

DETAILED TERMS AND CONDITIONS*Airport Lounge Privilege Program For Private And Priority Customers*

1. **Promotion name:** Airport Lounge Privilege Program For Private And Priority Customers
2. **Promotion area (scope):** Nationwide
3. **Promotion form:** Giving away goods, providing services without collecting money
4. **Promo period:** From 01/07/2026 til the end of 31/12/2026 or until the Promotion Budget runs out (whichever comes first)
5. **Promotional goods and services:** Products/services provided by Techcombank under License No. 38 / GP-NHNN
6. **Goods and services used for promotion:** Access to Techcombank Private Lounge at Terminal T1 – Noi Bai International Airport – Noi Bai Commune – Hanoi City and Terminal T3 – Tan Son Nhat International Airport – Ho Chi Minh City.
7. **Customers of the promotion program (eligible for the promotion):** Individual customers who are identified as Techcombank Private or Priority members during the program period.
8. **Gift structure (expiration date, content, value, number of gifts):**

8.1. Lounge visit expiration date

The maximum validity period is 06 months from the date of identification (the time when the customer is identified according to the sub-tier) in section 8.2. However,

- Within 6 months from the date of identification:
 - ✓ In case the Customer is no longer identified by any sub-tier in section 8.2 for any reason, the remaining visits will be invalidated;
 - ✓ In case the customer identified by the sub-tier is entitled to a higher or lower number of lounge visits, the remaining visits will be expired and the number of lounge visits will be entitled to the new sub-tier corresponding in section 8.2 and will have a maximum validity of 06 months from the date of identification.
- After 6 months from the date of identification
 - ✓ In case the Customer still maintains the current sub-tier, the remaining visits will be expired and the new lounge visits will be entitled according to the current sub-tier in section 8.2.

8.2. Gift structure

Customers will be granted benefits to use the Lounge as follows:

Membership classification	Gifts
Private Elite	• Number of visit: Unlimited • Maximum visits per Lounge Entry: 5 visits (applicable to customers and accompanying persons).
Private and Priority Diamond	• Number of visit: 16 visits • Maximum visits per Lounge Entry: 4 visits (applicable to customers and accompanying persons)

Priority Gold	For customers identified under Family Banking program: • Number of visit: 2 visits • Maximum visits per Lounge Entry: 2 visits (applicable to customers and accompanying persons)
	For Priority Gold identified customers with AUM at Techcombank from 4 billion - under 18 billion: • Number of visit: 12 visits • Maximum visits per Lounge Entry: 3 visits (applicable to customers and accompanying persons)
	For other customers: • Number of visit: 8 visits • Maximum visits per Lounge Entry: 2 visits (applicable to customers and accompanying persons)
Priority	• Number of visit: 2 visits • Maximum visits per Lounge Entry: 2 visits (applicable to customers and accompanying persons)
Other cases	Applicable subjects, visits and maximum number of visits/time: according to the approval of Techcombank based on the authorization to do work at Retail Banking Division from time to time.

() Total assets (AUM): including total 3-month average deposit balance, 3-month average current account balance 3-month average earnings balance and 3-month average value of investment products distributed by TCBS / other partners from time to time (detailed list of investment products according to Techcombank's policy from time to time).*

Note:

- Membership classification: displayed on the customer's Techcombank Mobile application screen;
- Membership rating criteria are published by Techcombank on its website or on the Techcombank Mobile application or other notification methods implemented from time to time.

9. Total value of goods and services used for promotion: 47,210,000,000 VND (In words: forty seven billion, two hundred and ten million even)

10. Detailed contents and rules of the Program:

10.1. Content of the program: Customers meeting the conditions of this regulation can receive gifts mentioned in section 8 of this regulation.

10.2. Method of using the offer

- Customers meeting the conditions of the above program will receive a visit to the Airport Lounge displayed on the customer's Techcombank Mobile application screen.
- Lobby list:
 - Techcombank Private Lounge at T1 Station – Noi Bai International Airport – Noi Bai Commune – Hanoi City;

- Techcombank Private Lounge at T3 Station – Tan Son Nhat International Airport – Ho Chi Minh City.
- Customers need to present valid identification documents (registered with the Bank) at the Reception at the Lounge to check in to use the offer or Other ways of identification will be notified directly by Techcombank to Customers via official communication channels (Techcombank mobile application or email or SMS or Techcombank website) depending on each period.
- Uses will be automatically subtracted for each user when using the service.
- Customers can look up the remaining number of visits through the Techcombank mobile app.
- The list of Applicable Lounges is updated on the Bank's website / app Techcombank mobile.
- Trẻ em dưới 2 tuổi đi cùng Khách hàng sẽ không tính lượt sử dụng And customers need to provide documents to prove the valid age as follows:
 - Birth certificate for newborns under 1 month old; or
 - Birth certificate (original or copy with extract from issuer) for children over 1 month old; or
 - Passport, VNeID identification information.
- Time to use the Lounge and amenities allowed to use in the Lounge depends on the service provider.
- Khách hàng chỉ có thể sử dụng lượt phòng chờ cho người đi cùng khi Khách hàng và người đi cùng cùng sử dụng lượt phòng chờ tại 1 thời điểm.
- Mỗi lượt được tính cho 01 người/lần vào Phòng chờ, áp dụng cho cả Khách hàng và người đi cùng.
- Customers and their accompanying persons are allowed to use the lounge during the operational period of the lounge from the time of successful check-in. In case the customer leaves the lounge and returns after a period of 03 (three) hours from the last check-in, the return to use the lounge will require re-check-in procedures. The receptionist has the right to ask the customer and / or his/her accompanying person to present their identity papers or other identification methods during each entry / exit into the lounge.
- Every time using the privilege to enter the lounge, the main customer is allowed to accompany up to the maximum as specified in section 8.2. Multiple entry and exit for the purpose of bringing additional accompanying persons beyond the specified number is not accepted; the receptionist has the right to refuse to serve in case of detecting this abusive behavior.
- For customers who show signs of being drunk, using drugs or not being sober enough to affect the general environment, the receptionist has the right to refuse to serve in this case.
- The conditions and terms of using the lounge visit are shown in the Techcombank Private Airport Lounge privileges section at the Techcombank Mobile app.

10.3. Other regulations

- The offer is not redeemable for cash or transferable to others.
- In the following cases, including but not limited to the following conditions, Techcombank has the right to refuse, cancel or withdraw the customer's visit to the Airport Lounge:
 - (i) Out of number of Airport Lounge visits/out of budget gifts in each period;
 - (ii) The conditions are not valid or are in the process of fraud verification;

- (iii) system errors;
- (iv) Other cases according to Techcombank's notice to the Customer.
- Techcombank has the right to refuse to offer incentives to invalid Customers or adjust / withdraw the value of incentives Customers have received from the date Techcombank determines that the Customer is invalid.
- Invalid customers are customers in the following cases:
 - (i) Customers have signs of fraud, fraudulent programs or use benefits for the wrong purposes;
 - (ii) Customers are on the limited list according to internal policies or regulations of law;

11. Regulations on gift delivery time limit and contact point for answering questions related to promotion program:

- The last time limit for Techcombank to present gifts to Customers is 90 days from the date on which the data is closed for Techcombank Private & Priority Member Customers meeting the conditions in section 7 above, during the promotion period specified in section 10.2.
- 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: 6 Quang Trung Street, Cua Nam Ward, Hanoi

Phone: 04. 3944 6368

- The time limit for Techcombank to receive and solve Customer's questions and complaints about the results of the Airport Lounge Benefit Program for Private and Priority Customers is 30 days from the expiration date of the award payment deadline. Any questions and complaints after the above time will not be solved.

12. Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank has the right to refuse to give gifts to any Customer that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any conditions of the Program.
- 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 who received the promotion for commercial advertising purposes after receiving approval from the customer.
- Customers who are granted privileges to use the Airport Lounge under this Program 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, the Customer accepts that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with law on the value of gifts according to the Promotion Program that the Customer has received and submits on behalf of the Customer to the competent authority in accordance with law.
- Techcombank, its affiliated companies, 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 that occur from participation in this Program or from the reception or use of gifts.
- This Program Rule is published on Techcombank's website (<https://www.techcombank.com/>). Techcombank has the right to amend and adjust this Rule and

relevant regulations. The content of the adjusted rule will be published on Techcombank's website. <https://www.techcombank.com/>

- Customers participating in this Program agree to receive promotion 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)