

## **TERM AND CONDITION**

- 1. Name of the promotion program:** Free tickets to attend “Y-CONCERT”
- 2. Promotion area (scope):** Nationwide
- 3. Promotion form:** Free goods and services
- 4. Promotion period:** From October 27, 2025 to December 7, 2025 or until tickets run out, whichever comes first
- 5. Promotional goods and services:** Savings deposits, payment services, Visa Debit cards/Credit cards issued by Techcombank.
- 6. Promotional goods and services:** Tickets to attend the “Y-CONCERT”
- 7. Customers of the Promotion Program (those eligible for the promotion):**
  - Individual customers who deposit savings in VND, with a term of 6 months or more in accordance with the provisions of Clause 9.2, Section 9 of these Regulations.
  - Customers are holders of Visa credit cards or Debit cards issued by Techcombank that are active during the program period. Including:

- ✓ Techcombank Style Credit Card, Techcombank Everyday Credit Card, Techcombank Visa Infinite Credit Card, Techcombank Priority Visa Signature Credit Card, Techcombank Visa Signature Credit Card, Techcombank Visa Classic Credit Card, Techcombank Visa Gold Credit Card, Techcombank Visa Platinum Credit Card, Vietnam Airlines Techcombank Visa Co-branded Credit Cards, Techcombank Visa Eco Credit Card. Including the first 6 card numbers 422075, 422076, 403280, 483931, 457353.
- ✓ Techcombank Visa Classic international payment card, Techcombank Visa Seller payment card, Techcombank Visa Gold international payment card, Techcombank Visa Platinum international payment card; Techcombank Visa Private Infinite international payment card, Techcombank Priority international payment card (Visa Signature), Visa Eco payment card, Vietnam Airlines Techcombank Visa co-branded payment cards. Including the first 6 card numbers 422149, 422150, 478097, 401148, 457451, 489044.

Hereinafter referred to as “Bank Card”.

- 8. Gift structure (content, value, quantity of gifts)**

| Prize                    | Prize content  | Prize number | Value of prize (VND) | Total (VND)           |
|--------------------------|--|--------------|----------------------|-----------------------|
| Group 1 prize            | 01 ticket GIEO MÀM 1/ GIEO MÀM 2 to attend “Y CONCERT”   | 200          | 3,500,000            | 700,000,000           |
|                          | 01 ticket HAHA 1/ HAHA 2/ NỖ LỰC 1/ NỖ LỰC 2/ VƯỢT CHÔNG GAI 1/ VƯỢT CHÔNG GAI 2 to attend “Y CONCERT”               | 835          | 3,000,000            | 2,505,000,000         |
|                          | 01 ticket BÌNH MINH 1/ BÌNH MINH 2 to attend “Y CONCERT”   | 265          | 2,500,000            | 662,500,000           |
|                          | 01 ticket RẼ SÓNG 2 to attend “Y CONCERT”  | 200          | 2,000,000            | 400,000,000           |
| Group 2 prize            | 02 tickets TOÀN NĂNG 1/ TOÀN NĂNG 2 to attend “Y CONCERT”  | 200          | 8,000,000            | 1,600,000,000         |
|                          | 02 tickets NỖ LỰC 1/ NỖ LỰC 2/ HA HA 1/ HA HA 2 to attend “Y CONCERT”  | 350          | 6,000,000            | 2,100,000,000         |
| Group 3 prize            | 01 ticket GIEO MÀM 1/ GIEO MÀM 2 to attend “Y CONCERT”   | 260          | 3,500,000            | 910,000,000           |
|                          | 01 ticket HAHA 2/ NỖ LỰC 1/ NỖ LỰC 2/ VƯỢT CHÔNG GAI 1/ VƯỢT CHÔNG GAI 2 to attend “Y CONCERT”                       | 1,685        | 3,000,000            | 5,055,000,000         |
|                          | 01 ticket BÌNH MINH 1/ BÌNH MINH 2 to attend “Y CONCERT”   | 95           | 2,500,000            | 237,500,000           |
|                          | 01 ticket KẾT NỐI 1/ KẾT NỐI 2/ RẼ SÓNG 1/ RẼ SÓNG 2/ SHOW ME 1/ SHOW ME 2/ HỎA CA 1/ HỎA CA 2 to attend “Y CONCERT” | 1,510        | 2,000,000            | 3,020,000,000         |
|                          | 01 ticket BAO LA 1/ BAO LA 2 to attend “Y CONCERT”   | 200          | 1,500,000            | 300,000,000           |
| Group 4 prize            | 02 tickets TOÀN NĂNG 1/ TOÀN NĂNG 2 to attend “Y CONCERT”  | 80           | 8,000,000            | 640,000,000           |
|                          | 02 tickets HAHA 1/ HAHA 2/ NỖ LỰC 1/ NỖ LỰC 2 to attend “Y CONCERT”  | 200          | 6,000,000            | 1,200,000,000         |
|                          | 02 tickets BÌNH MINH 1/ BÌNH MINH 2 to attend “Y CONCERT”  | 170          | 5,000,000            | 850,000,000           |
| <b>Total prize value</b> |  |              |                      | <b>20,180,000,000</b> |

**Total prize value (nationwide): 20,180,000,000 VND** (In words: Twenty billion one hundred and eighty million dong.)

## 9. Content and detailed rules of the Promotion Program

### 9.1. Customer and Prize Terms and Conditions

Customers who satisfy the following groups of conditions will receive the corresponding prizes for each group:

| Customer group | Customer conditions   | Prize         |
|----------------|---|---------------|
| Group 1        | <p>Individual customers who simultaneously satisfy the following conditions will receive 1 Y-concert 2025 ticket:</p> <p>(i) Customers are not Techcombank Private or Techcombank Priority members on the award date;</p> <p>(ii) Customers whose term deposit balance of 6 months or more (not withdrawn before maturity) increases by at least 500 million VND and total AUM assets at TCB (*) increases by at least 500 million VND during the program period compared to the milestone of September 30, 2025;</p> <p>(*) <i>Regulations on savings deposits, term deposits and Total AUM assets are specified in Clause 9.2 of these regulations.</i></p>                     | Group 1 prize |
| Group 2        | <p>Individual customers who simultaneously satisfy the following conditions will be given 02 Y-concert 2025 tickets:</p> <p>(i) Customers are Techcombank Private members/Techcombank Priority members on the award date;</p> <p>(ii) Customers whose savings deposit balance, term of 6 months or more (not withdrawn before maturity) increases by at least 1.5 billion VND and total AUM assets at TCB (*) increases by at least 1.5 billion VND during the program period compared to the milestone of September 30, 2025.</p> <p>(*) <i>Regulations on deposits with term of 6 months or more and Total AUM assets are specified in Clause 9.2 of these regulations.</i></p> | Group 2 prize |
| Group 3        | <p>Individual customers who simultaneously satisfy the following conditions will be given 1 Y-concert 2025 ticket:</p> <p>(i) Customers are not Techcombank Private members/Techcombank Priority members on the award date;</p>   | Group 3 prize |

| <b>Customer group</b> | <b>Customer conditions</b>  | <b>Prize</b>  |
|-----------------------|---|---------------|
|                       | (ii) Customers whose total valid spending increases by at least VND 10 million in each award period compared to the total spending in the period from October 1, 2025 to October 26, 2025 or customers whose successfully registered installment value in each award period is at least VND 30 million with a term of 3 months.<br><i>(**) Regulations on minimum valid spending are specified in clauses 9.3 and 9.4 of these rules</i>  |               |
| Group 4               | Individual customers who simultaneously satisfy the following conditions will be given 02 Y-concert 2025 tickets:<br>(i) Customers are Techcombank Private members/Techcombank Priority members on the award day;<br>(ii) Customers whose total valid spending increases by at least VND 20 million in each award period compared to the total spending in the period from October 1, 2025 to October 26, 2025 or customers whose successfully registered installment value in each award period is at least VND 50 million with a term of 3 months.<br><i>(**) Regulations on minimum valid spending are specified in clauses 9.3 and 9.4 of these rules</i> | Group 4 prize |

## **9.2. Regulations on deposits with increased balance and how to calculate increased balance**

### **9.2.1 Regulations on additional term deposits**

- Applicable products: Phat Loc Savings, Phat Loc Online Deposit
- Deposit type: VND
- Applicable term: from 06 months or more (no early withdrawal)
- Effective date of term deposit: from October 27, 2025 to December 7, 2025
- The deposit is not a savings book/deposit contract of a co-owner
- Deposits that are still valid at the time of exporting the reward data.

### **9.2.2 Regulations on total assets AUM**

- Total assets (AUM) of Customers at Techcombank include:
- Balance of payment accounts (including balance accounts with Auto Earning – Version 2.0, excluding joint payment accounts); and
- Savings deposits, term deposits, customer deposit certificates (excluding joint savings/term deposit owners).

### **9.2.3 Regulations on how to calculate the additional balance**

For Group 1 and Group 2 Customers, on the reward consideration date:

- ✓ The balance of term savings deposits of 6 months or more increased = the balance of term savings deposits of 6 months or more at the time Techcombank closes the reward consideration data of the batches - The balance of term savings deposits of 6 months or more on September 30, 2025
- ✓ Total AUM assets increased = Total AUM assets at the time Techcombank closes the reward consideration data of the batches - Total AUM assets on September 30, 2025

### **9.3. Regulations on total spending, valid installments and how to calculate additional valid spending**

#### **9.3.1. Regulations on total spending and valid installments**

- Total valid spending is considered for each customer, based on the Customer Identification Number at Techcombank. In case the customer owns multiple Techcombank cards (including primary and secondary cards), the value of payment transactions of all types of cards will be added together to consider the reward.
- Total valid installment value considered includes the balance/spending transactions made during the promotion period and successfully registered for installment payment calculated on each customer's credit card account.
- The customer's card is not closed/locked/cancelled (temporarily or permanently) at the time of promotion consideration and/or promotional reward payment.
- At the end of each promotion consideration period, the total valid promotional spending of the Customer will be refreshed and will not be accumulated to the next promotion consideration period.

#### **9.3.2. Regulations on how to calculate total additional valid expenditure**

Total additional valid transaction spending of each period = Total valid transaction spending to close the reward payment data of the reward consideration period – Total valid transaction spending of the period from October 1, 2025 to October 26, 2025.

### **9.4. Regulations on valid card transactions and invalid card transactions**

#### **9.4.1. A valid card transaction is one that satisfies the following conditions:**

- Transactions for payment of goods and services using Visa Cards issued by Techcombank;
- Successful transactions (not included in the cases of invalid transactions listed in 9.4.2 of these Regulations and not transactions for payment of fees and interest of card services);

- Transactions made on primary and secondary cards: are successful transactions within the period corresponding to the conditions for enjoying the promotion specified in section 9.3 above.
- Transactions on cards that are not closed, locked, or canceled at the time of promotion consideration

**9.4.2. Invalid card transactions are transactions**

- Payment transactions that are returned, refunded, disputed or invalid, or counterfeit, or taxes on goods and services;
- Transactions that show signs of fraud, program abuse, transactions that Techcombank requests to investigate because the Cardholder did not make the transaction;
- Cash withdrawal and advance transactions at ATM/POS; fee and interest transactions; automatic cancellation/reversal transactions (void/reversal) due to: (i) system error, or (ii) Customer, or (iii) third party cancellation of the transaction;
  - ✓ Transactions that the Bank suspects of signs of fraud, misuse of the card, violation of terms and conditions of credit card use, risk management policies related to the product, including but not limited to the following cases:
    - ✓ Customers make fraudulent card transactions, counterfeit transactions, payment transactions not arising from the purchase and sale of goods and provision of services (fake transactions at Card Accepting Units, etc.);
    - ✓ Customers make transactions of an agency nature, fraudulent transactions, fraudulent transactions (For example: payment for electricity/airline tickets/telecommunications fees, etc.);
    - ✓ Payment transactions for business expenses - not for personal consumption;
    - ✓ Transactions at card accepting units with the following commodity and service category codes (MCC): MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);
    - ✓ Transactions at card accepting units with commodity and service category codes
    - ✓ Payment transactions at some card accepting points (POS/mPOS) in the list that Techcombank assesses as having signs of profiteering and fraud based on abnormalities in behavior, frequency, and value of customer spending transactions in each period.

**9.5. Regulations on quantity and time of each award period**

**9.5.1. For group 1 and group 2**

The program is divided into 3 award rounds with the number of gifts for each round as follows:

| Award review period | Award review time | Reward period                   | Number of awards |  |
|---------------------|-------------------|---------------------------------|------------------|--|
|                     |                   |                                 | Group 1          | Group 2  |
| Phase 1             | 09/11/2025        | no later than <b>16/11/2025</b> | 500              | 100 prizes for Private Elite/<br>Priority Diamond/ Priority Gold members<br>80 prizes for Private/ Priority members<br>(***) |
| Phase 2             | 23/11/2025        | no later than <b>30/11/2025</b> | 500              | 100 prizes for Private Elite/<br>Priority Diamond/ Priority Gold members<br>80 prizes for Private/ Priority members<br>(***) |
| Phase 3             | 7/12/2025         | no later than <b>14/12/2025</b> | 500              | 100 prizes for Private Elite/<br>Priority Diamond/ Priority Gold members<br>90 prizes for Private/ Priority members<br>(***) |

(\*\*\*) Membership is classified as Private Elite/ Private/ Priority Diamond/ Priority Gold/ Priority according to Techcombank's membership regulations for individual customers issued by Techcombank from time to time.

- Each customer is only entitled to the promotion once during the promotion period.
- Membership classification is determined at the time of award consideration.
- In case there are not enough qualified customers to receive all the tickets of the award consideration period, the remaining tickets will be transferred to one or more subsequent award consideration periods or transferred to other groups according to Techcombank's decision.

**9.5.2. For group 3, group 4**

The program is divided into 3 award rounds with the number of gifts for each round as follows:

| Award review period | Award review time | Reward period                   | Number of awards                                   |   |
|---------------------|-------------------|---------------------------------|--|---|
|                     |                   |                                 | Group 3  | Group 4   |
| Phase 1             | From 27/10/2025   | No later than <b>16/11/2025</b> | -1000 prizes for the group that increases spending | -100 prizes for the group that increases spending |

|         |  |                                    |   |   |
|---------|--|------------------------------------|---|---|
|         | to<br>09/11/2025                       |                                    | -250 prizes for the group that pays in installments   | -50 prizes for the group that pays in installments  |
| Phase 2 | From<br>10/11/2025<br>to<br>23/11/2025 | No later than<br><b>30/11/2025</b> | -1000 prizes for the group that increases spending<br>-250 prizes for the group that pays in installments | -100 prizes for the group that increases spending<br>-50 prizes for the group that pays in installments |
| Phase 3 | From<br>24/11/2025<br>to 7/12/2025     | No later than<br><b>14/12/2025</b> | 1000 prizes for the group that increases spending<br>-250 prizes for the group that pays in installments  | -100 prizes for the group that increases spending<br>-50 prizes for the group that pays in installments |

- Each customer can only enjoy the promotion once during the promotion period. In case the customer owns multiple Techcombank cards, Techcombank will base on the Customer Identification Number at Techcombank to ensure that each customer can only enjoy the promotion once during the program.
- In case there are not enough qualified Customers to receive all the tickets of the prize round, the remaining tickets will be transferred to one or more subsequent prize rounds or transferred to other groups according to Techcombank's decision.

**9.6. Regulations on award conditions and award payment methods:**

The awarding process is conducted in accordance with the principles of fairness, transparency and full compliance with the conditions of the promotion program. Techcombank bases on valid transaction data to determine the list of customers eligible to receive awards in each awarding period.

- For group 1 and group 2  
In the same reward period:
  - ✓ Customers are given priority for promotional rewards based on the deposit time, then the deposit amount until the required number of customers is reached according to the regulations of each reward period.
  - ✓ In case there are many customers with the same deposit amount and the same time satisfying the valid transaction conditions, Techcombank will consider other additional criteria decided by Techcombank from time to time and is the legal entity with the final decision on the reward results.
- ✓ For group 3 and group 4

In the same reward period:

- ✓ Customers are given priority for promotional rewards based on the total additional spending compared to the total spending from 01/10/2025 to 26/10/2026 and the time of satisfying the conditions, arranged by customers with total additional spending from highest to lowest until reaching the required number of customers according to the regulations of each reward period.
  - ✓ In case there are many customers with the same total additional spending and the same time of satisfying the valid transaction conditions, they will be considered for rewards based on the criteria of the number of valid spending.
  - ✓ Customers are given priority for promotional rewards based on the highest and earliest valid transaction value/registered installment balance. In case there are many customers registering for the same amount or many cards registering for installments at the same time or customers registering through both channels of Techcombank Mobile Digital Banking application (TCBM) or Techcombank Online Financial Solutions Consulting Department (VAC), priority will be given to the card of the Customer registered for installments earlier.
  - ✓ Techcombank will be the legal entity that makes the final decision.
- Techcombank will send the redemption code to redeem tickets to Customers by one of the following methods: via Techcombank Rewards account on Techcombank Mobile application, SMS, Email. The phone number to receive SMS, the email address to receive ticket information is the phone number, email address that the customer has registered at Techcombank.
- ✓ Customers use the redemption code on the Ticketbox partner's ticket redemption platform to get tickets
  - ✓ Validity period: November 3, 2025 - December 15, 2025
  - ✓ Each redemption code corresponds to 2 concert tickets/1 concert ticket
  - ✓ This code cannot be converted into cash and cannot be used directly to check-in at the concert
  - ✓ Customers are responsible for keeping the redemption code and ticket information confidential
  - ✓ For any questions about redeeming tickets on Ticketbox, please contact: Hotline: 1900.6408, Email: support@ticketbox.vn
- In case the customer has received the reward but still makes early payment of the savings deposit used to determine the eligibility for the promotion under this program, the customer must return the gift value to Techcombank. Accordingly, Techcombank has the right to deduct an amount

equivalent to 100% of the gift value from any payment account or deposit of the Customer at Techcombank.

**9.7. Recall and adjust received tickets**

- Techcombank has the right to not return/recall tickets/request a refund of the amount equivalent to the ticket value stated in Section 8 above in cases that do not meet the conditions specified in these rules or when there are special reasons such as customer fraud, system error correction.
- In case the customer has used the ticket or the Concert time has passed, Techcombank can recover money equivalent to the ticket value the Customer receives through any method including but not limited to automatic debiting of the customer's card account/payment account.

**10. Regulations on gift giving period and contact for questions related to promotional programs:**

- For any questions related to the promotion program, customers can contact the following address for instructions and answers.:

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

*Address: 6 Quang Trung, Cua Nam, Hanoi*

*Tel: 04. 3944 6368*

- The deadline for Techcombank to receive and resolve customer inquiries and complaints about the results of the promotion program is no later than 15 days from the end of the gift-giving period. Any inquiries and complaints after the above time will not be resolved.

**11. Other regulations:**

- Techcombank reserves the right to refuse to award gifts to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violate/not satisfy any conditions of the Program.
- Customers who receive tickets under this Program's Rules agree that Techcombank may use the Customer's name and image for commercial advertising purposes.
- Techcombank, Techcombank's affiliates, directors, employees and representatives of Techcombank and these affiliates will not be responsible for any loss, damage (not including losses or losses caused by other reasons) or any personal accident arising from participating in the Promotion or from receiving or using it except for the responsibilities prescribed by law.
- The Program Rules are published on Techcombank's website (<https://techcombank.com>). Techcombank has the full right to amend and adjust these Rules and related regulations. The content of the adjusted rules will be published on Techcombank's website. - Customers participating in the promotion program agree to receive promotional notifications via communication channels (SMS, Email, Electronic Banner, social pages...) of Techcombank and third-party partners 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 resolving it. If no agreement is reached, the parties have the right to file a lawsuit at a competent People's Court for handling in accordance with current law provisions.

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