

**PROMOTION FOR TECHCOMBANK VISA ECO DEBIT CARD WHEN
SPENDING AT STARBUCKS STORES IN VIETNAM VIA XPAYS**

Pursuant to the Commercial Law 2025, Decree No. 81/2018/ND-CP dated May 22, 2018 of the Government detailing the Commercial Law on trade promotion activities, amended and supplemented by Decree 128/2024/ND-CP effective December 1, 2024, Techcombank announces the promotion program as follows:

- Promotion name:** "15,000 VND discount for Techcombank Visa Eco debit cardholders when spending at Starbucks stores in Vietnam via Xpays"
- Promotion area:** Nationwide
- Form of promotion:** Donation of goods and provision of services without collection of money accompanied by the purchase and sale of goods and provision of services.
- Promotion period:** From 09/06/2026 to the end of 30/09/2026 or until the budget runs out, whichever comes first.
- Promotional goods and services:** Payment service via Techcombank Visa Eco debit card with BIN 4890 4400 issued by Techcombank (hereinafter referred to as "Eco Card").
- Goods and services used for promotion:** Donate money.
- Customers of the Promotion Program (eligible for the promotion):** Customers who are Eco cardholders and at the same time make valid card spending transactions via Apple Pay/Samsung Pay/Google Pay/ Garmin Pay (hereinafter referred to as "Xpays") to pay for each beverage product at Starbucks Vietnam stores.
- Prize structure (prize content, prize value, number of prizes):**

Promotion content	Incentives	Preferential Value (VND)	Number of offers	Total Value (VND)
Get a direct discount of VND 15,000 on the purchase price when purchasing each beverage product with a personal bottle paid with Techcombank Visa Eco debit card via Xpays at Starbucks Vietnam stores	Money	15,000	166,666	2,499,990,000

- Total value of goods and services used for promotion (Nationwide): 2,499,990,000 VND** (In words: Two billion four hundred and ninety-nine million nine hundred and ninety thousand VND ./.)

10. Contents and detailed rules of the promotion:

10.1. Program content:

- During the promotion period, customers are given VND 15,000 by Techcombank (by being deducted directly from the purchase price at Starbuck Vietnam stores) **when bringing a personal bottle to buy each beverage product and pay with Eco Card via Xpays.**
- The total number of transactions promoted per client is unlimited. The total value of the promotion does not exceed the total budget of the program.

10.2. A valid card transaction is a transaction that satisfies the following conditions:

- It is a payment transaction for goods and services via Xpays; not applicable at stores that apply menus and pay in USD.
- Be a successful transaction (excluding the transactions listed in point 10.3). this Regulation and transactions of payment of fees and interests of card services);
- Transactions made on the main card or supplementary card: means a successful transaction within the time limit corresponding to the conditions for enjoying the promotion specified in Section 8 above.

10.3. Invalid payment transactions are transactions that:

- Payment transactions at stores that apply menus and pay in USD.
- Payment transactions that are returned, refunded, disputed, or invalid, or forged, or taxes on goods and services;
- Transactions with signs of fraud, abuse of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder did not make the transaction;
- Techcombank reserves the right to request the Cardholder to provide financial invoices and related documents to prove that the Cardholder's transaction is valid. In case the Cardholder fails to prove the Cardholder's transaction is valid, the Cardholder will not be entitled to the Promotions of the program.
- Cash withdrawal and advance transactions at ATM/POS; fee and interest collection transactions; VOID/REVERSAL transactions caused by: (i) system error, or (ii) Customer, or (iii) 3rd party canceling transactions; Transactions are not permitted other than those specified in Section 10.2.
- Transactions that the Bank suspects of signs of profiteering, misuse of the card, violation of the terms and conditions of use of the Bank Card, terms and conditions

for opening and using services at Techcombank, risk management policies related to products, including but not limited to the following cases:

- Customers commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and provision of services (short transactions at card accepting units, etc.);
- Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions (e.g. payment for electricity/air tickets/telecommunications charges...);
- Transactions that pay for expenses for business activities – not of a personal consumption nature;
- Transactions at merchants with the following MCC codes: MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal), MCC 4900, 7800, 7801, 7802, 9405, 9406 and payment transactions related to MCC casinos;
- Payment transactions at some points of acceptance (POS/mPOS) are on the list that Techcombank assesses to show signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customers' spending transactions in each period.

10.4. In case Techcombank suspects that the Card Transaction is invalid according to the above regulations, Techcombank has the right to request the Cardholder to provide invoices and documents related to the transaction to prove that the Cardholder's transaction is a purchase and sale of goods and services in accordance with the provisions of the Law and the conditions of this Promotion Program. The cardholder shall provide valid documents/invoices to Techcombank within 05 working days at Techcombank's transaction location immediately after the date of Techcombank's notification. In case the Cardholder adds documents/invoices after the required time or Techcombank evaluates the invoices and documents provided by the Cardholder and concludes that the card transaction is invalid, Techcombank has the right to refuse to give money under this promotion to the Cardholder.

10.5. There is no limit to the number of promotions that each customer is entitled to under this program. Customers who meet the conditions of valid transactions first, will be considered for promotions first, in chronological order, until the number of offers of the

whole program is sufficient, but not exceeding the total promotional budget of the program.

10.6. The Customer's Eco Card is not locked/canceled at the time of considering the promotion of the program.

11. Focal point to answer questions related to the promotion program:

- For any questions related to cards and card services provided by Techcombank, customers can contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank

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

Phone: 024. 3944 6368

- For any questions related to the application of Starbucks offers, drinks and accompanying services, customers can contact the following address for guidance and answers:

Viet Idea Food and Beverage Co., Ltd. (Hereinafter referred to as Starbucks)

Address: 76 Le Lai, Ben Thanh Ward, Ho Chi Minh City

Email: Customerservice@coffee-concepts.com.vn.

- The time limit for Techcombank to receive and resolve questions and complaints from customers about the results of the promotion program is 60 days from the end of the program. All questions and complaints after the above time will not be resolved.

12. Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank has the right to refuse to award promotions to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violate/fail to meet any conditions of the Program.
- Customers who receive promotional amounts under these Rules 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.
- Customers participating in the Program agree that Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliates, directors, employees and respective representatives of Techcombank and its affiliates will use the name and image of the winner for commercial advertising purposes.

- Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliates, directors, employees and respective representatives of Techcombank and these affiliates shall not be liable for any loss or damage (excluding losses or other causal losses) or any personal accidents arising out of the participation in the Program or as a result of the receipt or use of Gifts.
- The rules of the promotion program are published on the website of Techcombank (<https://www.techcombank.com>). Techcombank has the right to amend and adjust these Terms and Regulations.
- Customers participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, e-banners, social pages, etc.) of Techcombank and third party partners to communicate the program.

In case of disputes related to this promotion, the Joint Stock Commercial Bank for Technology and Trade of Vietnam shall be responsible for directly settling them, if no agreement can be reached, the parties may initiate a lawsuit to a competent People's Court for handling in accordance with current law.

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