

DETAILED SCHEDULE

About Implementation Program “Flying With Vietnam Airlines Promotion With Techcombank”

1. **Expected promotion name:** *"Flight with Vietnam Airlines - promotions with Techcombank"*
2. **Area (scope) of promotion:** Nationwide
3. **Form of promotion:** Free gift of goods and services accompanied by the purchase and sale of goods and provision of services.
4. **Promo period:** From 20/4/2026 date to 31/8/2026 or until the budget of the promotion is exhausted (whichever comes first).
5. **Promotional goods and services:** Credit cards branded with Vietnam Airline such as Vietnam Airline Techcombank Visa Platinum Priority, Vietnam Airline Techcombank Visa Platinum, Vietnam Airline Techcombank Visa Standard / Gold are issued by Techcombank during the promotion period (credit cards and bonus miles accumulation according to Vietnam Airlines' Golden Lotus Frequent Customer Program)
6. **Goods and services used for promotion:** With valid transactions, Techcombank presents Urbox Vouchers according to the principles specified in the Promotion Program Rules.
7. **Customers of the promotion program (eligible subjects):**

Customers will receive Urbox Vouchers according to Section 8 Promotion Rules if they fully meet the following conditions:

 - (i) The bank successfully registered and Techcombank issued credit cards to customers during the program
 - (ii) Customers meeting the spending conditions in section 8 below
 - (iii) Customers using Techcombank Mobile application and Techcombank Rewards account on Techcombank Mobile application are still operating at the time of bonus payment
 - (iv) The card is not locked/cancelled at the time of payment.
8. **Prize structure (award content, prize value):**

8.1 Customers meeting the conditions under section 7 above will be refunded according to the following structure:

Category	Incentive value	Number of offers	Total preferential value (VND)
Within 30 days from the date the credit card is issued, customers using the credit card specified in section 5 to pay for valid spending transactions with a total minimum value of 5,0000,000 VND during the promotion period in section 4 will be awarded a Urbox voucher worth 200,000 VND	Urbox voucher valued 200,000 VND	350	70,000,000 VND
Total preferential value (VND)			70,000,000 VND

Customers who satisfy valid transaction conditions first, will be considered for promotion first, reviewed in chronological order, until the budget runs out.

8.2 Total value of goods and services used for promotion (nationwide): 70,000,000 VND (In words: Seventy million VND. /.)

9. Content and Detailed Rules of the Promotion Program:

9.1. Content of the program:

9.1.1. During the promotion period, customers who satisfy the conditions in Section 7 and Section 8 of the Program will receive a maximum of 01 Urbox voucher.

9.1.2. A valid card transaction is one that satisfies the following conditions:

- (i) Is the transaction of payment for goods and services via POS and online payment for goods and services;
- (ii) Is a successful transaction (not including the transactions listed at Point 9.1.3. This Rule and transactions for payment of fees and interest of card services)
- (iii) Transaction performed on the main card: is a successful transaction within the period corresponding to the conditions for enjoying promotion specified in section 8 above.

9.1.3. Invalid payment transactions are transactions that:

- (i) Returned, refunded, disputed or invalid payment transactions, or fake, or service goods taxes
- (ii) Transactions with signs of fraud, taking advantage of the program, transactions requested by Techcombank to verify on the grounds that the cardholder does not perform the transaction.

- (iii) Cash withdrawal and advance transactions at ATMs / POS; transactions of collecting fees and interests; transactions of automatic cancellation / refund (void / reversal) due to: (i) system errors, or (ii) Customers, or (iii) the 3rd party cancels the transaction; other allowed transactions do not include transactions specified in section 9.1.2
- (iv) Transactions that the Bank suspects signs of profiteering, use of cards for the wrong purposes, violation of credit card conditions and terms, risk management policies related to products, including but not limited to the following cases:
 - ✓ Customers perform fraudulent card transactions, fraudulent card transactions, payment transactions not arising from the purchase and sale of goods and provision of services (fictitious transactions at card accepting units...);
 - ✓ Customers make transactions of agency nature, abusive transactions, fraudulent transactions (Example: payment for electricity bills/airline tickets/telecommunications charges...);
 - ✓ Payment transactions for operating expenses – not of a personal consumer nature;
 - ✓ Transactions at merchants with the following merchant codes: MCC 7995 (gambling, betting), MCC 6211 (securities, financial investments), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawals).
 - ✓ Payment transactions at some card acceptance points (POS/mPOS) in the list that Techcombank assesses that there are signs of profiteering and fraud based on abnormal behaviors, frequency and value of transactions. spending of customers in each period.

9.1.4. In case Techcombank suspects that the Card Transaction is invalid according to the above provisions, 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 the purchase and sale of goods and services in accordance with the provisions of law and the conditions of this promotion program. Cardholders supplement valid documents / invoices for Techcombank within 05 working days at Techcombank's transaction location immediately after the date Techcombank notifies.

9.1.5. In case the cardholder supplements documents / invoices after the requested time or Techcombank reviews the invoices and documents provided by the cardholder and concludes that the card transaction is invalid, Techcombank has the right to refuse to present Urbox vouchers under this Promotion Program to the cardholder.

9.1.6. Techcombank has the right to refuse to award Urbox vouchers for transactions that are not awarded Urbox vouchers or adjust / withdraw the sent Urbox vouchers into the

Techcombank Rewards feature with transactions that are not awarded Urbox vouchers as specified in section... of this Rule.

- 9.1.7. Customers who satisfy valid transaction conditions first, will be considered for promotion first, considering in chronological order, until the full number of Urbox vouchers of the program.
- 9.1.8. In case many customers have the same time and satisfy the valid transaction conditions, Techcombank will be the final legal entity.
- 9.1.9. Customers participating in the promotion program under this Regulation will not enjoy incentives from other promotions to open new credit cards of Techcombank.
- 9.1.10. If a customer owns multiple Techcombank credit cards and meets the conditions for promotion according to section 8, only the credit card that is issued first and meets the conditions to generate a valid transaction as soon as possible is eligible for promotion according to this Rule.

9.2. Regulations on rejecting, withdrawing, processing and adjusting received Urbox vouchers

- Techcombank reserves the right to refuse to present or withdraw Urbox vouchers when:
 - Customers provide invalid, unclear, incomplete information and/or violate/do not meet any conditions of this Promotion Program, including but not limited to the cases mentioned in Article 9.1.4, 9.1.5 and 9.1.6 of this Rules;
 - Out of the number of Urbox voucher/budget gifts as prescribed in this Rule;
 - Other cases as prescribed by law and this Regulation.
- Techcombank has the right to extract money from the Customer's current account or deposit account to withdraw the respective amount of Voucher Urbox received by the Customer from transactions that show signs of fraud, fake or do not match the nature of the transaction (fictitious transaction) and the Customer has used this amount.
- The above reward process may be changed according to Techcombank's decision from time to time and published/announced on the official website of the Bank.
- Techcombank has the right not to pay/Revoke vouchers for cases that do not meet the conditions specified in Section 9 or when there are special reasons such as fraudulent customers, system troubleshooting, in case the customer has used the voucher the customer can...

- 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.

9.3. Use conditions:

- The Urbox voucher is displayed in the voucher compartment on the Techcombank Mobile app of the cardholder, Techcombank Rewards section.
- Expiry date of the voucher: show details on the voucher
- Customers can look up information related to Service Provider's / Product Provider's Voucher (including: value of voucher, how to use voucher, conditions for using voucher, validity period of voucher, contact information to support in using voucher...) on the Customer's Rewards Account at Techcombank Mobile App or OneU application (in case the Customer has a link to the Techcombank Rewards account on the Techcombank Mobile App and OneU application) regulated from time to time by Techcombank
- Customers can use Service suppliers' vouchers/products that have been stored on the Customer's Rewards Account at Techcombank Mobile App or OneU application (in case the Customer has a link to the Techcombank Rewards account on the Techcombank Mobile app and OneU application) regulated by Techcombank from time to time

*** Explanation:**

- ✓ One Mount Consumer: One Mount Consumer Joint Stock Company, a supplier of gift exchange services and promotions to Techcombank
- ✓ OneU Application: Is a product managed and operated by Techcombank's partner One Mount Consumer Joint Stock Company, allowing customers to

use reward points from the Techcombank Rewards program to redeem promotional vouchers / offers and other services on OneU according to the conditions and terms of each good or service.

9.4. Regulations on the deadline for awarding prizes and contacting for answering questions related to the promotion program:

- For inquiries related to receiving promotional rewards, Customers contact the following address for instructions and answers:

Vietnam Technological and Commercial Joint Stock Bank

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

Phone: 024. 3944 6368

- Time to award the program: Techcombank awards the prize to the customer's account within 30 days after the end of the program, excluding public holidays and New Year, from the last day of the program. end.
- The time limit for Techcombank to receive and solve Customers' questions and complaints about the results of the promotion program is 45 days from the end of the program. Any questions and complaints after the above time will not be solved.
- For any questions related to vouchers of the promotion program, customers should contact the following address for guidance and answers:

Vietnam Airlines Joint Stock Company

Address : No. 200 Nguyen Son Street, Bo De Ward, Hanoi City.

Phone : (84-024)38272289

9.5. Other regulations:

- 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.
- Customer participating in the Program agrees that Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and affiliated companies may use the name and image of the Award Winner for commercial advertising purposes.
- 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://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.
- Customers participating in the promotion program agree to receive promotional notices through communication channels (Techcombank Mobile, SMS, Email, 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.

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

- Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "Techcombank") and Vietnam Airlines Joint Stock Company "hereinafter referred to as VNA" will coordinate to implement this promotion program.
- Techcombank and VNA commit to strictly implement and take full responsibility for the above promotion program in accordance with current law.

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

Receiver:

Save VT, MKT

LEGAL REPRESENTATIVE OF TRADER

(Signed and sealed)