step.
- Transactions eligible for the Promotion do not include refunded, cancelled transactions and transactions related to fraud and fake.

- In case the Customer returns / exchanges the product after successful payment, the value of the incentive will not be refunded.
- In case there is not enough number of customers enjoying the promotion per day, the remaining number will be accumulated into the next batches until the end of the program. The total number of the program will be adjusted accordingly according to the Budget and not exceed the Program's budget of VND 3,000,000,000
- Techcombank has the sole right to decide whether or not to apply this offer with other Techcombank offers implemented at the same time.

#### **11. Rewards process, methods and procedures:**

- Method of paying promotion: The promotion code is publicly announced according to this Regulation. Customers need to enter the promotion code or choose the promotion code at the promotion list when paying for Techcombank Everyday cards on the Grab App to enjoy the promotion.
- Techcombank has the right to automatically withdraw the preferential amount if it detects fraud or self-seeking acts of cardholders.
- The above reward process may be changed depending on Techcombank's decision from time to time and is published / announced on the official website of the Bank after completing the notification procedures to the competent state agency (if any).

#### **12. Regulations on contact points to answer questions related to the promotion program:**

- For any questions related to the promotion program, Customers contact the following address for guidance and answers:

- Complaints related to cards and card services provided by Techcombank*

***Vietnam Technological and Commercial Joint Stock Bank***

*Address: No. 6 Quang Trung Street, Cua Nam Ward, Hanoi*

*Phone: 024. 3944 6368*

- Complaints related to the implementation of promotion programs on the Grab Application, problems using promotion codes, problems with goods customers buy on the Grab Application:*

***Grab Company Limited***

*Address: Mapletree Business Centre, 1060 Nguyen Van Linh Street, Tan Hung Ward, Ho Chi Minh City*

*Hotline: (028) 7108 7108*

The time limit for Techcombank / Grab to receive and solve Customers' 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 will not be solved.

**13. Other regulations:**

- Vietnam Technological and Commercial Joint Stock Bank / Grab has the right to refuse to award promotions to any Customers that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any conditions of the Program.
- 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 Program agree that 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 Award Winner 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://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 completing relevant procedures as prescribed by law (if any).
- 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)**