

Appendix: Detailed Rules Promotion Program Open New Techcombank Payment Accounts For ISOFHCCARE Customers

- 1. Promotion name:** Promotion Program Open New Techcombank Payment Accounts For ISOFHCCARE Customers
- 2. Area (scope) of promotion:** Nationwide
- 3. Form of promotion:** Free gift of goods and services
- 4. Promo period:** From 01/02/2026 to 31/03/2026 or until the end of the Program Implementation Budget, whichever comes first
- 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):**

Customers receiving incentives are those meeting the following conditions:

- i. During the program, individual customers (Customers) open a new Techcombank payment account for the first time successfully by electronic methods via the Techcombank Mobile application;
- ii. When opening a new account, customers can do one of the following ways:
 - Customer enters “IVIE” at section “Do you have referral code” when opening a new account; or
 - Customers scan QR Code at MEDIPLUS's locations exhibiting Techcombank's publications at step "You have referral code" when opening a new account;
- iii. customers sign in at least 01 (one) time on the Techcombank Mobile application;
- iv. Customers have a Techcombank Rewards Account (TK Rewards) that is not suspended / locked / disabled at the time of bonus payment.

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

Conditions to receive incentives	Prize value
Customer group meeting the conditions in section 7	customers who open a Techcombank checking account for the first time and satisfy the conditions specified in Section 7 of the Program's Rules will receive 01 (one) service voucher valued at VND 350,000 to the Rewards account on the Techcombank Mobile app on Day T, no later than Day T+1 (Day T is the day when Customers satisfy the conditions for receiving incentives specified in Section 7 of this Program's Rules). The voucher is used to redeem 07 incentive codes on the IVIE application. Detail of the incentive code is as follows: <ul style="list-style-type: none"> • 06 Private calls with 24H doctors, valued at 50,000 VND per call. Quantity: 06 promotion codes • 01 SOS call - EMERGENCY DOCTOR 247, valued at 50,000 VND / call. Quantity: 01 discount code - Expiry date: 60 days from the date of opening a new account

9. Content and Detailed Rules of the Promotion Program:

9.1 Content of the program:

9.1.1 Ways to receive incentives :

During the program:

- Individual customers successfully open a Techcombank current account for the first time by electronic means via the Techcombank Mobile application. Customers opening a Techcombank account for the first time are customers who open an account by scanning a Chip-enabled Citizen ID (NFC) or via the VneID application link successfully.
- A successfully opened current account is when a customer opens a Techcombank current account in one of the following 2 ways: (i) The customer enters the code "IVIE" in the section "You have a referral code" when opening a new account; or (ii) The customer scans the QR Code at MEDIPLUS's facilities displaying Techcombank's publications in step "You have a referral code" and receives an account opening notification from Techcombank via SMS, has a customer ID and the customer's current account can be transacted (except for cases when a current account is blockaded / closed at the request of the Customer and / or a competent State agency and / or Techcombank detects risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the process of using a current account during the promotion period);
- customers sign in at least 01 (one) time on the Techcombank Mobile application;
- Customers have a Techcombank Rewards Account (TK Rewards) that is not suspended / locked / disabled at the time of bonus payment (within 9 days from the date of successful opening of a new Techcombank account).

9.1.2 Rewards account status: refer to the promotion program rules Loyalty Program at Techcombank issued from time to time (<https://techcombank.com/khach-hang-ca-nhan/ngan-hang-truc-tuyen/techcombank-rewards>)

9.1.3 For vouchers:

- Use vouchers on Techcombank Rewards:
 - o Voucher Customers received on Techcombank Rewards will be able to use (use) immediately after customers receive vouchers from the program.
 - o 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
 - o 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.

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

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

9.1.6 Conditions for considering the validity of the customer's current account and Techcombank Rewards 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....).
- Techcombank Rewards account does not belong to the following statuses: locked / disabled / suspended. In case the customer's Techcombank Rewards account is locked / disabled / suspended at the time of promotional payment, Techcombank is not obliged to pay the bonus to the Customer. In particular, the status of the Techcombank Rewards account is defined as follows:
 - Blocked account: The account will be updated to the status of "blocked" if Techcombank receives a request to stop participating in the Loyalty program (KHTT)
 - Disabled account: The account will be updated to the status of "disabled" if the customer does not fully satisfy the conditions for being granted a Loyalty ID and automatically join the Loyalty Program or if the customer's account is in the status of "locked" for 6 consecutive months
 - Suspended account: The account will be updated to the status of "suspended" if the Customer is on the warning list on the database system and / or on other systems according to Techcombank's regulations.

9.1.7 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): 70,000,000 VND (In words: Seventy 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) For any questions related to using services at IVIE, IVIE's app, customers should contact the following address for guidance and answers:

Isoficare One Member Limited Liability Company

Address: 3rd Floor, No. 35 Nguyen Dinh Chieu Street, Hai Ba Trung District, Hanoi

Phone: 1900 3367

- (iii) 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.

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