

### PROMOTION PROGRAM RULES

*Program "BIB Gifts of Techcombank Ho Chi Minh City International Marathon for Business Owners/Top Leaders"*

1. **Name of campaign:** Program "BIB Gifts of Techcombank Ho Chi Minh City International Marathon for Business Owners/Top Leaders"
2. **Scope of campaign:** Nationwide
3. **Form of promotion:** Giving away goods or providing services without collecting money accompanied by the purchase and sale of goods or provision of services
4. **Promotion period:** From November 1<sup>st</sup>, 2024 to December 1<sup>st</sup>, 2024.
5. **Promotion period:** Customer appreciation gifts
6. **Goods and services used for promotion:** BIB of Techcombank Ho Chi Minh City International Marathon.
7. **Customers of the Promotion Program (subjects eligible for promotion):**

Customers fully meets the following conditions:

Customers are business owners, top leaders of businesses that are transacting at Techcombank or having potential according to branches's identifications.

	Group 1	Group 2	Group 3
Target customers	Customers are Techcombank Private & Priority members, business owners, top leaders of businesses, with the highest Total Assets Undermanagement as of September 30, 2024.  In which, Total Assets Undermanagement is the average total asset value of customer at Techcombank for last 3 months, including: Deposits, Payment accounts (including auto earning account), transaction value of investments products according to Techcombank's regulations in each period.	Customers are business owners, top leaders of businesses who have conducted business transactions in accordance with the criteria decided by Techcombank's Corporate and Institutional Banking Group.	Customers are Techcombank Private & Priority members, business owners, and top leaders who have/have not conducted business transactions that meet the criteria determined by Techcombank's Retail Banking Division.
Number of BIB	784 (~ 80% BIBs)	196 (~20% BIBs)	If the total number of customers in Group 1 and 2 is less than 980 customers by the end of November 10 <sup>th</sup> , 2024

8. **Gifts structure (Gift content, gift value):**

Gifts	Distance	Number of BiBs	Unit price (VND)	Total Amount (VND)
BIB Gifts of Techcombank Ho Chi Minh City International Marathon for Business Owners/Top Leaders	21km	100	700,000	70,000,000
	10km	680	520,000	353,600,000
	5km	200	380,000	76,000,000
	<b>Total</b>			<b>499,600,000</b>

**Total value of goods and services used for promotion: (nationwide): 499,600,000 VND** (In words: Four hundred ninety-nine million six hundred thousand dong)

#### 9. Method of Prize:

Group	Target customers	Method of Prize
<b>Group 1</b>	<p>Customers are Techcombank Private &amp; Priority members, business owners, top leaders of businesses, with the highest Total Assets Undermanagement as of September 30, 2024.</p> <p>In which, Total Assets Undermanagement is the average total asset value of customer at Techcombank for last 3 months, including: Deposits, Payment accounts (including auto earning account), transaction value of investments products according to Techcombank's regulations in each period.</p>	<ol style="list-style-type: none"> <li>Techcombank sends messages and instructions to customers to confirm their participation in the event until November 10, 2024.</li> <li>Techcombank rewards customers with vouchers for confirming their participation via the Techcombank Mobile application, Techcombank Reward program - "Voucher wallet" section.</li> <li>Customers use 100% discount vouchers to register on the Sunrises website until November 30, 2024 (*)</li> </ol> <p>In all the above steps, the customer relationship manager of the Retail Banking Division - Techcombank simultaneously interacts, advises and guides customers.</p>
<b>Group 2</b>	<p>Customers are business owners, top leaders of businesses who have conducted business transactions in accordance with the criteria decided by Techcombank's Corporate and Institutional Banking Group.</p>	<ol style="list-style-type: none"> <li>Techcombank selects customers that meet the program's criterias.</li> <li>Techcombank rewards customers with vouchers via Email/SMS</li> <li>Customers use 100% discount vouchers to register on Sunrises website until November 30, 2024 (*)</li> </ol>

<p><b>Group 3</b></p>	<p>Customers are Techcombank Private &amp; Priority members, business owners, and top leaders who have/have not conducted business transactions that meet the criteria determined by Techcombank's Retail Banking Division.</p> <p><i>(If the total number of customers in Group 1 and 2 is less than 980 customers by the end of November 10th, 2024)</i></p>	<ol style="list-style-type: none"> <li>1. Techcombank selects customers that meet the program's criterias.</li> <li>2. Techcombank rewards customers with vouchers for confirming their participation via the Techcombank Mobile application, Techcombank Reward program - "Voucher wallet" section.</li> <li>3. Customers use 100% discount vouchers to register on Sunrises website until November 30, 2024 (*)</li> </ol> <p>In all the above steps, the customer relationship manager of the Retail Banking Division - Techcombank simultaneously interacts, advises and guides customers.</p>
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**Note:** To ensure the best experience for customers, for vouchers that have not been redeemed for BIB on Sunrise's website after December 1, 2024, the organizing committee reserves the right to use these vouchers to transfer to other customers.

(\*) *Sunrise Events Vietnam (SEV)* was established in 2015 and is the organizer of endurance sports events and unique experiences in Vietnam, including: Techcombank Hanoi International Marathon, Techcombank Ho Chi Minh City International Marathon

- Websites: <https://marathonhcmc.com/>

**Time to receive the offer:** Before the Techcombank Ho Chi Minh City International Marathon takes place (December 8<sup>th</sup>, 2024).

**11. Regulations on focal points to answer questions related to promotional programs:**

- Gifts are valid on December 8, 2024 at Techcombank Ho Chi Minh City International Marathon.
- For any questions related to the promotion program, customers can contact the following address for guidance and answers:

***Vietnam Technological and Commercial Joint Stock Bank***

*Address: 6 Quang Trung, Tran Hung Dao Ward, Hoan Kiem District, Hanoi*

*Phone: 024. 3944 6368*

- The deadline for Techcombank to receive and resolve customers' questions and complaints about the results of the promotion program is no later than 03 days from the end of the program. Any questions or complaints after the above time will not be resolved.

**12. Other regulations:**

- Vietnam Technological and Commercial Joint Stock Bank has the full right to refuse to award promotions to any customer that the Bank considers to have provided invalid, unclear, incomplete or violating/incomplete information meet any conditions of the Program.
- The program has a total of 980 BIB voucher codes, corresponding to 3 distances (20km, 10km, 5km). Customers register and choose the available distance at the time of confirmation of participation in the program.
- Customers are responsible for keeping the promotional voucher code confidential. Techcombank will not be responsible for the promotional voucher code awarded to customers and the use of promotional voucher codes outside the scope of this promotion program.

- Customers participating in the Program agree that Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, directors, employees and respective representatives of Techcombank and affiliated companies will use the name and image of the Promoted Customer for commercial advertising purposes.
- Promotional program rules are published on Techcombank's website (<https://techcombank.com.vn>). Techcombank has the right to amend and adjust these Regulations and related regulations. The content of the adjusted regulations will be announced on Techcombank's website after Techcombank completes the procedure for notifying amendments and supplements to competent state agencies in accordance with the law.
- Customers participating in the promotion program agree to receive promotional notifications via communication channels (SMS, Email, electronic banners, social pages...) of Techcombank and third partners to communicate the program.
- In case of a dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly resolving it. If no agreement can be reached, the parties have the right to sue in court. The People's Court has the authority to handle the matter according to the provisions of current law

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