

THE PROMOTION PROGRAM***"SPECIAL OFFER FOR PRIMARY CARDHOLDERS OF TECHCOMBANK PRIVATE VISA INFINITE CREDIT CARD"***

- 1. Name of the expected promotion:** "Special offer for primary cardholders of Techcombank Private Visa Infinite credit card" (hereinafter referred to as the "Program").
- 2. Promotion area:** All branches, transaction offices at Techcombank
- 3. Promotional goods and services:** Techcombank Private Visa Infinite credit card products issued by Techcombank.
- 4. Promotion period:** Individual customers who meet the conditions of the rules will be able to participate in the program from 01/10/2026 to the end of 31/12/2026 (time to book and use the service)
- 5. Goods and services used for promotion:** Business Class airport lounge service; Airport check-in and fast entry assistance services; High-class dining & high-class resort services; 50% Golf discount; and for each valid transaction, Techcombank will record the number of cashback points (1 point equivalent to 1 VND) in the Cashback Points section on Techcombank Rewards
- 6. Form of promotion:** Donation of goods, provision of services without collection of money accompanied by the purchase and sale of goods and provision of services
- 7. Customers are entitled to the following promotions:**
Techcombank's individual customers meet the conditions: During the promotion period, customers who are primary cardholders of Techcombank Private Visa Infinite credit card.
- 8. Prize structure (prize content, prize value, number of prizes):**
The following privileges are provided to Cardholders through Techcombank's Promotion Programs from time to time, only applicable to primary cardholders of Techcombank Private Visa Infinite credit card and from the time the customer cancels the primary card, the customer will not be entitled to the privileges applied under this promotion

8.1. Earn cashback points via "Techcombank Rewards" according to spending:

When spending with Infinite credit card, for each valid transaction, Techcombank will record the number of cashback points (1 point equivalent to 1 VND) in the Cashback Points section at Techcombank Rewards

The rate of cashback points recorded according to specific spending is as follows, for every 1,000 VND spent, customers are refunded:

Field	Cashback Points Recognition Rate	Corresponding Accumulated Cashback Points
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Restaurants	5% of the transaction value	50 points equivalent to 50 VND
Some Restaurants*	10% of the transaction value	100 points equivalent to 100 VND

Notes:

- For customers who are cardholders of Techcombank Private Visa Infinite credit card, the maximum total accumulated cashback points is 5,000,000 points, equivalent to VND 5,000,000 for each primary card of Visa Infinite credit card/month.
- Time to record cashback points: T+1 to T+3 from the T date is the day the customer makes a valid successful transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next working day.
- The time when the client can make a withdrawal is 15 days from the date of making a valid transaction.
- Minimum withdrawal amount: 100,000 VND
- The accumulated cashback can be used to convert and withdraw to the current account/reduce the credit card balance according to Techcombank's regulations from time to time.
- All eligible spending transactions of the primary cardholder will be recorded as cashback on Techcombank Reward for the primary cardholder
- List of MCC restaurants and list of restaurants with 10% cashback according to Appendix 07 attached.
- Detailed regulations on valid transactions are specified in Appendix 01 attached

8.2. Overseas airport lounge services and international terminal airport lounges in Vietnam

Elite Client Group:	Invitation Client Group:
Techcombank Private Visa Infinite credit card primary cardholders are entitled to free unlimited access to a system of more than 1500 lounges globally	Techcombank Private Visa Infinite credit card primary cardholders are given free unlimited access to a system of more than 1500 lounges globally within 06 months from the date of card issuance. If at the time of expiration of 06 months of experience, customers do not meet the conditions to switch to the Elite customer group, customers who continue to use lounge privileges will have to pay a fee after Techcombank

	compares with partners according to the partner's fee schedule from time to time
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- Each primary cardholder is accompanied by a maximum of 01 person when using the lounge service.
- The list of applicable airports and detailed regulations on conditions and terms of service use are based on the contract of Techcombank and its service provider and announced by Techcombank from time to time on the Bank's official website.
- The detailed description of the service is described in Appendix 01 attached
- Privilege usage instructions for customers according to Appendix 02 attached

8.3. Clients have the flexibility to choose privileges

a. Elite customer group: Customers can choose the privileges

- Each primary cardholder of Techcombank Private Visa Infinite credit card is entitled to 08 free use of the privilege of supporting Fast track service per year or converted to the privilege of 50% discount on Golf/Dining/Experiential Tourism as specified below. (The "year" unit is calculated from 01/01 to 31/12 of the year). The number of privileges is calculated according to the time of using the service. In case of incurring non-standard costs and the customer agrees to pay, the customer pays the incurred cost through the partner providing the privilege.
 - **Privileges for pick-up and drop-off, check-in assistance, fast track at the airport within Asia.**
 - The primary cardholder has the right to use this privilege to book services for themselves and up to 01 companion. Each privilege usage is applied to 1 single person. In case of booking a service for a companion, it is counted as 02 uses and the service user must include the primary cardholder.
 - The list of applicable airports and detailed regulations on conditions and terms of service use are based on the contract of Techcombank and its service provider and announced by Techcombank from time to time on the Bank's official website.
 - **50% Golf Discount Privilege**
 - Customers can choose a special 50% Golf discount with the conversion rate: 1 50% Golf discount privilege = 2 times of using the Fast track privilege.
 - Details of the privilege are described in Appendix 01 attached.

- Privilege usage instructions for customers according to Appendix 02 attached
- List of golf courses applied according to Appendix 08 attached
- **Culinary privileges and experiential travel privileges:**
 - Customers can choose culinary privileges or experiential tourism with the conversion rate: 1 culinary privilege or 1 experiential tourism privilege = 2 uses of Fast track privileges. Some experiential tourism areas have different rates as attached in Appendix 6
 - Each customer can use a maximum of 01 dining privilege and/or 01 experience travel privilege in 1 month
 - Details of the privilege are described in Appendix 01 attached
 - Privilege usage instructions for customers according to Appendix 02 attached

b. Invitation Client Group:

- Each primary cardholder of Techcombank Private Visa Infinite credit card issued in the Invitation group is entitled to 02 free use of the privilege of supporting Fast track service for 06 months from the date of issuance
- Customers can choose the privileges according to their preferences when they reach a minimum spending of 300 million VND/quarter. With gifts in month T, it will be used until the end of the last day of month T+6
 - 02 Fast Track or
 - 01 50% Golf discount
- Details of the privilege are described in Appendix 01 attached
- Privilege usage instructions for customers according to Appendix 02 attached

9. Total value of goods and services used for promotion including VAT (nationwide): 8,600,000,000 VND (*In words: Eight billion six hundred million VND*).

10. Contents and detailed rules of the promotion: according to the attached detailed rules.

11. Names of traders co-implementing, specific contents of participation and specific responsibilities of each trader participating in the implementation of the Program (In case many traders coordinate in the implementation of the Promotion Program or traders providing sales promotion services for goods and services of other traders as agreed upon (written agreement/contract attached): None.

Vietnam Technological and Commercial Joint Stock Bank (Techcombank) is committed to properly implementing and taking full responsibility for the above promotion program in accordance with current laws.

Issued by Vietnam Technological and Commercial Joint Stock Bank.

DETAILED APPENDIX OF THE PROMOTION PROGRAM
"SPECIAL OFFER FOR PRIMARY CARDHOLDERS OF TECHCOMBANK PRIVATE
VISA INFINITE CREDIT CARD"

- 1. Name of the promotion:** "Special offer for primary cardholders of Private Visa Infinite credit card" (hereinafter referred to as the "Program").
- 2. Promotional goods and services:** Techcombank Private Visa Infinite credit card products issued by Techcombank.
- 3. Promotion period:** Individual customers who meet the conditions of the rules will be able to participate in the program from 01/10/2026 to the end of 31/12/2026 (time to book and use the service)
- 4. Scope of promotion:** All branches/transaction offices of Techcombank.
- 5. Goods and services used for promotion:** Business Class airport lounge service; Airport check-in and fast entry assistance services; High-class dining & high-class resort services; 50% Golf discount; and for each valid transaction, Techcombank will record the number of cashback points (1 point equivalent to 1 VND) in the Cashback Points section on Techcombank Rewards
- 6. Form of promotion:** Donation of goods, provision of services without collection of money accompanied by the purchase and sale of goods and provision of services

7. Eligibility for promotion:

Techcombank's individual customers meet the conditions: During the promotion period, customers who are primary cardholders of Techcombank Private Visa Infinite credit card.

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

The following promotional services are only applicable to primary cardholders of Techcombank Private Visa Infinite credit card. From the time the customer cancels the primary card, the customer will not be entitled to the privileges applied under these rules:

- Global Airport Lounge Privileges
- Pick-up and drop-off privileges, check-in assistance, fast entry at the airport (Fast track)
- Upscale dining privileges
- Premium resort privileges
- 50% Golf Discount Privilege
- Foreach valid transaction, Techcombank will record the number of cashback points (1 point equivalent to 1 VND) in the Cashbank section of Techcombank Rewards

9. Total value of goods and services used for sales promotion including VAT (nationwide): 8,600,000,000 VND (*In words: Eight billion six hundred million VND*).

10. Regulations on the focal point for answering questions related to the promotion program:

For any questions related to the promotion, customers can contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank (Techcombank).

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

24/7 customer service: 1800 588 823 (toll-free) or:

Email: call_center@techcombank.com.vn or card-pos@techcombank.com.vn

The deadline for Techcombank to receive and resolve questions and complaints from customers about the results of the promotion program is 30 days from the end of the program. All questions and complaints after the above time will not be resolved.

11. Other provisions:

11.1. Customers who receive promotional amounts under this Regulation may be required to pay irregular income tax, fees and charges (if any) in accordance with current laws. In case of paying 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 promotion received by the Customer and paid on behalf of the Customer to the competent authority in accordance with the provisions of law.

11.2. Techcombank reserves the right to refuse to award the promotion to any customer who provides invalid, unclear, incomplete information or violates any of the terms and conditions of the Program Rules.

11.3. The customer agrees to participate in this program means that the customer agrees to allow Techcombank to use the name and image of the customer who receives the offer for commercial advertising purposes.

11.4. Techcombank, its affiliates, directors, employees and respective representatives of Techcombank and these affiliates shall not be liable for any loss, damage (not only including losses or other causes) or any personal accident arising from participation in the Program or as a result of the receipt or use of gifts.

11.5. Techcombank reserves the right to amend and adjust these Terms and Conditions and related regulations. The content of the amended Terms and Conditions will be published on Techcombank's website.

11.6. In case of a dispute related to this promotion, Techcombank is responsible for directly settling it, if the dispute cannot be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for settlement in accordance with current law.

Issued by Vietnam Technological and Commercial Joint Stock Bank.

APPENDIX 01 – DETAILED DESCRIPTION OF PRIVILEGES FOR PRIMARY CARDHOLDERS OF TECHCOMBANK PRIVATE VISA INFINITE CREDIT CARD

1. Earn cash back points via "Techcombank Rewards" according to your spending:

When spending with Infinite credit card, for each valid transaction, Techcombank will record the number of cashback points (1 point equivalent to 1 VND) in the Cashback Points section at Techcombank Rewards at Techcombank Mobile.

The rate of cashback points recorded according to specific spending is as follows, for every 1,000 VND spent, customers are refunded:

Field	Cashback Points Recognition Rate	Corresponding Accumulated Cashback Points
Restaurants	5% of the transaction value	50 points equivalent to 50 VND
Some Restaurants*	10% of the transaction value	100 points equivalent to 100 VND

Notes:

- For customers who are cardholders of Techcombank Private Visa Infinite credit card, the maximum total accumulated cashback points is 5,000,000 points, equivalent to VND 5,000,000 for each primary card of Visa Infinite credit card/month.
- Time to record cashback points: T+1 to T+3 from the T date is the day the customer makes a valid successful transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next working day.
- The time when the client can make a withdrawal is 15 days from the date of making a valid transaction.
- Minimum withdrawal amount: 100,000 VND
- The accumulated cashback can be used to convert and withdraw to the current account/reduce the credit card balance according to Techcombank's regulations from time to time.
- All eligible spending transactions of the primary cardholder will be recorded as cashback on Techcombank Reward for the primary cardholder
- The process of adjusting points refers to the regulations on adjusting points of the Loyalty Program under the Regulations on Loyalty Care for Individual Customers
- Regulations on accumulating cashback points, using reward points/focues, settling reward point expenses and handling customer tracing shall comply with the Regulations on loyalty care for individual customers, the process of operating the loyalty program for individual customers at Techcombank.
- List of MCC restaurants and list of restaurants with 10% cashback according to Appendix 07 attached.

- Eligible transactions are transactions using Techcombank Visa Infinite credit cards to pay for goods and services for personal and family consumption via devices that accept cards or electronic methods that are recorded as successful on Techcombank's and/or the card organization's card system and do not include the following transactions:
 - Cancellation of payment/cancellation of purchase and sale of goods and services or automatic refund transaction (void/reversal) due to: (i) system error, or (ii) Customer actively cancels the transaction, or (iii) 3rd party cancels the transaction;
 - Any transaction that Techcombank suspects, believes that the payment transaction is not eligible for a refund under the rules of this program, including but not limited to the following cases:
 - Customers commit fraudulent and counterfeit transactions, payment services that do not arise from the purchase and sale of goods and provision of services (short transactions at card acceptors, etc.).
 - Customers conduct transactions of an agency nature, profiteering transactions, fraudulent transactions
 - Payment transactions for the value of goods/services in bulk or with continuous frequency do not serve the purpose of personal/family spending.
 - Payment transactions at a number of card acceptance points (POS/mPOS) are on the list that Techcombank (unilaterally) assesses that there are signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customers' spending transactions in each period.

2. Overseas airport lounge privileges and international terminal airport lounges in Vietnam

2.1. Description of airport lounge services

Airport lounge services are lounges with special services for high-end customers, offering a variety of offers and unique experiences. Guests can enjoy amenities such as:

- Buffet
- Free wifi
- Computers & Office Utilities
- Lockers
- Massage Chair
- Shoe Shine Machine
- Phone
- Newspapers and magazines
- Television

- Relaxation area
- Bathroom
- Pet Zone

Note: depending on the lounge, the facilities used may differ

2.2. Regulations on airport lounge services

- Elite Customers: Techcombank Private Visa Infinite primary cardholders can use the global airport lounge unlimited times for the cardholder and one accompanying guest. In all cases, the service user must include at least the primary cardholder
- **Invitation customers:** Primary cardholders of Techcombank Private Visa Infinite credit card are entitled to unlimited lounge access globally within 06 months from the date of card issuance. If at the time of expiration of 06 months of experience, customers do not meet the conditions to switch to the Elite customer group, customers are not allowed to continue using lounge privileges
- The list of airport lounges is updated on Techcombank's website.
- Cases where the cardholder makes a direct booking with other service providers and asks Techcombank to confirm the payment will be considered invalid.

3. Pick-up and drop-off privileges, check-in assistance, fast entry at the airport (Fast track)

3.1. Description of pick-up and drop-off services, check-in support, fast entry at the airport (Fast track)

The airport transfer/express check-in service has a dedicated service staff to assist customers with luggage transportation, customs clearance, immigration and exit.

3.2. Regulations on pick-up and drop-off services, check-in support, fast entry at the airport (Fast track)

- Each service use is applicable to 1 person only. The detailed list of airports and countries is in Appendix 04 attached to the rules (The "year" unit is calculated from 01/01 to 31/12 of the year).
- The primary cardholder has the right to use this privilege to book services for themselves and up to 01 companion. In case of booking services for accompanying persons, the number of service uses will be reduced in proportion to the number of bookers. At the same time, in all cases, the minimum service user includes the primary cardholder
- Acceptance/change of bookings is subject to the decision of the service providers.
- Cases where the cardholder makes a direct booking with other service providers and asks Techcombank to confirm the payment will be considered invalid.
- Elite customers: TCB's Visa Infinite primary cardholders can use up to 8 Fast track privileges per year according to regulations at all airports of 17 Asian countries.

- Invitation Client Group:
 - TCB's Visa Infinite primary cardholders are entitled to use up to 2 Fast track privileges as prescribed at all airports of 17 Asian countries within 06 months from the date of card issuance. If at the time of expiration of 06 months of experience, customers do not meet the conditions to switch to the Elite customer group, customers are not allowed to continue using Fast track privileges

4. Privilege of 50% discount on Golf service price

- Golf service price is determined as the service price that customers need to pay when booking according to regulations and includes: Greenfee, caddy fee, 1/2 buggy on the price listed at golf courses within the scope of the program.
- The offer is only applicable when the cardholder pays for the discounted service with a Techcombank Visa Infinite credit card.
- The offer is only applicable to players who are customers of this promotion. The offer cannot be converted into cash or gifts to the Cardholder's credit card or payment account nor is it transferable to another person and is non-refundable at the end of the validity period.
- Each promotion is applied to 1 payment of 1 round. Each customer can use a maximum of 2 promotions/day. Any form of lump payment of 2 rounds or more will not be applied. This Terms and Conditions apply to this promotion and "Golf Privilege Program for Techcombank Private and Priority Members
- The privilege is only applicable when the booking is made through Linkcare's call center. Booking requests made via a third-party website/app or directly with the Golf Course will not be eligible for payment.
- Customers only make payment with Techcombank Visa Infinite credit card when Linkcare's system displays the Service Fee after deducting the promotional amount exclusively for Techcombank Visa Infinite Credit Card holders. Techcombank is not responsible for the system not displaying the amount after deducting the promotional money at the checkout step but the customer still makes the payment.
- In the event of any complaints/complaints of the Customer related to the issues of goods/services provided, the manner in which Linkcare is applied is solely responsible for handling.
- Techcombank has the right to decide whether or not to apply this offer at the same time with other Techcombank offers at the same time.
- For the avoidance of doubt, Golf Course and Linkcare are the service providers for this offer. Therefore, the cardholder understands and accepts that the use of this service will

form a contract between the cardholder himself and the supplier and Techcombank does not participate in this contract

- Any change or cancellation of the schedule must be notified directly by the Customer via the Call Center in accordance with the minimum cancellation time free of charge before the playing time of each course and confirmed by the Call Center. In case the customer does not meet the postponement/cancellation conditions according to the regulations of the golf course, the customer's privilege will be recorded as used, and the paid fee will not be refunded.
- Any changes to schedules, playgrounds or cancellations that do not comply with the minimum time of free cancellation before the play time of each course confirmed by the Call Center or the Customer does not show up will be counted as one play on the booked date

5. Choose according to your preferences when Invitation customers spend at least **300 million VND/Quarter**, free

- 02 Fast Track or
 - 01 50% discount on Golf services

The total payment value is determined on the data closing date and calculated based on the value of valid transactions made from Techcombank Visa Infinite credit cards.

Eligible transactions are transactions using Techcombank Visa Infinite credit cards to pay for goods and services for personal and family consumption via devices that accept cards or electronic methods that are recorded as successful on Techcombank's and/or the card organization's card system and do not include the following transactions:

- Cash withdrawal/advance transactions at ATM/POS; transactions of e-wallets/payment gateways, transactions of the nature equivalent to the use of Techcombank's cards as a tool to transfer money to e-wallets/payment gateways, transfer transactions, fee and interest transactions;
- Cancellation of payment/cancellation of purchase and sale of goods and services or automatic refund transaction (void/reversal) due to: (i) system error, or (ii) Customer actively cancels the transaction, or (iii) 3rd party cancels the transaction;
- Any transaction that Techcombank suspects, believes that the payment transaction is not eligible for a refund under the rules of this program, including but not limited to the following cases:
- Customers commit fraudulent and counterfeit transactions, payment services that do not arise from the purchase and sale of goods and provision of services (short transactions at card acceptors, etc.).

- Customers perform transactions of the nature of agencies, profiteering transactions, fraudulent transactions, specifically: payment transactions for electricity/water bills/air tickets/telecommunications charges and/or payment transactions for the purchase of goods and services at supermarkets, shops, business establishments and then do not use/fail to prove the use of these goods and services for individuals/families (transactions of store owners buying mobile phones, electronic refrigeration appliances, vouchers, phone scratch cards, game cards, etc. at stores, supermarkets, online sales websites and then redistributing them to other retail customers; and/or payment transactions to pay interest/principal of loans secured by insurance contracts...
- Payment transactions for the value of goods/services in bulk or with continuous frequency do not serve the purpose of personal/family spending.
- Transactions: cash withdrawal/advance transactions; top-up transactions to e-wallets; payment transactions on behalf of agents; transactions at merchants with the following MCCs: 4814, 4816, 4829, 4899, 4900, 5734, 5815, 5816, 5817, 5818, 5945, 5960, 5962, 5963, 5965, 5966, 5967, 5968, 5969, 5999, 6010, 6011, 6050, 6051, 6211, 6513, 6530, 6538, 7311, 7399, 7801, 7802, 7995, 7999, 8999, 9754... and additional MCCs from time to time (if any)
- Payment transactions at a number of card acceptance points (POS/mPOS) are on the list that Techcombank (unilaterally) assesses that there are signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customers' spending transactions in each period.
- Customers who meet the eligibility conditions first and incur the first transaction earlier will be prioritized. In case there are multiple Cardholders (Customers) who satisfy the conditions for a valid transaction, Techcombank will consider the following priority criteria:
 - + Customers have a larger total value of valid transactions during the promotion consideration period.
 - + Techcombank is the legal entity that makes the final decision on the list of customers who meet the conditions to receive the offer.

6. Culinary Privileges

6.1. Description of Culinary privileges

- Dinner with 03 dishes according to Fine Dining standards and wine for a family of 04 people served at high-class restaurants, along with other benefits.
- One bottle of wine (red/white) or 04 drinks of choice by Sommelier.
- Get the best table arrangements available or the free VIP room.

- Choice of lunch/dinner on all weekdays, weekends, and public holidays (except special days according to the restaurant's program)

() Special day is understood as the day when the restaurant organizes a Private Event (does not accept individual customers); or a themed event (does not accept set menus outside the restaurant's program); or other events other than normal activities.*

- Incentives are arranged according to the current status and facilities.

6.2. Regulations on Culinary privileges

- 01 time customers successfully book the privilege is counted as 1 time of using the B&B privilege, equivalent to 02 Fast track privileges
- The menu may change according to the seasons of the year
- The list of restaurants is applied according to Appendix 05 attached and updated from time to time on Techcombank's website.
- Cases where the cardholder makes a direct booking with other service providers and asks Techcombank to confirm the payment will be considered invalid.

7. Premium Resort Privileges

7.1. Description of Luxury Resort privileges

- Customers are given 01 night of high-class resort experience specially designed for cardholders, including: Night stay at the most luxurious hotel/resort + Couple's cuisine + Other activities and benefits.
- Customers will need to pay other service costs incurred in addition to the program's incentives (if any) via the program's hotline phone number.
- **For customers who own Techcombank Visa Infinite card when booking from 03 nights (including 01 night free from Techcombank)**
 - Complimentary 01 bottle of wine or dessert and discount on the bill when booking a table and/or paying at the restaurant according to the list included in the program.
 - Incentives are subject to availability and policies of each hotel/restaurant on a periodic basis.
- Customers are cared for and supported by the global personal assistant call center during the vacation.
- Applicable for standard room categories depending on each hotel/resort in the program, on all days of the year including weekends, holidays, New Year's Eve (except special days as announced by the resort) (*)

() Special day is understood as the day when the resort organizes a Private Event (does not accept individual guests); or cases of organizing events other than normal activities.*

7.2. Regulations on Luxury Resort privileges

- The user of the service must include the primary cardholder.
- 01 time customers successfully book a privilege is counted as 1 use of premium resort privileges equivalent to 2 Fast track privileges. Some resorts have different rates specified in Appendix 06 attached.
- Specific conditions and terms are stipulated by each supplier
- The list of resorts is applied according to Appendix 06 attached and updated from time to time on Techcombank's website.

Cases where the cardholder makes a direct booking with other service providers and asks Techcombank to confirm the payment will be considered invalid.

APPENDIX 02 – INSTRUCTIONS ON HOW TO BOOK PRIVILEGE SERVICES FOR TECHCOMBANK PRIVATE VISA INFINITE CREDIT CARDHOLDERS

1. Definition

- 1.1. Linkcare Smart Solutions Joint Stock Company (hereinafter referred to as Linkcare): **a privilege development service provider** - is a partner that provides solutions for privileges for Techcombank Private Visa Infinite cardholders and deploys privileges at the request of Techcombank.
- 1.2. Techcombank Private Hotline 24/7: High-end personal utility support call center for Techcombank Private at Linkcare at hotline number: 1800 3398
- 1.3. Techcombank Private 24/7 email address: Techcombank Private 24/7 email address for high-end personal utility support for Techcombank Private at Linkcare at email address: techcombankprivate@linkcare.vn
- 1.4. PBC (Priority Banking Center): Priority Banking Service Center
- 1.5. Regional Director: The Regional Director manages all PBCs in the region
- 1.6. PCRM: Private Customer Relationship Management.
- 1.7. EPRM: Private Relationship Management Specialist
- 1.8. PRM: The Priority Account Manager is responsible for managing and serving Private Clients.
- 1.9. Online transactions: are transactions made at the request of the cardholder through the payment gateway of Linkcare partners.

2. Steps cardholders need to take to book services

Step 1: Infinite/PCRM/EPRM/PRM primary cardholders contact Techcombank Private Hotline 24/7 or Infinite cardholders send an email to the 24/7 email box to book/cancel/exchange the service (From the time the customer cancels the primary card, customers will not be entitled to the privileges applied under this promotion)

- **PCRM/EPRM/PRM** can book services on behalf of customers via Techcombank Private hotline 24/7/email. Note: PCRM/EPRM/PRM is allowed to store registered messages and emails from customers in order to store evidence that customers have ordered services from PCRM/PRM. All customer information is collected, stored and kept confidential in accordance with Techcombank's policies from time to time.

- **Airport Lounge Service:**

- For lounge service at international airports in Vietnam, customers must present their Techcombank Private Visa Infinite card and boarding pass for identification and use.
- For global international lounge service, please present your Techcombank Private Visa Infinite card and boarding pass at the reception desk. The lounge staff will make an authentication transaction of USD 1 and refund immediately afterwards to check the status of the card before assisting you to use the service.
- In case you need to pre-book or cancel the service, please do so through the partner at least 01 hour before the time of use to ensure the best experience.
- Conditions for cancellation/exchange, specifically:
 - For international lounges in Vietnam: No cancellation/exchange is required, only counted when customers use the lounge
 - For global international lounges: in case customers book services through Linkcare, they need to notify cancellation/exchange at least 01 hour before the time of use.
 - In case the customer does not meet the postponement/cancellation conditions, the customer's privilege will be recorded as used.
- In case customers need to book more times through the call center for accompanying passengers, there will be costs. Techcombank Private 24/7 call center will notify the cost and form of payment if the customer agrees to pay the fee. Payment method: Customer uses Techcombank Visa Infinite main card (the first 8 digits of the card are 48393190) to make payment via the international payment gateway and the payment form comes from techcombankprivate@linkcare.vn email.

- **Airport Pick-up & Fast Check-in Service:**

- Please book at least 12 hours before the time of using the service (domestic airports in Vietnam); 24 hours (international airports in Vietnam) or 48 hours (foreign airports in Asia) to ensure the best service.
- Conditions for cancellation/exchange, specifically:
 - Conditions for cancellation/exchange at least 12 hours in advance (domestic airports in Vietnam); 24 hours (international airports in Vietnam) or 48 hours (in Asia) compared to the time of use of the service or according to the regulations of each supplier.

- In case the customer does not meet the postponement/cancellation conditions, the customer's privilege will be recorded as used.
- In case customers need to book more times through the call center for accompanying persons, there will be costs. Techcombank Private 24/7 call center will notify the cost and form of payment if the customer agrees to pay the fee. Payment method: Customer uses Techcombank Visa Infinite main card (the first 8 digits of the card are 48393190) to make payment via international payment gateway and the payment order comes from techcombankprivate@linkcare.vn email.
- **Golf Services:**
 - Eligible customers are automatically applied the offer when booking Golf services via Linkcare. The promotional amount is deducted directly from the Service Fee when the Customer makes the payment. Accordingly, the Service Fee for the Customer makes the payment recorded on the invoice is the amount equal to the invoice value minus (-) the promotional value that the Customer is entitled to.
 - Techcombank has the right to automatically revoke the preferential amount if fraudulent and profiteering acts of cardholders are detected.
 - Customers contact Linkcare using the phone number or email linked to the Techcombank account to book the service before using
- **Food & Beverage**
 - Customers are kindly requested to make reservations at least 12 hours before using the service and depending on the supplier's response status.
 - Conditions for cancellation/exchange, specifically:
 - Cancellation /exchange conditions are required at least 12 hours in advance and subject to the supplier's response
 - In case the customer does not meet the postponement/cancellation conditions, the customer's privilege will be recorded as used.
 - Please bring your Techcombank Visa Infinite credit card or valid identification document (Valid Citizen ID or Passport) for authentication before experiencing the service
 - Each customer can use a maximum of 01 dining privilege in 1 month
 - In case customers need to book more services through the call center, there will be costs. Techcombank Private 24/7 call center will notify the cost and form of payment if the customer agrees to pay the fee. Payment method: The customer uses the Techcombank Visa Infinite main card (the first 8 digits of

the card are 48393190) to make payment via the international payment gateway and the payment form comes from techcombankprivate@linkcare.vn email.

- **Tourism and Resort Services:**

- Customers please make an order at least 01 week before the date of using the service.
- Conditions for cancellation/exchange, specifically:
 - Cancellation/exchange conditions are according to each service provider's policy.
 - In case the customer does not meet the postponement/cancellation conditions, the customer's privilege will be recorded as used.
- Each customer can use a maximum of 01 resort privilege in 1 month
- In case customers need to book more services through the call center, there will be costs. Techcombank Private 24/7 call center will notify the cost and form of payment if the customer agrees to pay the fee. Payment method: The customer uses the Techcombank Visa Infinite main card (the first 8 digits of the card are 48393190) to make payment via the international payment gateway and the payment form comes from techcombankprivate@linkcare.vn email.

(Note: customers actively call Techcombank Private Hotline / 24/7 email with the right phone number / Email to register for Techcombank Visa Infinite card, in case of incurring non-standard costs and customers agree to pay, customers pay the costs incurred through privilege partners).

Step 2: Infinite/PCRM/EPRM/PRM primary cardholders provide the following information as instructed by the consultant:

- Customers provide the following information: Full name, last 4 digits of Techcombank Private Visa Infinite credit card.
- Other information to be provided, specifically as follows:

2.1. Airport Lounge Service:

- Customer's full name on passport/ID card
- Airport Lounge Access/ Country
- Date and time of use of the DV
- Number of people
- Credit card registration phone number (with roaming)

2.2. Airport Drop-off Service:

- Service Type (Departure/Arrival/Connection)

- Airport (Terminal)
- Usage time
- Airline/Flight Number
- Number of guests (adults/children)
- Client's Name & Name on Passport
- Passport Number & Nationality:
- Date of Birth:
- Credit card registration phone number (with roaming)

2.3. Golf Services

- Usage time
- Golf Course Use

2.4. Culinary services

- Restaurant Name
- Booking date and time
- Number of customers (adults/children)
- What occasion to book a table (if any)
- Other arising requirements (if any) (e.g. 4 people, request for a table/room in a quiet area/which ingredient the customer is allergic to...)

2.5. High-class resort tourism services

- Name of Hotel/Resort
- Pick-up – Check-out date
- Number of people (adults/children, children's ages)
- Number of rooms
- Other arising requirements (if any)

Step 3: The cardholder receives an email confirming that the service has been successfully registered and instructions for using the service. In case the customer does not have an email, the hotline of Techcombank Private 24/7 will reconfirm it via the phone number of the customer who signs the Techcombank Private Visa credit card.

Step 4: Cardholders use the service

Step 5: In case the cardholder needs to change the service, the cardholder contacts the hotline Techcombank Private 24/7/ Email Techcombank Private 24/7/ PCRM for support.

APPENDIX 03 – LIST OF AIRPORT LOUNGES

List of international lounges in Vietnam

STT	PROVINCE	LOUNGE NAME	LOCATION
INTERNATIONAL LOUNGES			
1	Hanoi	Lotus Business Lounge 2	4th Floor, Terminal T2, entrance between gates 21 and 22, International Departure Terminal Isolation Area, Noi Bai International Airport
2	Hanoi	SH Premium Lounge Hanoi 2	East Wing, 4th Floor, Terminal T2, near Departure Gate 21, International Departure Terminal Quarantine Area, Noi Bai International Airport
3	Hanoi	SH Premium Lounge Hanoi 3	West Wing, 4th Floor, Terminal T2, near Departure Gates 36 and 37, International Departure Terminal Quarantine Area, Noi Bai International Airport
4	HCMC	Apricot Lounge	1st floor, located between departure gates 17 and 18, international departure terminal isolation area, Tan Son Nhat International Airport.
5	Khanh Hoa	The Sun Coast Lounge	2nd Floor, opposite Departure Gates 1, 2, 3 of the International Departure Terminal Quarantine Area, Cam Ranh International Airport, Cam Ranh City, Khanh Hoa Province
6	Cam Ranh	SH Premium Cam Ranh	2nd Floor, Near Gates 4 & 5, International Departure Terminal Quarantine Area, Cam Ranh International Airport
7	Da Nang	CIP Orchid Lounge	International Departure Terminal Quarantine Area, 2nd Floor, Da Nang International Airport
8	Kien Giang	The SENS Leisure Lounge	2nd Floor, Near Departure Gate 7, International Departure Terminal Quarantine Area, Phu Quoc International Airport

List of overseas lounges:

Available in more than 1,500 lounges at more than 405 airports, covering more than 120 countries globally. Detailed lounge list at: <https://loungefinder.loungekey.com/en/linkcarevn/>

Note:

The list may be changed from time to time and updated on the Techcombank website

APPENDIX 04 – LIST OF AIRPORTS AND COUNTRIES
APPLYING THE PRIVILEGE OF PICK-UP AND DROP-OFF SERVICES, CHECK-
IN ASSISTANCE,
FAST TRACK

STT	Airport	Country	STT	Airport	Country
1	Chittagong	Bangladesh	29	Cebu	Philippines
2	Anonymous		30	Clark	
3	Sylhet Osmani Airport		31	Davao	
4	Phnom Penh	Cambodia	32	Kalibo	
5	Preah Sihanouk		33	Manila	Sri Lanka
6	Siem Reap		34	Colombo	
7	Hong Kong	Hong Kong	35	Galle	Thailand
8	Ahmedabad	India	36	Bangkok	
9	Bangalore		37	Chiang Mai	
10	Calcutta		38	Don Mueang	
11	Chennai		39	Koh Samui	Turkey
12	Cochin		40	Phuket	
13	Hyderabad		41	Ankara	
14	Jaipur		42	Anonymous	
15	Mumbai		43	Antalya	
16	New Delhi		44	Bodrum	
19	Bandar Udara		45	Bursa	
20	Jakarta		46	Dalaman	
21	Juanda		47	Anonymous	
22	Sepingan		48	Gaziantep	
23	Macao	Macau	49	Istanbul	
24	Johor Bahru	Malaysia	50	Izmir	
25	Kuala Lumpur		51	Trabzon	Qatar
26	Langkawi		52	Doha	
27	Male	Maldives	53	Inside the Post	Vietnam
28	Singapore	Singapore	54	Tan Son Nhat	

***Note:** The list of national airports applying the privileges of pick-up and drop-off services, check-in assistance, and fast entry at the airport (Fast Track) is changed from time to time and updated on the Techcombank website.*

APPENDIX 05 – LIST OF RESTAURANTS

STT	Restaurant Name	Location
1	Hemisphere Steak & Seafood Grill @ Sheraton Hanoi Hotel	Hanoi
2	Grill 63 @ Lotte Hotel Lieu Giai	Hanoi
3	Find Ho Wan @ Lotte Hotel Hanoi	Hanoi
4	Red River @ Lotte Hotel Hanoi	Hanoi
5	Edo @ Daewoo Hotel HN	Hanoi
6	Ngan Dinh @ Daewoo Hotel HN	Hanoi
7	Samwon Garden @ Somerset West Point Hanoi	Hanoi
8	Fish Split	Hanoi
9	Institute of Entertainment	Hanoi
10	Studio Art Inspired Dining	Hanoi
11	Color - Gastro Wine Bar	Hanoi
12	Ha Thanh Mansion	Hanoi
13	ZAO – Vietnamese Rooted Eatery	Hanoi
14	Bacco Italian Eatery	Hanoi
15	ZAO – Vietnamese Rooted Eatery	HCMC HCMC
16	The Albion by Kirk Westaway @ Hôtel des Arts Saigon – MGallery Collection	HCMC HCMC
17	Libai @ Sheraton Grand Opera Hotel	HCMC HCMC
18	5 Senses Japanese Fusion Restaurant @ Nikko Hotel Saigon	HCMC HCMC
19	Co Dining & Whiskey Bar	HCMC HCMC
20	Le 17 Bistro @ Sofitel Plaza Saigon	HCMC HCMC
21	Prime Steak Boutique & Chill	HCMC HCMC
22	Stoker Woodfired Grill & Bar	HCMC HCMC
23	HYBRID Cantonese	HCMC HCMC
24	TOWA Japanese	HCMC HCMC
25	ROS Yacht Club - Dining & River Lounge	HCMC HCMC
26	ICON Saigon Cruise	HCMC HCMC
27	The Ox Not Only Ox	HCMC HCMC
28	Reflections @ Caravelle Saigon	HCMC HCMC
29	Moo Beef Steak Prime	HCMC HCMC
30	ST25 by Koto @ Sofitel Plaza Saigon	HCMC HCMC

Note:

The list may be changed from time to time and updated on the Techcombank website

APPENDIX 06 – LIST OF RESORTS

STT	Domains	Province/City	List of Applicable Resorts
1	Northern	Quang Ninh	Yatch Hotel by DC Halong
2	Northern	Quang Ninh	Legacy Yen Tu – MGallery
3	Northern	Lao Cai	Silk Path Grand Resort & Spa Sapa
4	Northern	Ninh Binh	Emeralda Ninh Binh Resort & Spa
5	Northern	Ninh Binh	Jiva Retreat Hoa Lu
6	Northern	Hai Phong	Hôtel Perle D'Orient Cat Ba – MGallery
7	Northern	Hanoi	Melia Ba Vi Mountain Retreat
8	Northern	Yen Bai	Garry Mu Cang Chai
9	Northern	Peace	Avana Retreat (**)
10	Central	Thua Thien Hue	Alba Wellness Valley by Fusion – Hue
11	Central	Thua Thien Hue	Silk Path Grand Hue Hotel & Spa
12	Central	Da Nang	Da Nang Mikazuki Japanese Resort & Spa
13	Central	Da Nang	InterContinental Danang Sun Peninsula Resort (**)
14	Central	Binh Dinh	The Ocean Resort By Fusion – Quy Nhon
15	Central	Quang Nam	Anmira Resort & Spa Hoi An by The Unlimited Collection
16	Central	Quang Binh	Namia River Retreat (**)
17	Southern Vietnam	HCMC HCMC	Fusion Suites Saigon
18	Southern Vietnam	Binh Thuan	Mövenpick Resort Phan Thiet
19	Southern Vietnam	Ba Ria Vung Tau	Imperial Vung Tau
20	Southern Vietnam	Ba Ria Vung Tau	InterContinental Grand Ho Tram
21	Southern Vietnam	Lam Dong	Dalat Edensee Lake Resort & Spa
22	Southern Vietnam	Phu Quoc	The Regent Phu Quoc (**)
23	Southern Vietnam	Phu Quoc	InterContinental Phu Quoc Long Beach Resort (**)
24	Southern Vietnam	Con Dao	Six Senses Con Dao (**)
Additional List			
25	Northern	Hai Phong	Flamingo Cat Ba Beach Resort

26	Northern	Vinh Phuc	Flamingo Dai Lai Resort
27	Northern	Hanoi	Pullman Hanoi Hotel
28	Northern	Hanoi	Mövenpick Hanoi
29	Northern	Peace	Serena Kim Boi Hoa Binh Resort
30	Central	Thua Thien Hue	Meliá Vinpearl Hue
31	Central	Thua Thien Hue	Silk Path Grand Hue Hotel
32	Central	Hoi An	New World Hoiana Hotel
33	Central	Da Nang	Novotel Danang Premier Han River
34	Central	Da Nang	Wyndham Golden Bay Da Nang
35	Central	Binh Dinh	FLC City Hotel Beach Quy Nhon
36	Southern Vietnam	Phan Thiet	Centara Mirage Resort Mui Ne
37	Southern Vietnam	Ba Ria Vung Tau	Fusion Suites Vung Tau
38	Southern Vietnam	Ho Tram	Holiday Inn Ho Tram
39	Southern Vietnam	Ho Tram	Angsana Ho Tram
40	Southern Vietnam	Ho Tram	Dhawa Ho Tram
41	Southern Vietnam	Da Lat	Swiss-Belresort Tuyen Lam
42	Southern Vietnam	Phu Quoc	La Festa Phu Quoc
43	Southern Vietnam	Phu Quoc	Premier Residences Phu Quoc Emerald Bay
44	Southern Vietnam	Cam Ranh	Mövenpick Resort Cam Ranh
45	Southern Vietnam	Cam Ranh	The Empyrean Cam Ranh
46	Southern Vietnam	Nha Trang	Citadines Bayfront Nha Trang
47	Southern Vietnam	Nha Trang	iBys Style Nha Trang
48	Southern Vietnam	HCMC HCMC	Mia Saigon (**)
49	Southern Vietnam	HCMC HCMC	Sofitel Plaza Saigon
50	Southern	HCMC HCMC	Pullman Saigon

	Vietnam		
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Note:

- Applicable room type: standard double room
- (**) Each use of privileges booked at these resorts will be counted as 3 Premium Resort privileges, equivalent to 6 times of using Fast track privileges
- The list may be changed from time to time and updated on Techcombank's website

APPENDIX 07 - LIST OF APPLICABLE GOLF COURSES

The list of applicable golf courses may change according to Techcombank's policy from time to time and will be updated on Techcombank's website

BRG PITCH SYSTEM

STT	Region	Golf Course
1	Son Tay, Hanoi	BRG King' Island - Lake Side
2	Son Tay, Hanoi	BRG King' Island - Mountain View
3	Son Tay, Hanoi	BRG King' Island - King Course
4	Soc Son, Hanoi	BRG Legend Hill Golf Resort
5	Ha Nam	BRG Legend Valley Country Club
6	Hai Phong	BRG Ruby Tree Golf & Resort (BRG Do Son)
7	Thua Thien Hue	Golden Sands Golf Resort (BRG Hue)
8	Da Nang	BRG Da Nang Golf Resort (BRG Da Nang)

NORTHERN GOLF COURSE

STT	Region	Golf Course
1	Chuong My, Hanoi	Sky Lake Golf & Resort (Sân Sky)
2	Chuong My, Hanoi	Sky Lake Golf & Resort (Lake Course)
3	Long Bien, Hanoi	Long Bien Golf Course (Long Bien)
4	Soc Son, Hanoi	Hanoi Golf Club (Minh Tri)
5	Dong Anh, Hanoi	Van Tri Golf Club (Van Tri)
6	Tam Dao, Vinh Phuc	Tam Dao Golf & Resort (Tam Dao)

7	Binh Xuyen, Vinh Phuc	Thanh Lan Valley Golf & Resort (Vinh Phuc)
8	Phuc Yen, Vinh Phuc	Dai Lai Star Golf & Country Club (Dai Lai)
9	Vinh Yen, Vinh Phuc	Heron Lake Golf Course
10	Ky Son, Hoa Binh	Hilltop Valley Golf Club
11	Luong Son, Hoa Binh	Champion-Phoenix Golf & Resort (Phoenix)
12	Luong Son, Hoa Binh	Dragon-Phoenix Golf & Resort (Phoenix)
13	Luong Son, Hoa Binh	Phoenix-Phoenix Golf & Resort (Phoenix)
14	Yen Dung, Bac Giang	Amber Hills Golf & Resort
15	Viet Yen, Bac Giang	Stone Highland Golf & Resort
16	Luc Nam, Bac Giang	Luc Nam Corn Hill Golf & Resort
17	Chi Linh, Hai Duong	Chi Linh Golf
18	Thuy Nguyen, Hai Phong	Sono Belle Golf Resort (Song Gia)
19	Do Son, Hai Phong	Dragon Golf Link
20	Tuan Chau Island, Quang Ninh	Tuan Chau Golf Resort
21	Dong Trieu, Quang Ninh	PGA Silk Path Dong Trieu
22	Mong Cai, Quang Ninh	Mong Cai International Golf Club
23	Tam Nong, Phu Tho	Van Lang Empire Golf Club
24	Yen Bai	Yen Bai Star Golf & Resort
25	Lao Cai	Sapa Grand Golf Course
26	Kim Bang, Ha Nam	Stone Valley Golf Resort
27	Tam Diep, Ninh Binh	Royal Golf Club (Royal Yen Thang)
28	Trang An, Ninh Binh	Trang An Golf & Resort

FLC PITCH SYSTEM

STT	Region	Golf Course
1	Ha Long, Quang Ninh	FLC Ha Long Golf Links
2	Sam Son, Thanh Hoa	FLC Sam Son Golf Links
3	Quy Nhon, Binh Dinh	FLC Quy Nhon Golf Links
4	Quang Binh	FLC Quang Binh Golf Links

VINPEARL GOLF COURSE SYSTEM

STT	Region	Golf Course
1	Vu Yen Island, Hai Phong	Vinpearl Golf Hai Phong (Vin Vu Yen)
2	Hoi An, Quang Nam	Vinpearl Nam Hoi An (Vin Nam Hoi An)
3	Nha Trang	Vinpearl Golf Nha Trang (Vin Nha Trang)
4	Phu Quoc	Vinpearl Golf Phu Quoc (Vin Phu Quoc)

CENTRAL GOLF COURSE

STT	Region	Golf Course
1	Nghe An	Cua Lo Golf Resort (Cua Lo)
2	Nghe An	Muong Thanh Dien Lam Golf Club
3	Ha Tinh	Muong Thanh Xuan Thanh Golf Club
4	Thua Thien Hue	Laguna Golf (Lăng Cô)
5	Da Nang	Ba Na Hills Golf Club
6	Da Nang	Montgomerie Links Golf Club Vietnam
7	Quang Nam	Hoiana Shores Golf Club
8	Khanh Hoa	KN Golf Links Cam Ranh (Khanh Hoa)
9	Khanh Hoa	Diamond Bay Golf Club (Diamond Bay Nha Trang)
10	Ninh Thuan	NARA Binh Tien Golf Club (Nara Binh Tien)

SOUTHERN GOLF COURSE

STT	Region	Golf Course
1	Lam Dong	Dalat Palace Golf Club
2	Lam Dong	The Dalat At 1200
3	Lam Dong	Sacom Tuyen Lam Golf Resort
4	Binh Thuan	Sea Links Golf & Country Club
5	Binh Thuan	PGA NovaWorld Phan Thiet
6	Dong Nai	Long Thanh Golf Resort
7	Dong Nai	Dong Nai Golf Resort
8	Dong Nai	Taekwang Jeongsan Country Club
9	Binh Duong	Song Be Golf Resort (Song Be)
10	Binh Duong	Twin Doves Golf Club
11	Binh Duong	Harmonie Golf Park (Thu Dau Mot)
12	Binh Duong	Royal Island Golf & Villas (Mekong Golf)
13	Ho Chi Minh City	Vietnam Golf & Country Club (Thu Duc)
14	Ho Chi Minh City	Tan Son Nhat Golf Course
15	Ba Ria - Vung Tau	Vung Tau Paradise Golf
16	Ba Ria - Vung Tau	Sonadezi Germany
17	Long An	West Lakes Golf & Villa
18	Long An	Royal Long An Golf & Villas
19	Kien Giang	Eschuri Vung Bau (Vung Bau Phu Quoc)

