

**TERMS AND CONDITIONS SONG AN DONG HANH, AN TAM NHAN DOI
PROGRAM**

- 1. Name of the promotion program:** Song An dong hanh, an tam nhan doi program (hereinafter referred to as the "Program").
- 2. Goods and services to be promoted:** Health insurance products – insurance to cover medical expenses ("Song An health insurance") of Techcom Non-life Insurance Joint Stock Company (TCGIns/Insurance Company) distributed by Techcombank (hereinafter collectively referred to as "Products").
- 3. Goods and services used for promotion:** Give money.
- 4. Promotion period:** From 21/07/2026 to 31/08/2026 or until the promotion budget is exhausted, whichever comes first.
- 5. Promotion scope:** Nationwide.
- 6. Promotional form:** Give money for customers to use to pay part of the insurance premium.
- 7. Eligibility for the promotion:** Customers at Techcombank participate in TCGIns' Song An Health Insurance distributed by Techcombank ("Insurance Policy"), and meet the conditions in the terms and conditions of this program.
- 8. Selling price of goods, price of provision of promotional services:** is the insurance premium that the Customer must pay to the Insurance Company.
- 9. Detailed content and rules of the promotion program:**

9.1. Promotional gift value:

During the promotion period, when participating in the Health Insurance Contract – Medical Expense Compensation Insurance ("Song An Health Insurance") distributed by Techcombank and satisfying the conditions of the Program, customers have the opportunity to receive the following incentives:

- (i). Discount equivalent to 25% of the premium of the insurance policy for customers who are employees working at Techcombank/ Techcombank's subsidiaries participating in the health insurance contract – insurance to cover medical expenses (trade name is Song An health insurance).

- (ii). Other individual customers at Techcombank who do not belong to the above customer groups will receive incentives when participating in health insurance contracts – medical expense compensation insurance (trade name is Song An health insurance) as follows:

Membership tier of customers at Techcombank	Incentives
Non-Techcombank members	10% * premium
Private/ Priority	20% * premium
Inspire (applies every 5th day)	25% * premium
Inspire (applicable on the rest of the week)	20% * premium

Note:

- The gifted offer is deducted directly from the amount that customers need to pay when paying the policy premium.
- The membership tier of customers is determined according to the Techcombank Membership Regulations for Individual Customers issued from time to time;
- The membership tier of customers to be considered for gifts is determined on the date of submission of insurance documents via the system of the insurance company.

9.2. Conditions for insurance policies eligible for promotions: Insurance policies are distributed by Techcombank and newly issued during the program implementation period.

9.3. Customers can enjoy an unlimited number of promotional times during the Promotion Period. Each insurance policy may only be used to determine the conditions for enjoying the promotion once.

9.4. The program will end in accordance with the provisions of Section 4 of these Rules.

10. Total promotional value of the Program (Promotional budget): 3,000,000,000 VND (In words: Three billion VND).

11. The promotion may end at the specified time or when the number of promotional gifts is exhausted, whichever comes first and will be announced by Techcombank on Techcombank's website (www.techcombank.com)

12. 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: 6 Quang Trung, Cua Nam Ward, Hanoi City.
- 24/7 customer service: 1800 588 822 (toll-free) or ;
- Email call_center@techcombank.com.vn

13. Other regulations:

- a. Customers who receive Promotional Gifts under this Program may be required to pay irregular income tax, fees and charges (if any) in accordance with applicable 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 promotional amount that the Customer has received and paid on behalf of the Customer to the competent authority in accordance with the provisions of law.
- b. 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.
- c. Customers agree to participate in this Program means that they agree to allow Techcombank to share customer information with service providers and provide it to TCGIns/related third parties to implement the promotion program, and at the same time allow Techcombank to use the name and image of customers who receive promotions for commercial advertising purposes.
- d. Customers participating in the Program (receiving gifts) agree to receive gift notifications via communication channels (SMS, Email, e-Banners, social pages, etc.) of Techcombank and third party partners to communicate the Program.
- e. Techcombank, its subsidiaries, affiliates, partner companies, directors, employees and respective representatives of Techcombank and such subsidiaries, affiliates, and partner companies shall not be liable for any loss, loss, damage from participation in the Program or resulting from the receipt or use of gifts, except for the responsibilities prescribed by law.

- f. In the event of a dispute related to this promotion, Techcombank is responsible for directly resolving the dispute, if an agreement is not reached to resolve the dispute, the dispute will be resolved by the competent authority in accordance with the provisions of current law.
- g. The deadline for Techcombank to receive and resolve questions and complaints from customers about the results of the gift program is 90 days from the last gift giving date of the program. All questions and complaints after the above time will not be resolved.

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