TECHCOMBANK

TERMS AND CONDITIONS OF BANKING SERVICES - PERSONAL FUND

I. Scope of application

Applicable to individual Customers who meet the conditions to participate in the Banking Services - Personal Fund in accordance with Techcombank's regulations.

II. Definition of terms

Applicable to individual Customers who meet the conditions to participate in the Banking Services - Personal Fund in accordance with Techcombank's regulations.

1. Bank/Techcombank: refers to Vietnam Technological and Commercial Joint Stock Bank (TCB).
2. Banking Services - Personal Fund: refers to the combination of banking products and services designed by TCB specifically for the Payment Account of individual Customers ("Individual Customers") participating in the Personal Fund in accordance with these Terms and Conditions. When participating in the Banking Services - Personal Fund, the Customer will be able to create and manage one or more funds in order to allocate, track and manage funds for each personal spending purpose, and enjoy the related benefits of the Banking Services - Personal Fund.
3. Personal Fund: refers to the payment account ("Payment Account") opened for an Individual Customer using the Personal Fund feature in accordance with these Terms and Conditions. Accordingly, the Account Holder who opens a Payment Account to use the Personal Fund feature will become the Personal Fund Holder, and this Payment Account will have all the functions in accordance with Techcombank's Payment Account Regulations in effect at each given time.
4. Personal Fund deposit transaction: refers to money transfer transactions and cash deposit transactions made into the Personal Fund in accordance with the law on payment accounts.
5. Personal Fund withdrawal transaction: refers to a withdrawal transaction from the Personal Fund carried out on the basis of a Money Transfer Order/other payment documents confirmed by the Fund Holder in accordance with the law on payment accounts.
6. Personal Fund Management Support feature: refers to the set of tools and functions integrated into the Banking Services - Personal Fund that help the Fund Holder track and manage information related to the Personal Fund.

III. Regulations on the Personal Fund feature

1. Conditions for registering the Personal Fund feature:
   a) For customers who are the creator (Personal Fund Holder): a maximum of 06 (six) Personal Funds may be registered per Customer;
   b) In order to successfully open a Personal Fund, the customer must agree to the terms and policies governing the use of the Banking Services - Personal Fund and the Personal Fund.

c) Customers may set a Name, choose a background image, and select a purpose for the Personal Fund as desired, for display on Techcombank's e-banking channel. When naming the Personal Fund on Techcombank's e-banking channel, Customers must absolutely not use sensitive language, language that violates social morals and customs, or language related to politics, religion, gambling, social vices, incitement to violence, discrimination, or impersonation of other organizations or individuals.

For clarity, the Personal Fund Name is not the Payment Account Name.

2. Regulations on the Personal Fund and transaction limits:

a) Product type: Individual payment account

b) Currency: VND

c) Service fee schedule: In accordance with TCB's regulations from time to time

d) Personal Fund transaction limit: Applied according to the Fund Owner's transaction limit.

3. Regulations on use of the Personal Fund feature:

a) Joining the Fund:

- The Customer agrees to allow TCB to use the data the Customer has provided to the bank throughout the process of opening and using the payment account and other TCB products and services for the purposes of data processing under these Terms and Conditions, and the Data Privacy and Security Notice attached and published at Techcombank's counters and website.

b) Closing the Personal Fund:

- When the Customer closes the Personal Fund, the payment account registered with the Personal Fund feature will be closed at the same time, after the Customer has fully completed the relevant obligations in accordance with Techcombank's regulations from time to time.
- In the event the Personal Fund account is closed, the handling of the balance will be carried out in accordance with Techcombank's Regulations on Opening and Using Customer Payment Accounts in effect at that time.

c) Carrying out transactions

- The Personal Fund Owner is the only person entitled to carry out transactions on the Personal Fund account as the Account Holder.
- The types of transactions that can be carried out will be in accordance with Techcombank's regulations on payment accounts from time to time

d) Support for managing Personal Fund transactions

- The system automatically records all deposit and withdrawal transactions based on the Personal Fund's transaction history. The system can identify, summarize and notify the Fund Owner of the Personal Fund's transaction status, including: fund deposit transactions, fund withdrawal transactions, etc., and support the management

of the Personal Fund by providing suggestions for using Techcombank's products and services that match the goals the Fund Owner set when registering the Personal Fund; it also provides information on the use of benefits and gifts the Customer has received from Techcombank's promotional programs, including vouchers and how to use or redeem them, for the Fund Owner's reference/consideration when carrying out transactions.

- The Personal Fund management feature is only an additional feature of the Payment Account for Account Holders who are individual Customers (the "Fund Owner"), intended to support the Fund Owner in managing the Personal Fund account. The final decision regarding fund management and related transactions rests entirely with the Fund Owner.

e) Maintaining the Personal Fund:

- At all times, the account registered for the Personal Fund must maintain sufficient eligibility for operation in accordance with Techcombank's Regulations on Opening and Using Customer Accounts in effect at that time.
- In the event the Personal Fund account is locked or closed, the handling of the balance will be carried out in accordance with Techcombank's Regulations on Opening and Using Customer Accounts in effect at that time.

f) Commitment regarding the agreement on the use of the Personal Fund:

- The Fund Owner is not permitted to use the Personal Fund for the following purposes: using the Personal Fund for fraud, money laundering, terrorist financing, corruption, or in violation of prohibitions under applicable law.
- The Fund Owner undertakes to bear full responsibility for any agreements/exchanges with other third parties related to Personal Fund transactions. Any complaints or claims regarding the Personal Fund (if any) may only be made by the Fund Owner - the Fund Account Holder. The handling of inquiries and complaints will be carried out by the Fund Owner in accordance with TCB's inquiry and complaint regulations from time to time.

IV. Regulations on benefits and privileges for customers participating in the Banking Services - Personal Fund

1. Customers participating in the Banking Services - Personal Fund will enjoy privileges under the Customer's Promotional Programs applicable from time to time (including the benefits under the Techcombank Loyalty Program (Techcombank OneU)
2. At the time a Personal Fund is established, if the customer does not yet have a loyalty customer account, this account will be set up, provided the customer meets the requirements of Techcombank's loyalty customer program as regulated from time to time.
3. Termination of benefits and privileges for customers participating in the Banking Services -

Personal Fund:

a) TCB has the right to terminate the benefits and privileges of the Banking Services - Personal Fund in the following cases:

- The customer does not fully meet the Regulations on Opening and Using Customer Payment Accounts at Techcombank applicable from time to time.
- The customer does not fully meet the conditions of the Techcombank Loyalty Program applicable from time to time.

b) Upon termination of the Banking Services - Personal Fund, the customer will no longer be entitled to the benefits and privileges of the Banking Services - Personal Fund. Accordingly, TCB has the right to change, adjust, or terminate the benefits, privileges, products, and services provided to the customer, including but not limited to: discontinuing preferential and promotional programs; adjusting interest rates; adjusting fees; suspending/discontinuing the provision of products/services; and changing other benefits for customers using the Banking Services - Personal Fund in accordance with TCB's regulations from time to time. In case the customer continues to use the products and services with TCB's consent, the customer is responsible for paying in full all fees and interest according to the fee schedule, as well as other financial obligations (if any) in accordance with TCB's regulations applicable to ordinary individual customers. The customer is responsible for settling all financial obligations (loans, fees, etc.) to TCB for the products and services the customer has used/spent/paid for prior to the time TCB stops providing the products and services to the customer.

c) Upon termination of benefits due to the discontinuation of the Banking Services - Personal Fund, depending on TCB's regulations from time to time, TCB may notify the customer through one or several methods.

V. Other Agreements:

1. The customer understands and agrees that TCB has the right to adjust, amend, supplement, or remove any part of the Terms and Conditions of the Banking Services - Personal Fund and any features provided by the Banking Services - Personal Fund at any time in accordance with TCB's regulations from time to time.
2. Changes will take effect at the time TCB notifies the customer on its website, application, or official communication channels.
3. For other products provided by the Banking Services - Personal Fund, TCB will notify the customer on its website, application, or official communication channels.
4. TCB has the right to discontinue the Banking Services - Personal Fund or terminate the benefits of the Banking Services - Personal Fund in cases where the customer does not meet the conditions required to maintain the Banking Services - Personal Fund or the Regulations on Opening and Using Customer Accounts in accordance with TCB's regulations from time

to time.

5. Upon termination of the Banking Services - Personal Fund, the customer will no longer enjoy the privileges of using the Banking Services - Personal Fund, and accordingly TCB has the right to change, adjust, or terminate the benefits/products/services provided to the customer, including but not limited to: adjusting interest rates, adjusting fees, suspending/discontinuing the provision of products/services, discontinuing preferential and promotional programs; suspending/discontinuing policies, and changing other benefits of customers using the Banking Services - Personal Fund in accordance with TCB's regulations from time to time. In case the customer continues to use the products and services with TCB's consent, the customer is responsible for paying in full all fees, interest according to the fee and interest schedule, and other financial obligations (if any) in accordance with TCB's regulations applicable to ordinary individual customers. The customer is responsible for settling all financial obligations (loans, fees, etc.) to TCB for the products and services the customer has used/spent/paid for prior to the time TCB stops providing the products and services to the customer.
6. Upon termination of benefits due to the discontinuation of the Banking Services - Personal Fund depending on TCB's regulations from time to time, TCB may notify the customer through one or several methods as stipulated in Article 3.