

PROMOTION PROGRAM

"Techcombank Debit Card Spending Program at HaiDiLao"

Pursuant to the Law on Trade, Decree No. 81/2018 / ND-CP dated May 22, 2018 of the Government detailing the Law on Trade on Trade Promotion activities (amended and supplemented by Decree 128/2024 / ND-CP dated October 10, 2024), Techcombank announces the promotion program as follows:

1. **Promotion name:** "Techcombank Debit Card Spending Program at HaiDiLao"
2. **Area (scope) of promotion:** According to the List of Promoting Places attached to Appendix of this Regulation
3. **Form of promotion:** Free gift of goods or services accompanied by the purchase and sale of goods or provision of services.
4. **Promo period:** From December 15, 2025 to February 15, 2026 or when the budget runs out, whichever comes first
5. **Promotional goods and services:** Payment transactions with debit cards issued by Techcombank:
Techcombank Visa Classic debit card, Techcombank Visa Gold debit card, Techcombank Visa Platinum debit card, Techcombank Visa Private debit card, Techcombank Priority debit card (Visa Signature), Techcombank Visa Eco debit card, Fast Access Napas debit card, Vietnam Airlines Techcombank Visa co-branded debit cards. With 6 leading numbers of the card are 422149, 422150, 478097, 401148, 457451, 489044, 970407.
6. **Goods and services used for promotion:** Cash gift
7. **Customers of the promotion program (eligible for the promotion):** Individual customers are payment cardholders (hard card / physical card, including main card and supplementary card) issued by Techcombank specified in section 5 to pay service bills / goods at HaiDiLao (during the time and at the location specified in this Appendix)
8. **Prize structure (award content, value, number of prizes):**

Incentives	Budget (VND)			
	15/12/2025 - 31/12/2025	01/01/2026 - 15/01/2026	16/01/2026 - 31/01/2026	01/02/2026 - 15/02/2026
Direct reduction of 300,000 VND on the transaction value with each successful invoice of goods / services from 1,500,000 VND at HaiDiLao	97,200,000	97,200,000	96,900,000	96,900,000

The preferential budget of the cycles is flexible to transfer but ensures not to exceed the maximum budget throughout the program period.

9. Total value of goods and services used for promotion: 388,200,000 VND (in words: Three hundred eighty-eight million two hundred thousand Vietnam dong).

10. Detailed content of the promotion program:

a. Method of promotion program:

- During the program, customers specified at Point 7 of this Regulation who use a fully qualified Techcombank Card may enjoy promotions at the levels specified in Section 8 of this Regulation.
- Each card only applies 1 card per day
- Only apply to hard cards (physics cards) paid via restaurant POS, do not apply the offer to non-physics cards on payment applications (such as Apple Pay, Samsung Pay, Google Pay...)
- Customers need to use the same Techcombank card throughout the payment process to enjoy valid incentives
- The promotion of this program is applied simultaneously with other promotions at Haidilao. For clarification, the promotion is applied based on the final payment value via Techcombank card after subtracting other promotional values of Haidilao at the same time.
- The offer will not be converted into cash or gift money into the Customer's checking account as well as cannot be transferred, donated to others and is non-refundable.
- Customers must pay the entire bill with one of the cards according to section 5 of this promotion.
- Transactions eligible for the Promotion do not include refunded, cancelled transactions and transactions related to fraud and fake.
- The program will end when the promotion period ends or when the promotion budget ends, whichever comes first.

b. Answer questions:

The answer to questions for customers about issues related to promotions: Any questions about promotions customers contact Hotline Haidilao at phone number: 024.3350.2299 or Hotline Payoo 1900545478 or can come to Haidilao restaurant for direct consultation.

11. Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank has the right to refuse to award promotions to any Customers that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any conditions of the Program.

- Customers who are entitled to receive promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with current law. In case of having to pay irregular income tax, Customers accept that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with law on the value of promotions that customers have received and submit on behalf of the customer to the competent authority in accordance with law.
- Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and these affiliated companies will not be liable for any loss or damage (not only including losses or damages of other causes) or any personal accidents that occur from participation in the Program or from the reception or use of gifts.
- The promotion program rules are published on Techcombank's website (<https://techcombank.com>). Techcombank is entitled to amend and adjust this Rule and relevant regulations. The content of the adjusted rules will be published on Techcombank's website.
- Customers participating in the promotion program agree to receive promotional notices via communication channels (SMS, Email, Techcombank Mobile App, Electronic Banners, Social Pages...) of Techcombank and third parties to communicate for the program.
- In case of any dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling, if no agreement is reached, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.

12. Names of traders participating in the Program, specific participation contents and specific responsibilities of each trader participating in the Program

(In case many traders coordinate to implement the promotion program or traders providing promotion services do promotion for goods and services of other traders as agreed (agreement document / contract attached):

- Vietnam Community Online Services Joint Stock Company, Haidilao Vietnam Holdings Co., Ltd. – Ho Chi Minh City Branch, Haidilao Vietnam Holdings Co., Ltd., jointly implemented this promotion.
- Vietnam Technological and Commercial Joint Stock Bank (Techcombank) commits to strictly implement and takes full responsibility for the above promotion program in accordance with current law.

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

APPENDIX: LIST OF PREFERENTIAL PLACES

No.	Retail store	Address	Province
1	Haidilao Bitexco Financial Tower	2 Hai Trieu Street, Ben Nghe Ward, District 1	HCMC
2	Haidilao Vincom Dong Khoi	72 Le Thanh Ton Street, Ben Nghe Ward, District 1	HCMC
3	Haidilao Centre Mall	101 Ton Dat Tien Street, Tan Phu Ward, Dist 7	HCMC
4	Haidilao Estella Place	88 Song Hanh Street, An Phu Ward, Dist.2	HCMC
5	Haidilao Giga Mall	240-242 Kha Van Can Street, Hiep Binh Chanh Ward, Thu Duc District	HCMC
6	Haidilao Landmark81	772 Dien Bien Phu Street, Ward 22, Binh Thanh District	HCMC
7	Haidilao Parkson Hung Vuong	126 Hong Bang Street, Ward 12, District 5	HCMC
8	Haidilao Nowzone, District 1	235 Nguyen Van Cu Street, Nguyen Cu Trinh Ward, District 1	HCMC
9	Haidilao Vincom Phan Van Tri	12 Phan Van Tri Street, Ward 7, Go Vap District	HCMC
10	Haidilao Van Hanh Mall	11 Su Van Hanh Street, Ward 12, District 10	HCMC
11	Haidilao Nguyen Chi Thanh	54A Nguyen Chi Thanh Street, Lang Thuong Ward, Dong Da District	Hanoi
12	Haidilao Times City	458 Minh Khai Street, Vinh Tuy Ward, Hai Ba Trung District	Hanoi
13	Haidilao Pham Ngoc Thach	2 Pham Ngoc Thach Street, Trung Tu Ward, Dong Da District	Hanoi
14	Haidilao Tran Duy Hung	119 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District	Hanoi
15	Haidilao Ocean Park	Vinhomes Ocean Park urban area, X. Kieu Ky, H.Gia Lam	Hanoi
16	Haidilao Lotte Mall Tay Ho	Booth 416, Lotte Mall, Vo Chi Cong Street, Phu Thuong Ward	Hanoi
17	Haidilao Nha Trang	20 Tran Phu Street, Loc Tho Ward	Nha Trang