

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

1. **Promotion name:** Promotion Program For Customers Opening New Techcombank Payment Accounts
2. **Area (scope) of promotion:** Nationwide
3. **Form of promotion:** Free gift of goods and services
4. **Promo period:** From 22/09/2025 to 31/12/2025 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:** Rewards code to donate money when using the feature to scan VNPAY-QR code on the Techcombank Mobile application
7. **Customers of the promotion program (eligible subjects):**
 Individual customers (Customers) open a Techcombank payment account for the first time successfully by electronic means via the Techcombank Mobile application through accessing the link scanned from the QR Code placed at VNPAY's partner stores displaying Techcombank's publications nationwide during the promotion period.
 The list of partners participating in the program is posted on Techcombank's website from time to time (<https://www.techcombank.com>)
8. **Prize structure (award content, value, number of prizes):**

Customer group	Requirements for opening current account	Prize value and conditions for payment transactions	State budget
Customer group section 7	Individual customers (Customers) open a Techcombank payment account for the first time successfully by electronic means via the Techcombank Mobile application through accessing the link scanned from the QR Code code placed at VNPAY's partner stores displaying Techcombank's publications nationwide during the promotion period. Individual customers who open a	- customers meeting the conditions of the program will be applied 01 (one) gift voucher code valued at 100,000 vnd. This gift voucher code will be applied when paying bills valued at 300,000 vnd or more (VAT included). Promo code can be used when customers use the VNPAY-QR feature (developed by VNPAY) on the Techcombank Mobile application, at VNPAY's partner stores nationwide	2,225,000,000 VND

	Techcombank payment account for the first time are customers who open a new account by scanning a chip-enabled national identity card (NFC) or through the VneID application link successfully	during the promotion period. - The offer has a validity period until 30/01/2026. - Principles for using the promotion will be specified in article 10.1.2 of the Promotional Program Rules	
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9. Total value of goods and services used for promotion: 2,225,000,000 VND (In words: Two billion two hundred twenty five million vnd).

10. Content and Detailed Rules of the Promotion Program:

10.1 Content of the program:

Conditions for considering the validity of the customer's current account in section 7 to participate in the program:

- A successfully opened current account is when a customer opens a current account for the first time successfully via QR code at VNPAY's Partner Store and receives a notification of successful account opening on the Techcombank Mobile application interface, has a customer ID and the customer's current account is transactional (except for cases where the current account is blocked / closed due to the request of the Customer and / or the competent State agency and / or Techcombank detects there are risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the customer uses the current account during the promotion period).

10.1.1 The program is not applicable to customers opening current accounts at Techcombank branch counters.

10.1.2 Regulations on using Promo Code:

- When customers make payment for goods and services on the Techcombank Mobile application and fully meet the conditions according to this Charter, customers will be directly applied promotion code to the payment transaction value (including VAT) when paying the full invoice value.
- Promo code is not converted into cash, reserve excess money or convert into other forms of asset, service value value in cash, promotion code is not transferred or donated to others.
- According to CusID of the customer on Techcombank's system, each Customer will be applied a maximum of 01 (one) promotion code during the promotion period.
- Don't apply invoice separation in any form or partial refund with transactions that have enjoyed promotion.
- In case the Customer returns / changes the product after successful payment, the value of the discount will not be refunded. Techcombank has the right to refuse to pay the discount for these transactions.
- Don't apply 2 (two) promotion codes for the same 1 (one) sales invoice.

- Promo code can only be used for valid transactions that satisfy the following conditions:
 - i) Payment transactions for goods and services at VNPAY's partner stores nationwide during the promotion period.
 - ii) Customers use the VNPAY-QR feature (developed by VNPAY) on the Techcombank Mobile application, at VNPAY's partner stores nationwide during the promotion period.
 - iii) Not applicable to refunded, cancelled, disputed or invalid payment transactions or forgery or suspected signs of fraud.

In case there are many Customers meeting the same eligibility requirements, Techcombank will consider the following priority criteria:

- The customer who meets the eligibility requirements sooner.
 - Customers who have a greater total valid transaction value during the promotional period.
 - Techcombank is the last legal entity to decide on the list of eligible customers to receive the offer.
- Techcombank has the right to refuse to pay / automatically withdraw the preferential amount in case after verifying that the customer (i) does not satisfy the bonus program's conditions, or (ii) in case Techcombank assesses that the transaction shows signs of fraud, fake, self-seeking, or (iii) the customer's account is blocked and closed or (iv) The customer cannot provide documents and documents to clarify at Techcombank's request in this Program Rules at any time during the program period. In case Techcombank verifies that the referred customer belongs to item (ii) of this clause, Techcombank has the right to refuse the customer to continue participating in the program.

10.2 Contact for answering questions related to the promotion program:

- 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: 024. 3944 6368
- For any questions related to how to apply the promotion code, Customers contact the following address for instructions and answers:
Vietnam Payment Solutions Joint Stock Company (VNPAY)
Address: 8th Floor, No. 22, Lang Ha Street, Lang Ha Ward, Dong Da District, Hanoi
Email: hotro@vnpay.vn
- The time limit for Techcombank / VNPAY to receive and solve customer 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.

10.3 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.

- Customers participating in the promotion agree: Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and affiliated companies will use the name and image of the Customer enjoying the promotion 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 occurring 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 via communication channels (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.

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