

DETAILED RULES

*Cash withdrawal fee rebate program at ATM for individual customers when using
Techcombank Private Debit Card*

- 1. Name of the merchant implementing the promotion:** Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "**Techcombank**")
- 2. Program name:** Withdrawal fee rebate for ATM withdrawals for Techcombank Private cardholders.
- 3. Areas (scope) of application:** Domestic and international
- 4. Promotion form:** Organize a frequent flyer program for customers who are Private members of Techcombank
- 5. Promotion period:** From 01/08/2024 to the end of 31/12/2024 or until the budget is used up (whichever comes first).
- 6. Promotional goods and services:** Cash withdrawal using Private Debit card at automated teller machines (ATMs)
- 7. Goods and services used for promotion:** Cash will be refunded to the current account associated with the Customer's Techcombank Private Payment Card (hereinafter referred to as the Card).
- 8. Customers of the Promotion Program (eligible for the promotion):** Individual customers who meet:
 - Individual customers who already have a current account at Techcombank; and
 - Individual customers who are cardholders of Techcombank Private International Debit Card with BIN code of the first 8 digits of the card is 40114800 (Conditions of issue: Private Member); and
 - Customers using Techcombank Private International Payment Card for cash withdrawal transactions at ATMs that are valid during the promotion period.
- 9. Prize structure (prize content, prize value, number of prizes):**

Customers who meet the conditions in Section 8 above to participate in the program with ATM withdrawal transactions using Techcombank Private International Payment Card will be refunded to the current account associated with the Customer's Techcombank Private

International Payment Card. The amount refunded is equivalent to the value of the cash withdrawal fee that the Customer has paid to Techcombank.

Transactions applicable to the promotion are 05 withdrawal transactions at the first ATM in the validity period.

Example: Customers make the first 05 transactions at Techcombank ATMs, ATMs of other banks in Vietnam, banks abroad:

Transactions	Deal	Cash withdrawal fee (excluding VAT)	VAT
1	Cash withdrawal at TCB ATMs	0	0
2	Cash withdrawal at ACB ATMs	9.900 VND	990 VND
3	Cash withdrawal at TCB ATMs	0	0
4	Cash withdrawal at TCB ATMs	0	0
5	ATM Cash Withdrawal Abroad	50.000 VND	5.000 VND

➔ Amount refunded during the period: Cash withdrawal fee of VND 59,900 and VND 5,990 for VAT

The transaction amount does not exceed VND 24,500,000/transaction, in case customers trade foreign currencies, the transaction value for which the withdrawal fee is refunded will be applied according to the transaction value converted into VND at the time of the transaction.

Period of valid implementation and refund:

- Phase 1: From 01/08/2024 to 31/08/2024
- Phase 2: From 01/09/2024 to 30/09/2024
- Phase 3: From 01/10/2024 to 31/10/2024
- Phase 4: From 01/11/2024 to 30/11/2024
- Phase 5: From 01/12/2024 to 31/12/2024

Note:

- Withdrawal transactions are determined on the data closing date and the cashback results are based on the value from Techcombank's system.

- At the time of the refund system, the Card and the current account linked to the Techcombank Payment Card need to be in an active state to receive the cashback.

10. Total gift value (nationwide): 80,000,000 VND (Eighty million VND).

11. Detailed content and rules of the promotion:

11.1. List of eligible ATMs to make transactions: Customers using Techcombank Private Payment Card use ATM withdrawal service as described below:

11.1.1. ATMs in the territory of Vietnam: are ATMs of Techcombank's system or ATMs of other organizations that accept transactions of Techcombank Private Payment card.

11.1.2. ATMs outside the territory of Vietnam: are ATMs in the system of other organizations that accept transactions of Techcombank Private Payment card.

11.2. Other regulations

11.2.1. The promotion is applicable to Techcombank's Private Member customers. Information about Techcombank membership tier conditions, incentives for each Techcombank member tier, information on identifying Techcombank member customers, etc. ("Customer Card") is specifically recorded on each customer's Techcombank Mobile Application.

11.2.2. Each customer identified by customer identification number at Techcombank is eligible for the promotion for up to 05 valid transactions during the promotion period

11.2.3. Conditions for valid withdrawal transactions: are transactions that fully meet the following conditions

- (a) Transactions using Techcombank Private Payment Card;
- (b) Cash withdrawal transactions at ATMs are recorded as successful by the Techcombank system;
- (c) The transaction is not recorded by Techcombank's system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account;
- (d) The payment transaction was successfully recorded by Techcombank's system but the amount was less than the amount the payment card organization settled with Techcombank and Techcombank successfully recorded the additional debit to the cardholder's account.

11.2.4. In case the Customer's current account and/or Techcombank Private Payment Card is locked/canceled at the time of payment of the promotion, Techcombank is not obliged to pay the Customer.

11.2.5. The cash withdrawal limit for card products must comply with card product regulations and state regulations in all cases of cash withdrawal in Vietnam and abroad.

11.2.6. Invalid transactions:

Customers whose Card is closed/locked or the current 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 current account will not be eligible to participate in the program.

11.3. Regulations on prize payment

Prize payment period

Stage	Valid spending time	When to close the data	Prize payment period
1	From 01/08/2024 to 31/08/2024	31/08/2024	15/09/2024 to 30/09/2024
2	From 01/09/2024 to 30/09/2024	30/09/2024	15/10/2024 to 31/10/2024
3	From 01/10/2024 to 31/10/2024	31/10/2024	15/11/2024 to 30/11/2024
4	From 01/11/2024 to 30/11/2024	30/11/2024	15/12/2024 to 31/12/2024
5	From 01/12/2024 to 31/12/2024	31/12/2024	15/01/2025 to 31/01/2025

Prize payment form

- Techcombank offers eligible customers by cashback method: Cashback is money that has been converted at the exchange rate (if any) at the time of the customer's transaction and refunded to the current account associated with the customer's card opened at Techcombank.
- The program may end at 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 (<https://techcombank.com>).

12. Other regulations

- The card issuance procedures, fee schedule, standard terms and conditions of the Card are still applicable to the Customer in accordance with Techcombank's current regulations.
- Cardholders (Customers) who meet the eligibility conditions first and incur the first 05 transactions that meet the conditions earlier will be prioritized.
- Techcombank reserves the right to decide whether or not to apply this offer at the same time as other offers of Techcombank.
- Techcombank reserves the right to refuse to implement incentives for invalid transactions or adjust/revoke the value of incentives received by customers from the date Techcombank determines that the transaction is invalid.
- Techcombank has the right to automatically recover the preferential amount if detecting fraudulent and profiteering acts of the cardholder.
- In case Techcombank needs to adjust and/or supplement the refund amount for the Customer, Techcombank has the right to automatically debit/credit the Customer's current account including but not limited to the methods of debiting/crediting the current account.
- Customers who receive a refund 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 refund received by the Customer and paid to the competent state agency on behalf of the Customer in accordance with the provisions of Law.
- For any questions related to the program, customers contact the following address for guidance and answers:

Joint Stock Commercial Bank for Technological and Commercial of Vietnam

Address: No. 06 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi City

Bank Phone: (8424) 3944 6368

Hotline/ email: 1800 588 822/ call_center@techcombank.com.vn

- The deadline for Techcombank to receive and resolve questions and complaints from customers is 60 days from the end of the program. Any questions and complaints after the above time will not be resolved.
- 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 program rules are published on Techcombank's website (<https://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 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.
- 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.
- In case of disputes related to this program, the Joint Stock Commercial Bank for Technology and Trade of Vietnam is responsible for directly settling them, if they 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)