

Appendix: Detailed Rules Promotion Program Pay By QR, Earn Millions Of U-Points

Pursuant to the Law on Trade, Government's Decree No. 81/2018 / ND-CP dated May 22, 2018 detailing the Law on Trade on Trade promotion activities, Decree 128/2024 / ND-CP dated October 10, 2024 amending and supplementing Decree 81, Techcombank announces the promotion program as follows:

- 1. Expected promotion name:** Pay By QR, Earn Millions Of U-Points.
- 2. Promotional goods and services:** Payment accounts and E-Banking services provided by Techcombank.
- 3. General promotion period of the whole Program:** From 01/07/2026 to the end of 30/09/2026 or until the end of the Program Implementation Budget, whichever comes first.
- 4. Area (scope) of promotion:** Nationwide
- 5. Goods and services used for promotion:** Services / products purchased from parties providing services / products to Customers or giving money.
- 6. Form of promotion:** A promotional program of chance
- 7. Customers of the promotion program:**

Customers receiving incentives are customers who simultaneously satisfy the following conditions:

- Condition 1: Customers using Techcombank's version 4.0.16 e-banking services and have a Loyalty Program account (Techcombank OneU account).
- Condition 2: Customer is not on the Blacklist / Watchlist and is not recorded in the status such as locked / suspended / disabled according to current regulations of Techcombank at the time of receiving a lottery ticket; and
- Condition 3: Customers at the time of January have fewer than 04 transactions and receive Techcombank's notification of the content of this promotion program through the following communication channels of Techcombank: Email (from e-mail box: no-reply@mail.techcombank.com), and notification on the Techcombank Mobile application, SMS (from the initial identifier named Techcombank), Zalo (from Techcombank's official account). Then, customers have fulfilled & satisfied the valid conditions of the task specified in section 10a below.

8. Prize structure:

No	Category	Quantity	Prize value	Value (VNĐ) (VAT excluded)
1	Services / products from Brands with a maximum shelf life of 14 days from the date the customer receives the bonus	118,000	Refer to appendix 01 detailed program rules	29,350,000,000
2	Loyalty Program points at Techcombank (U-point) (*)	3,203,041	Refer to appendix 01	6,380,039,082

			detailed program rules	
Total		3,321,041		35,730,039,082

(*) Loyalty Program Rewards Points at Techcombank (U-Points): are points accumulated from promotions and offers of Techcombank. 1 reward point corresponds to 1 VND. Detail how to use points according to Techcombank's instructions from time to time in clause 9.4.3 of <https://techcombank.com/content/dam/techcombank/public-site/documents/The-Le-Chuong-Trinh-Khach-Hang-Thien-Thiet-Tai-Techcombank-14032026.pdf>.

Techcombank commits to the value of the award in accordance with the provisions of law.

9. Total value of awards: VND 35,730,039,082 (In words: Thirty-five billion seven hundred thirty million thirty-nine thousand eighty-two).

The total value of awards against the total value of promotional goods and services is 5.3%

10. Detailed content promotion program rules:

- a. Tasks to perform to identify customers as customers participating in the Program:
- At each month of reward consideration (month T) during the Program, when Customers have valid QR transactions from VND 35,000 they will have the opportunity to receive 01 Mystery Gift Box, in each Mystery Gift Box will contain a reward, specifically 01 Service / product from Brands or U-Points (details of reward according to Appendix 01 of this Rules).
 - Maximum number of Mystery Boxes Customers have the opportunity to receive will be updated monthly depending on the number of transactions of the customer of the preceding month, details as below:

Number of transactions of customers in month T-1	Conditions to participate in the trading threshold in month T	Rewards	Maximum number of Mystery Boxes received per month
No transaction	Valid QR payment (**) from VND 35,000	Every transaction will receive an opportunity to open a Mystery Box	04
1 transaction			03
2 transactions			02
3 transactions			01

Detailed explanation example for table above:

- Customers with 0 transactions in June, when the 1st, 2nd, 3rd and 4th transactions occur in July, receive up to 04 gift boxes for each transaction
- Customers who have 1 transaction in June, when the second, third and fourth transactions occur in July, receive up to 3 gift boxes for each transaction

- Customers have 2 transactions in June, when the 3rd and 4th transactions occur in July, they can receive up to 02 gift boxes for each transaction
- Customers with 3 transactions in June, when the 4th transaction occurs in July, receive a maximum of 1 gift box
- The Mystery Box only appears when Customers have valid QR payment transactions in month T, with the total number of transactions in month T and month T-1 does not exceed 4 transactions.

Example:

Case	June data	July data	BOD in August	September data
1	0	1	4	2
		Customer receives a mysterious gift box	Customers received 03 mysterious gift boxes	Customers must not receive gift boxes
2	2	4	2	2
		Customers received 02 mysterious gift boxes	Customers must not receive gift boxes	Customers must not receive gift boxes


Case specific explanation 1: Customers have a transaction number of 0 in June:

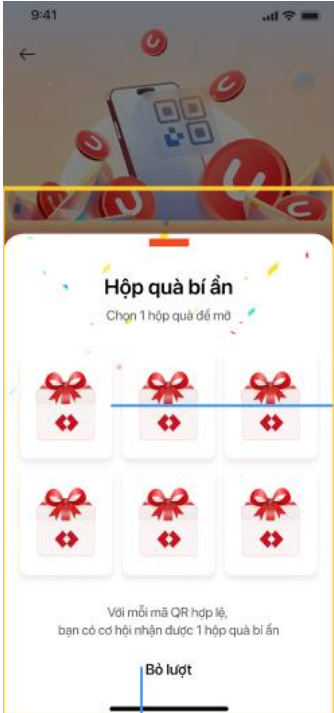
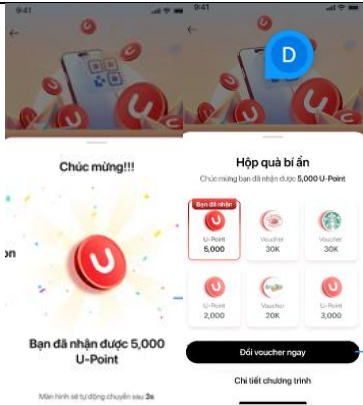
- July starts CT, customers have 1 valid QR payment transaction above 35,000 VND only, immediately after this transaction at the successful payment screen customers will see gift boxes to open and get rewards.
- August customers continue to have 04 valid QR payment transactions above 35,000 VND, with the number of July transactions of customers has 1 so customers can only receive 03 mysterious gift boxes to open immediately after each successful transaction, to ensure the number of customer gift transactions in August & July does not exceed 4 transactions.
- September customers continue trading but do not have any mysterious gift boxes appear due to the number of September & August transactions of the customer exceeded 4 transactions.

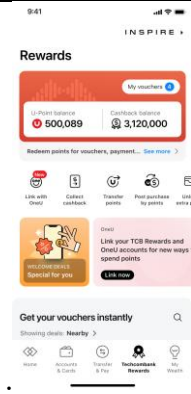
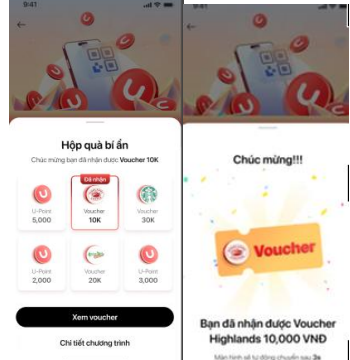
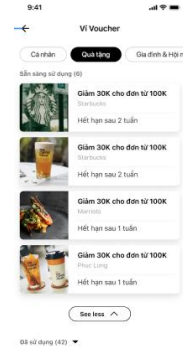
(**) Valid QR payment transaction:

- Proactive financial transactions include QR payment transactions (QR Merchant TCB, QR VnPay), excluding card payments / transfer payments between two individual accounts.

- "Payment transaction via QRcode": Is a payment transaction performed by scanning VNPAY QR code and / or Techcombank merchant QR code performed via Techcombank Mobile application.
- b. The screen simulates the following steps: after the customer successfully scans a valid QR payment transaction under the conditions of the program, the customer will follow the following journey:

Journey	Detail	Show accordingly
<p>1 – Performing tasks successfully</p>	<ul style="list-style-type: none"> ✓ The gift box will appear on the screen after the customer successfully makes a valid QR transaction. ✓ Customers click on the gift box icon to continue “Journey 2” ✓ If the customer clicks "Complete" the gift box disappears and is not stored (meaning that the customer loses the opportunity to receive gifts for this transaction, the customer needs to make the next valid transaction to receive a new one). 	

<p>2 – Receive mysterious gift box</p>	<ul style="list-style-type: none"> ✓ Six secret gift boxes will be displayed on the screen. Customers have the option to open any box and the system will automatically rotate and determine the winning result from the remaining number of prizes (***) within 5 seconds. The system will notify the customer of the prize result ✓ If the customer presses "Cancel" without opening any gift boxes, the gift boxes will disappear and not be stored (which means that the customer loses the opportunity to receive gifts for this transaction, the customer needs to make the next valid transaction to receive a new turn) 	
<p>3 – Open gifts</p>	<p>Case 1: Customers opening gift boxes receive gifts as normal points (U-Points). Customers choose: click "Change points now" to use points according to customer's needs on Techcombank OneU.</p>	

	<p>Or click “Program details” to see progress made for this task</p>	
	<p>Case 2: The customer opens the gift box and receives: Services / products from Brands</p> <p>Customers choose to: click "View Voucher" to view detailed information or use Services / products from Brands Or click "Program details" to see the progress made for this task.</p>	
		

(***) The remaining number of presents last week will be updated on Techcombank's official website on the program by next saturday at the latest.

c. Ways to use gifts:

c.1. Service / product gifts: will be specifically guided when Techcombank presents rewards to customers.

c.2. U-Points:

- Steps to use points: Rewards points will be added directly to the customer's Techcombank OneU Account, customers can directly look up at the section "U-Point balance" on the Techcombank Mobile application or OneU application (in case the Customer has connected the account with the OneU application).
- Regulations on the validity period of points, on the withdrawal and adjustment of points, on the use of points: refer to <https://techcombank.com/content/dam/>

[techcombank / public-site / documents / The-Le-Chuong-Trinh-Khach-Hang-Thien-Thiet-Tai-Techcombank-14032026.pdf](https://techcombank.com.vn/public-site/documents/The-Le-Chuong-Trinh-Khach-Hang-Thien-Thiet-Tai-Techcombank-14032026.pdf).

11. Other regulations:

- a. For any questions related to the promotion program, Customers contact the following address for guidance and answers:
 - Contact Center: Hotline 24/7 - 1800 588 822
 - Mailbox: call_center@techcombank.com.vn
 - Nearest Techcombank branch/transaction office.
- b. In case there is a dispute related to this promotion program, Techcombank shall directly settle it. If the parties cannot reach agreement on the dispute, they may initiate a lawsuit at a competent people's court for settlement in accordance with current law.
- c. The Program Rules are published on Techcombank's website (<https://techcombank.com>). Techcombank is entitled to amend and adjust this Rule and relevant regulations after obtaining approval from the Department of Promotion. The content of the adjusted rules will be published on Techcombank's website. <https://techcombank.com>
- d. Customers participating in the program agree to receive promotion notifications via communication channels (SMS, Email, Electronic Banner, social page...) of Techcombank and third parties to communicate for the program.
- e. Customers who receive promotions according to this Rule or are transferred / awarded points may have to pay irregular income tax, fees and charges (if any) in accordance with current law. In case of personal income tax payment, the Customer accepts that Techcombank will deduct taxes, fees and charges (if any) in accordance with law on the value of promotions that the customer has received and submitted on behalf of the customer to the competent authority in accordance with law.
- f. In case of any dispute related to the day program, Vietnam Technological and Commercial Joint Stock Bank shall directly settle it. If the parties cannot reach an agreement, they may initiate a lawsuit at a competent people's court for handling in accordance with current law.

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**APPENDIX 01:
DETAILED GOODS LIST**

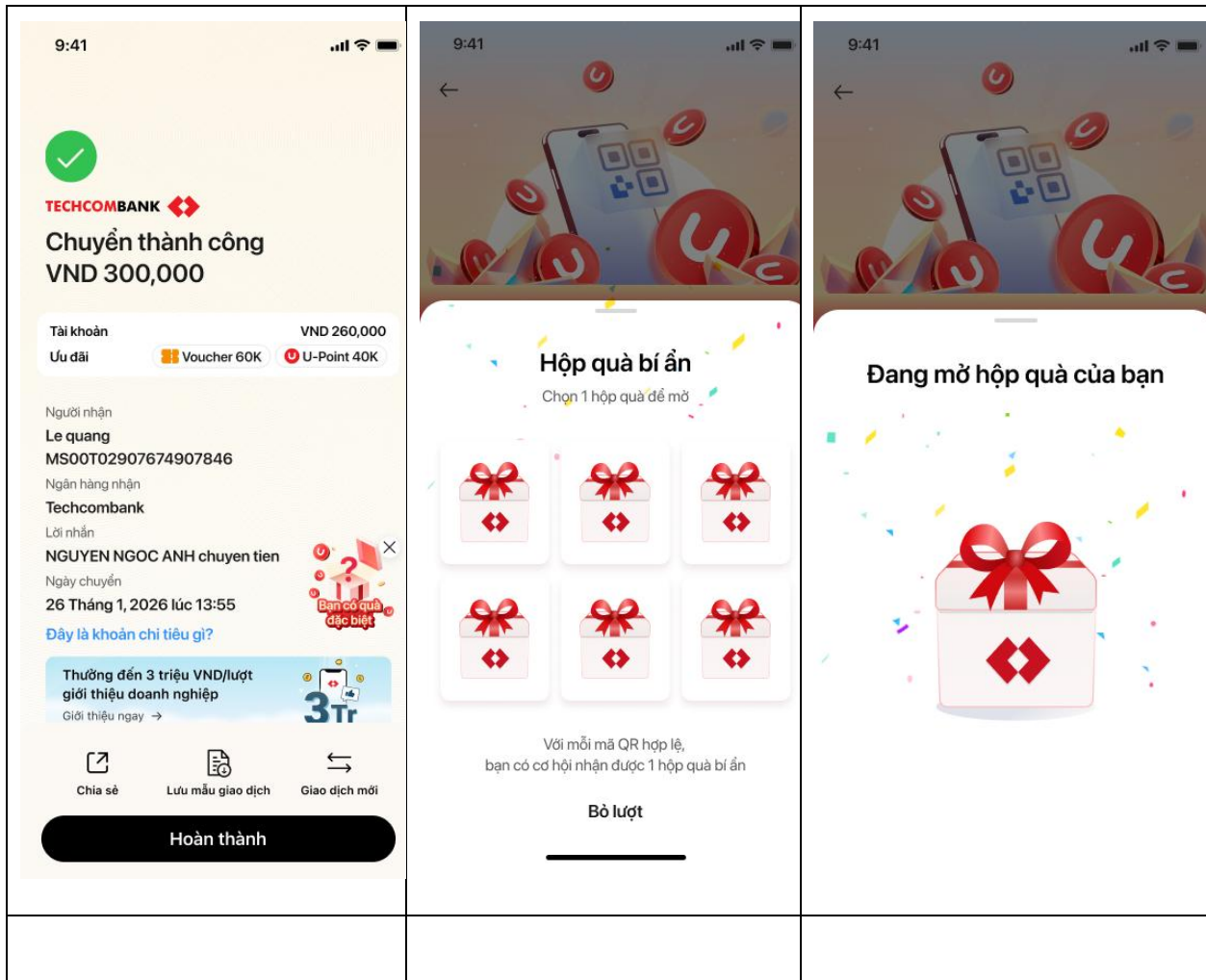
No.	Category	Quantity	Unit price	State budget
U-POINT POINT				
1	Give 333 U-Points to Techcombank OneU account	2,295,853	333	764,519,082
2	Give 3333 U-Points to Techcombank OneU account	360,000	3333	1,199,880,000
3	Give 6666 U-Points to Techcombank OneU account	540,000	6666	3,599,640,000
4	Give 50,000 U-Points to Techcombank OneU account	6,000	50,000	300,000,000
5	Give 100K U-Points to Techcombank OneU account	960	100,000	96,000,000
6	Give 1,000K U-Points to Techcombank OneU account	180	1,000,000	180,000,000
7	Give 5 million U-Points to Techcombank OneU account	48	5,000,000	240,000,000
Total		3,203,041		6,380,039,082
SERVICES / PRODUCTS FROM BRAND				
1	Discount VND 50,000 at Highlands	5,000	50,000	250,000,000
2	Discount VND 50,000 VND at KFC	5,000	50,000	250,000,000
3	Discount VND 80,000 VND at Pizza hut	5,000	80,000	400,000,000
4	Discount VND 25,000 at Al freshco's	10,000	40,000	400,000,000
5	Discount 30% on beBike / beBike Plus / beCar when booking a car on Be, maximum no more than 50,000 VND	5,000	50,000	250,000,000
6	Discount VND 500,000 at Aldo	10,000	500,000	5,000,000,000
7	Discount 10% at Aristino	10,000	100,000	1,000,000,000

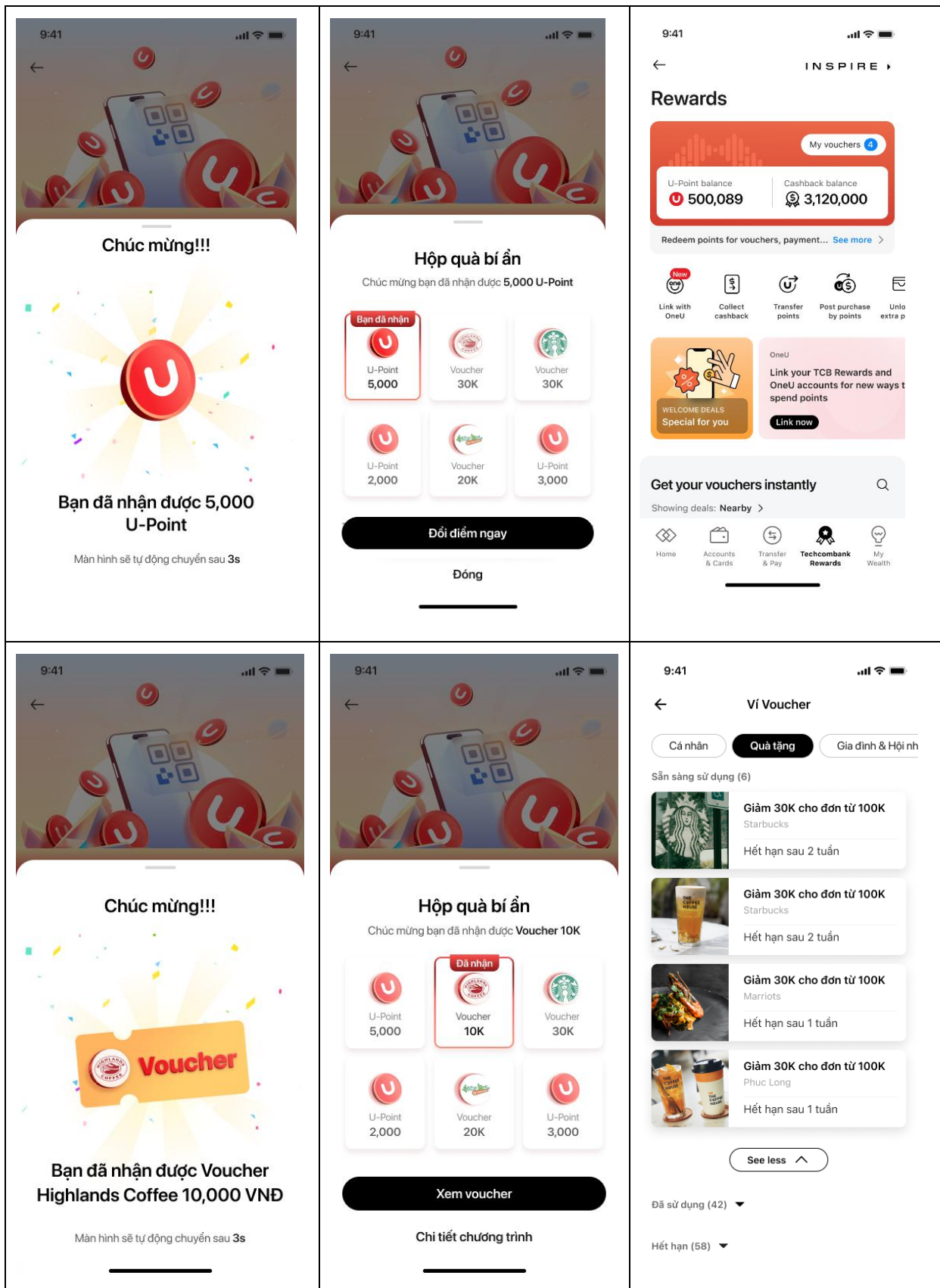
8	Discount VND 3,000,000 VND at Cho Lon Furniture at Cho Lon Electronics	5,000	3,000,000	15,000,000,000
9	Discount VND 1,800,000 at PNJ	3,000	1.800,000	5,400,000,000
10	Discount 10,000 when booking SM Green car on OneU	20,000	10,000	200,000,000
11	Discount 8% when booking SM Green car on OneU, maximum no more than 30,000 VND.	40,000	30,000	1,200,000,000
Total		118,000		29,350,000,000

APPENDIX 02

PROGRAM MODEL SCREEN

(The screen content in this appendix is only expected and Techcombank is entitled to amend and adjust after obtaining approval from the Department of Promotion)





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