

#### DETAILED SCHEDULE

Implementing the Golf Privilege Incentives Program for Cardholders Techcombank Private

International Payment Card

- 1. Promotion name: Privilege offer for Techcombank Private international payment cardholders when ordering Golf services.
- 2. Area (scope) of promotion: Nationwide
- 3. Forms of promotion: Giving goods and providing services without collecting money together with the purchase and sale of goods and provision of services.
- 4. Promotion period: From September 06, 2024, to October 31, 2024.
- 5. Promotional goods and services: payment services using Techcombank Private international payment cards
- 6. Goods and services used for promotion: Offer code UrBox
- 7. Customers of the Promotion Program (promotion beneficiaries):

Individual customers using Techcombank Private international payment card (6 first number of card 401148) hereinafter referred to as "Banking card"

8. Prize structure (award content, prize value, number of prizes):

Items	Gifts	Value of gift	Number of promotion code	Total Bank books
			Each Private	VND
Private credit card privileges	UrBox credit code for Golf Service Fee	Reward code 50% reduction of Golf Fee at UrBox when using Bank Card to pay Golf Fee at UrBox	cardholder is entitled to 04 UrBox discount codes per calendar month	1,000,000,000

9. Total gift value (nationwide): VND 1,010,000,000 (In words: One billion one hundred million vnd)

## 10. Content and Detailed Rules of the Promotion:

### **10.1.**Detail of promotion

- Reward code UrBox 50% Service Charge – understood as Service Charge for one-turn including: Greenfee, caddy fee, 1/2 cart at the Golf courses within the scope of



- implementing the program specified in article 10.3. Specific playing fee at each field applies from time to time policy of partner UrBox.
- Each Techcombank Private Cardholder can enjoy up to 04 UrBox Rewards Codes per 1 calendar month.
- Each voucher is applied for 1 time of payment 1 game of 18 holes. All forms of gross payment of 2 or more game turns will not be applied voucher.

# 10.2.Applicable conditions:

- Subjects of application: All Customers owning a Techcombank Private Payment Card and using this card to pay for Service Fees at Golf Courses as specified in article 10.3. This offer only applies to individuals who are Techcombank Private Payment Cardholders who are a beneficiary of the program. In case the cardholder who booked the game with the player is not the Techcombank Private Payment Cardholder, Techcombank only pays the expense to the Techcombank Private Payment Cardholder.
- Channel: Payment by Techcombank Private Payment Card at the Payment Link Provided by the Call Center Employee.
- In case the Customer cancels the service after making a successful payment, the value of the discount will not be refunded. Techcombank has the right to refuse to pay the discount for these transactions.
- Customers only make payment when UrBox's system displays the Preferential Service Fee exclusively for Techcombank Private Payment Cardholders. Techcombank is not responsible for the system's failure to display the preferential amount at the payment step, but the customer still makes payment.
- In case of arising any complaints / complaints related to problems of goods / services provided, the method of application UrBox bears full responsibility for handling.
- Transactions eligible for the incentive program do not include refunded or cancelled transactions that make the actual order value not guarantee the minimum order value eligible for incentives according to regulations, do not include transactions related to fraud or fake.
- Techcombank has the right to decide whether or not to apply this offer together with other
   Techcombank's offers implemented at the same time.

### 10.3.List of Applicable Golf Courses: The table below shows the list of 18 - hole courses:

ST	FIELD NAME	TIME TO APPLY
1	Tri Duc Golf Resort	Monday – Sunday



STT	FIELD NAME	TIME TO APPLY
2	Vietnam Dai Lai Golf Club	Monday – Sunday
3	Heron Lake Beach Golf Course	Monday – Sunday
4	Thanh Lanh Valley & Resort	Monday – Sunday
5	Hilltop Valley Golf Club	Monday – Sunday
6	Dragon Golf Links	Monday – Sunday
7	Royal Golf	Monday – Sunday
8	Chi Linh Hotels & Resorts	Monday – Sunday
9	BRG Legend Valley	Monday – Sunday
10	BRG Legend Hill	Monday – Sunday
12	BRG Kings Island Lake Side	Monday – Sunday
13	BRG Kings Island Boatview	Monday – Sunday
14	BRG Kings Island King Program	Monday – Sunday
16	SkyLake Golf & Resort (Sky Course)	Monday – Sunday
17	Ruby Tree Golf Club	Monday – Sunday
18	Sono belle Hai Phong (Song gia)	Monday – Sunday
19	Tuan Chau Golf Resort	Monday – Sunday
20	Mong Cai International Golf Course	Monday – Sunday
21	Trang An	Monday – Sunday
22	Yen Dung Golf Club	Monday – Sunday
23	Kim Bang Golf Club - Stone Valley Golf Resort	Monday – Sunday
24	Phoenix Golf & Resort	Monday – Sunday
25	Yen Bai Star Golf & Resort	Monday – Sunday
26	New Hanoi Grand Golf Course	Monday – Sunday
27	Van Tri Beachfront Resort	Monday – Sunday
28	Vinpearl Golf Hai Phong (Vuc Yen)	Monday – Sunday



STT	FIELD NAME	TIME TO APPLY
29	Vinpearl Golf Phu Quoc	Monday – Sunday
30	Vinpearl Golf Nha Trang	Monday – Sunday
31	Vinpearl Golf Nam Hoi An	Monday – Sunday
32	FLC Ha Long Golf	Monday – Sunday
33	FLC Sam Son Golf Centre	Monday – Sunday
34	FLC Quy Nhon Airport	Monday – Sunday
35	FLC Quang Binh	Monday – Sunday
36	Ban Na Hill Golf Resort	Monday – Sunday
37	Montgomerie Links Australia	Monday – Sunday
38	BRG Danang Golf	Monday – Sunday
39	Laguna LangCo Hotels & Resorts	Monday – Sunday
40	Cualo Beach Resort	Monday – Sunday
41	Mường Thanh diễn Lam	Monday – Sunday
42	Mường Thanh Xuan Thanh	Monday – Sunday
43	KN Centre Of Excellence Cam Ranh	Monday – Sunday
44	Diamond Bay Beach Club	Monday – Sunday
45	American Shores Golf Club	Monday – Sunday
46	Nara Binh Tien	Monday – Sunday
47	Dalat Palace Golf Club	Monday – Sunday
48	Sacom Tuyen Lam Hotels & Resorts	Monday – Sunday
49	The Dalat 1200	Monday – Sunday
50	Dongnai Hotels & Resorts	Monday – Sunday
	Long Thanh Beach Hotel	Monday – Sunday
51	Paradise Golf	Monday – Sunday
52	Taekwang Jeongsan Country club	Monday – Sunday



STT	FIELD NAME	TIME TO APPLY
53	Belong Be Beach Resort	Monday – Sunday
54	The Bluff Tram	Monday – Sunday
55	Twin Doves	Monday – Sunday
56	VietnamGolf & Country Club	Monday – Sunday
57	Sealink Golf & Country Club	Monday – Sunday
58	West Lake Beach Golf	Monday – Sunday
59	Eschuri Vung Bau - Phu Quoc	Monday – Sunday
60	Sonadezi Chau Duc – Thailand	Monday – Sunday
61	Long Bien Golf Course	Monday – Sunday
62	Tan Son Nhat Golf Course	Monday – Sunday
63	Hanoi Golf Club (Minh Tri)	Monday – Sunday
64	Stone Highland Golf & Resort Vietnam	Monday – Sunday
65	Novaland New England	Monday – Sunday

- In which, weekdays are from Monday to Friday; weekends are Saturday and Sunday. Particularly for Da Lat's golf courses, weekdays are from Monday to Thursday; weekends are Friday, Saturday and Sunday.
- For public holidays as prescribed by the government, the service price is applied according to the regulations of each yard

#### 10.4. How to use the offer:

To enjoy the program's incentives, customers schedule a golf course through the following steps:

- Step 1: Techcombank's customer/PCRM contacts via one of the following channels to make an appointment: Hotline 24/7: Telephone: 1800282831 and email: TCBPrivate@Urbox.vn ("PBX"): Information to provide includes: The Golf Course to make a reservation, required playing date and time, Full name of the customer, BIN head (6 first number) and 4 last number and card type name the customer owns, contact phone number (or email in case the customer sends reservation information via email).
- Step 2: The switchboard checks customer information.



- Step 3: The switchboard checks the responsiveness of the Golf Course and confirms playing hours with the Golf Course.
- Step 4: The switchboard contacts the customer to inform the ability to respond with accompanying information including: Service available, confirming that the Customer agrees to order the service and conditions / surcharges (if any).

The switchboard will contact customers up to 03 times to inform the responsiveness and accompanying information.

- Step 4a: Contacting customer is not successful, the switchboard sends SMS to the contact phone number Customer has notified the switchboard in step 1.
- Step 4b: Contact customer successfully:
  - Step 4b.1: Service available (understood as available Golf Course, Existing Lease Program, Eligible Customer), Customer confirms to agree to book service and conditions / surcharges (if any). Customer is forwarded to step 5.
  - Step 4b.2: Service is not available (understood as In case the Golf Course does not confirm the reservation or the preferential capacity is out) The Customer is notified by the Consultant and advises the Customer on an alternative playing time / Golf course for the Customer to choose. After agreeing on a new playing time schedule, the Customer Service Call Center is similar to step 4b.1
- Step 5: Customers pay the cost of booking a golf course according to the reservation confirmation

After receiving the Payment Link, the customer makes payment for the Service fee (including Greenfee, caddy fee, 1/2 cart) in the following way:

- The switchboard provides online payment links to customers via the program's Email or from Urbox's OA Zalo account on the Zalo platform: Name of UrBox Premium Services (phone number: 0984128166) or UrBox Electronic Gifts, ensuring the correct matching of the golfing fee payable by Techcombank cardholders after discounting offers. The switchboard asks customers to make payment using the notified card when booking. playing. UrBox is responsible for the safety and security of customer's card payment.
- The payment of the cost needs to be completed before the playtime. In case the customer fails to pay on time, the customer is not entitled to the preferential service fee and the preferential rate will be ceded to other Customers. Techcombank is not responsible for the payment of the customer to UrBox or other Golf Service Providers (if any). After the customer makes a successful payment, the Call Center will check the



responsiveness again, if it is still available, it will immediately book for the customer, if it is not available, it will advise on other Playtime. In case the customer cannot choose a new Playtime, the Call Center will refund the customer. Customers will receive a refund within 7-15 working days of successful payment.

- Other arising costs (cost of dining, furniture rental, etc.), customers pay directly at the Golf course at the price set by each course.
- Step 6: Customer service switchboard when the customer needs to change / cancel the playing schedule (if the customer needs).

# 10.5. Request for time of reservation and reservation

Customers must book a playtime at least 24 hours before play for playtime on weekdays and 48 hours before play for playtime on weekends (saturday, sunday, holidays). If the Customer books after the time specified above, in case the pitch is empty, the Call Center will still receive support for the Customer to book the pitch.

## 10.6. Cancellation, absence and change of playtime, playground

- Any change or cancellation of the playing schedule must be notified directly by the Customer via the Call Center according to the minimum refund/cancellation time without charge before the playing time of each pitch and confirmed by the Call Center.
- Any change in play schedule, playground or cancellation that does not follow the minimum refund time without fee before the playtime of each field has been confirmed by the Call Center or the Customer does not come will be counted as one play per booked date.
- Not refund or cancel the fee collection in bad weather conditions, except force majeure cases under the Cooperation Contract between the 2 parties.

### 11. Reward process, method, and procedure:

- Method of payment: The incentive code is managed by UrBox, valid customers are automatically assigned the incentive code. The incentive of 50% of the Golf Service Fee is directly deducted from the Service Fee when the Customer makes payment. Accordingly, the Service Fee paid by the Customer is recorded on the invoice as an amount equal to the invoice value minus (-) the promotional value enjoyed by the Customer.
- Techcombank has the right to automatically recover the offered amount if it detects fraud or self-harm acts of cardholders.

### 12. Regulations on contact point to answer questions related to promotion programs:

Complaints related to cards and card services provided by Techcombank

- Vietnam Technological and Commercial Joint Stock Bank



- Address: No. 6 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi
- Telephone: 024. 3944 6368

For inquiries related to the application of Golf Services, customers can contact the following address for guidance and answers:

- Toà Digital Marketing Joint Stock Company
- Address: Floor 4, GP Invest Building, 170 La Thanh Street, Dong Da District, Hanoi
- Telephone: 1800282831
- Email: TCBPrivate@Urbox.vn

The time limit for Techcombank and To Que Digital Marketing Joint Stock Company to receive and resolve Customers' questions and complaints about the results of the promotion program is 60 days at most from the end of the program. All questions and complaints after the above time will not be resolved.

# 13. Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank / Toà Digital Marketing Joint Stock Company has the full right to refuse to award prizes to any Customer that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any 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 current law. In case of paying irregular income tax, the Customer approves 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 submit on behalf of the customer to the competent authority in accordance with the law.
- With the consent of the Customer receiving the Incentive, Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliated companies, respective directors, employees and representatives of Techcombank and affiliated companies will use the name and image of the Award winning Customer for commercial advertising purposes.
- Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliated companies, 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 losses of any other cause) or any personal accident arising from participation in the Program or from the receipt or use of gifts except as provided for by law.



- The promotion program rules are published on Techcombank's website (https://www.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 the procedures for notifying the amendments and supplements to the competent state agency in accordance with the provisions of the law.https://www.techcombank.com
- 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 / Toà Digital Marketing Joint Stock Company is responsible for direct resolution, if no agreement is reached, the parties are entitled to initiate a lawsuit in court competent people's court to handle in accordance with the provisions of current law.

Issued by Vietnam Technological and Commercial Joint Stock Bank (Techcombank)