

DETAILED RULES

Program Connect Easily - Sell Effectively With Techcombank And Kiotviet

1. **Promotion name:** Program Connect Easily - Sell Effectively With Techcombank And Kiotviet
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 services
4. **Promo period:** From [[NgayHieuLuc]] until December 31, 2025 or until the end of the 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:** Cash refunded to the customer's current account at Techcombank.
7. **Customers of the promotion program (eligible subjects):**
Individual or individual business household customers open a new first-time personal payment account optimal for trading and business of Techcombank and have registered to use Techcombank's Revenue Management Tool successfully, and link the first-time newly opened account of that customer with the KIOTVIET sales software (PMBH).
8. **Prize structure (award content, value, number of prizes):**

Conditions	Gifts	Value Gifts (VND)	Total (VND)
Customers in section 7 of this regulation generate at least 70 credit transactions with QR Code generated from the sales software with valid Techcombank account links in each calendar month, the minimum value on each transaction is 50,000 VND (valid transactions are detailed in section 10.1.4)	Customers will receive a refund of VND 300,000 / calendar month and within 06 months from the month of first successful opening of a payment account & PMBH linkage	Maximum cashback of 1.800,000 per customer during the Program	VND 4,300,000,000,000

9. **Total gift value (nationwide): VND 4,300,000,000,000 (In words: Four billion three hundred million dong even)**
10. **Content and Detailed Rules of the Promotion Program:**
 - 10.1. **Content of the program:**
 - 10.1.1 During the promotion period, customers perform:

- (i) Opening the first time successfully an optimal personal payment account for trading and business of Techcombank and having registered to use Techcombank's Revenue Management Tool successfully, and connecting the first-time opening account of that customer with the sales software KIOTVIET, in which Revenue Management Tools (are features and tools Techcombank offers customers to manage payments and cash flows for customers' stores located in the section "Discover products" at section "Stores & services") on the Techcombank Mobile application
 - (ii) Customers are new customers who have not been recorded information on the system by Techcombank and have not participated in transactions with Techcombank before the program takes place (New customers).
 - (iii) At least 70 (seventy) transactions credited from QR Code generated from valid PMBH per calendar month as specified in Section 10.1.4 of this Program Rules.
- 10.1.2 Customers will receive a refund of 300,000 VND per calendar month when meeting the conditions and maximum within 06 consecutive calendar months from the calendar month when opening a payment account and registering for Revenue Management Tool and affiliate sales software successfully, in which the calendar month is calculated from the first day to the last day of that month.
- Example: Customers who open a valid payment account and successfully link PMBH in October 2025 will be reviewed for 6 months from October 2025 to March 2026, customers meeting the conditions of which month will be paid that month and from April 2026 the customer is no longer reviewed.*
- 10.1.3 Conditions for considering the validity of the customer's current account to participate in the Program:
- successfully opened payment account is when customers open a payment account successfully at Techcombank's transaction points or receive a notification of successful account opening on the Techcombank Mobile application interface, have a customer ID and have a transactionable account (except for cases where the payment account is blocked / closed because Techcombank detects risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the customer's use of the payment account during the promotion period....).
 - payment account must be successfully associated with Revenue Management tool on Techcombank Mobile app in the same calendar month and during the promotion period.
 - newly opened current account must be successfully associated with PMBH.
- 10.1.4 Conditions for considering the validity of the customer's transaction:
- Is a payment transaction credited to the payment account via QR Code generated from PMBH associated with the customer's payment account in section 7, the

transaction is a payment transaction of a buyer or consumer for the Customer when using goods or services and is recognized as successful by PMBH; and

- Customers reach a minimum of 70 transactions credited to the current account via QR Code generated from PMBH associated with the current account in each calendar month and each transaction has a minimum value of 50,000 VND; and
- Excluding transfers between payment accounts of the Customer; and
- The credit transaction is recognized by Techcombank's system as successful during the period from September 22, 2025 to the end of May 31 / 2026, excluding the following transactions: Returned payment transactions, refunds, disputed or invalid, or fake, or transfer transactions / payments between payment accounts / cards / Electronic Wallets of that Customer, or Transactions that the Bank suspects signs of profiteering, use of accounts / cards for the wrong purpose, or taxes on goods and services; automatic cancellation / refund transactions (void / reversal) due to: (i) system errors, or (ii) Customers, or (iii) a third party cancels the transaction; and
- Not belonging to transactions that violate legal regulations and / or internal regulations of Techcombank.

10.1.5 This promotion is not applicable at the same time with the following promotions:

- *Transaction promotion program via QR, SoftPOS Techcombank*
- Other programs are announced by Techcombank at Techcombank website from time to time

10.1.6 Customer's account is not locked / blocked / closed at the time of determining the list of customers entitled to the promotion of the program and the time of paying the bonus.

10.1.7 Time to review bonuses / refunds of the program: Techcombank reviews bonuses / refunds to the first-time open current account of the Customer within 30 working days from the end of the month of the eligible calendar month excluding Saturdays, Sundays and public holidays and New Year holidays as prescribed by law.

10.1.8 Techcombank has the right to request the Customer to provide invoices and documents related to the transaction to prove that the Customer's transaction is the purchase and sale of goods and services in accordance with this Regulation. In case the Customer fails to provide adequate or provide documents / invoices after the requested time, Techcombank has the right to refuse to refund and / or withdraw the value of refund transactions paid by Techcombank (including but not limited to automatically deducting promotional funds from the Customer's payment account...).

10.2. Process, method, and procedures for receiving rewards:

- customer's payment account is eligible for the promotion and is still in operation and the customer satisfies the condition that the account is still associated with the revenue management tool according to Techcombank's regulations at the time of receiving the promotion.

- Techcombank is not responsible during the payment process when the Customer does not receive a notification message to enjoy promotions via the phone number registered with Techcombank due to the Customer's phone number being locked, cancelled or changed to another phone number other than the registered phone number.
- 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

10.3. Regulations on the deadline for awarding prizes and contacting 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 number: 024 3944 6368
- The time limit for Techcombank to receive customers' questions and complaints about the results of the Promotion is 60 days from the end of the Program. Any questions and complaints after the above time limit will not be solved.

10.4. Other regulations:

- 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.
- 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, customers proactively declare and pay taxes, fees and charges (if any) to the competent authority in accordance with law on the value of promotions that customers have received.
- 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.
- 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 participating in the Program or from the receipt or use of gifts, except for the responsibilities specified by law.

- The Promotion Program Rule is 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 rule will be published on Techcombank's website after Techcombank completes notification / registration procedures with competent state agencies (if any). <https://www.techcombank.com>
- 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 with 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).