

Appendix: Detailed Rules Promotion Program Open New Techcombank Payment Account For BE Customers

1. **Promotion name:** Open New Techcombank Payment Account For BE Customers
2. **Area (scope) of promotion:** Nationwide
3. **Form of promotion:** Free gift of goods and services
4. **Promo period:** From August 25th, 2025 to September 30th, 2025
5. **Promotional goods and services:** Payment account and payment services via payment account ("TKTT") at Techcombank.
6. **Goods and services used for promotion:** Give vouchers
7. **Customers of the promotion program (eligible subjects):**

During the program, individual customers (Customers) successfully open a new Techcombank payment account for the first time by electronic means via the Techcombank Mobile application through accessing the link on BE. Customers opening a new Techcombank account for the first time are customers who open an account by scanning a chip-enabled citizen identity card (NFC) or via a VneID application link successfully. Customers with a Techcombank Rewards Account (TK Rewards) are not in the state of being suspended / locked / disabled at the time of bonus payment. customers sign in at least once on the Techcombank Mobile application and enter the code "BE" in the section "You have a referral code" when opening a new account.

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

Conditions to receive incentives	Prize value
Customer group meeting the conditions in section 7	<p>customers who successfully open a new Techcombank checking account and satisfy the conditions specified in Section 7 of the Program's Rules receive 01 (one) voucher valued at 2,000,000 VND to the Reward account on the Techcombank Mobile application on the T day, no later than T+1 (The T day is the day when the Customer satisfies the conditions for receiving the promotion specified in Section 7 of this Program's Rules). The voucher is used to redeem 40 promotion codes on the BE application. Detail of promotion code as follows:</p> <ul style="list-style-type: none"> • 50% discount on transaction value up to 50,000 VND applied to Be Bike / Bikeplus / Car / Carplus car trip. Quantity: 4 vouchers • 25% discount on transaction value up to 50,000 VND applied to Be Bike / Bikeplus / Car / Carplus car trip. Quantity: 6 vouchers • 15% discount on transaction value up to 50,000 VND applied to Be Bike / Bikeplus / Car / Carplus car trip. Quantity: 30 vouchers <p>- Expiry date of voucher: 30 days from the date of receipt</p>

9. **Content and Detailed Rules of the Promotion Program:**

9.1 Content of the program:

- 9.1.1 Rewards account status: refer to the Promotion Program Rules Loyalty Program at Techcombank issued from time to time.

9.1.2 For vouchers:

- Use vouchers on Techcombank Rewards:
 - Voucher Customers received on Techcombank Rewards will be able to use (use) immediately after customers receive vouchers from the program.
 - Customers can look up information related to Service Provider's / Product Provider's Voucher (including: value of the voucher, how to use the voucher, conditions for using the voucher, period of using the voucher, contact information to support in using the voucher) on the Customer's Rewards Account at the Techcombank Mobile application regulated from time to time by Techcombank
 - Customers can use Service Provider's vouchers / products that have been stored on the Customer's Rewards Account at the Techcombank Mobile application regulated by Techcombank from time to time
- Revocation and adjustment of received vouchers:
 - ⊖ Techcombank has the right not to pay / Revoke vouchers for cases that do not meet the conditions specified in Section 7 or when there are special reasons such as fraudulent customers, system troubleshooting, etc.
 - In case the Customer has used up the voucher, Techcombank can withdraw money with a value equivalent to the voucher value Customers received and used through any method including but not limited to the method of automatically debiting the customer's card account / current account.
 - In case Techcombank needs more information about the transaction as specified in this regulation, Techcombank will notify the Customer to provide documents / invoices to prove the transaction. Customers supplement valid documents / invoices for Techcombank within 5 working days from the date of receiving Techcombank's Notice. The provision of this document will be carried out at Techcombank's transaction location. In case the Customer supplements the document after the above time limit or the Customer does not provide adequate documents at Techcombank's request, the relevant transaction will be determined as ineligible transaction to enjoy promotion, and Techcombank has the right to proactively withdraw gifts given to customers.

9.1.3 The number of vouchers is limited, so customers who meet the conditions earlier will be prioritized to receive the bonus.

9.1.4 According to CusID of the customer on Techcombank's system, each eligible customer will receive a maximum of 1 voucher during the promotion period.

9.1.5 Conditions for considering the validity of the customer's current account in section 7

- Not subject to cases where payment accounts are blocked / closed due to Techcombank's detection of risks, discrepancy or abnormal signs between customer identification information or detection of suspicious transactions during the process when customers use payment accounts during the promotion period....).

9.1.6 In case the customer's checking account is blocked / closed at the time of making a promotional payment, Techcombank is not obliged to pay the bonus to the Customer.

10. Total gift value (nationwide): 713,000,000 VND (In words: Seven Hundred Thirteen Million VND).

11. Regulations on the deadline for awarding prizes and the contact point for answering questions related to the promotion program:

- (i) For any questions related to the promotion program, Customers contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank

Address: 06 Quang Trung Street, Cua Nam Ward, Hanoi

Phone number: 024 3944 6368

- (ii) The time limit for Techcombank to receive customers' questions and complaints about the results of the promotion program is 60 days from the end of the program. Any questions and complaints after the above time limit will not be solved.

12. Other regulations:

- (i) Techcombank 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.
- (ii) Customers who are entitled to receive promotions under this Regulation may have to pay taxes, fees and charges (if any) in accordance with current law. In case of tax payment, the Customer approves that Techcombank will deduct the taxes, fees and charges (if any) in accordance with law on the value of the promotion that the customer has received and submit on behalf of the customer to the competent authority in accordance with law.
- (iii) Customers participating in the promotion agree that Techcombank and its affiliates will use the name and image of the Customer enjoying the promotion for commercial advertising purposes.
- (iv) Techcombank, its affiliated companies will not be liable for any loss, damage (not only including losses or damages of other causes) or any personal accidents that occur from participation in the Program or from the receipt or use of gifts,
- (v) The promotion program rules are published on Techcombank's website (<https://www.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.
- (vi) Customers participating in the promotion program agree to receive promotional notices via communication channels (SMS, Email, Electronic Banners, social pages...) of Techcombank and third parties to communicate for the program.
- (vii) 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.

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