

DETAILED RULES

Business Household Referral Program

1. **Promotion name:** Business household referral program
2. **Area (scope) of promotion:** Nationwide.
3. **Form of promotion:** Free gift of goods or services accompanied by the purchase and sale of goods or provision of services.
4. **Promo period:** From 01/10/2025 date to 31/12/2025 or until the end of the Budget, whichever comes first.
5. **Promotional goods and services:** Payment account and payment services via payment account at Techcombank.
6. **Goods and services used for promotion:** Cash donated to the customer's current account at Techcombank is converted from the refund point.
7. **Customers of the Promotion Program (eligible for the promotion):** Customers refer new customers to open a Techcombank payment account (TKTT) as follows:

Category	Referring Customers (Customers who receive promotions)	Referred customers
Description	<ul style="list-style-type: none"> - Is an existing customer of Techcombank with an active Techcombank Payment Account during the program and using Techcombank's E-Banking services on the Techcombank Mobile application. - During the promotion period, customers successfully introduced "Referred Customers" 	Is a customer Newly opening a Techcombank checking account for the first time, and having registered to use Techcombank's revenue management tool, and incurring valid transactions according to this regulation.

8. **Conditions and structure of awards (award contents, value, number of awards):**

Category	Conditions	Gifts for Referring customers
Referred customer fulfills conditions 1	Customers open a new Techcombank payment account for the first time by scanning the chip-enabled citizen identity card (NFC) or via VNeID application link, and have first-time access to the Techcombank Mobile Application	Reward 50,000 cashback points added to the Techcombank Rewards account when referring each customer successfully.

Referred customer fulfills conditions 2	Referred customer fulfills conditions 1; and registers to use Techcombank's revenue management tool during the program; and generates from 10 to 20 credited payment transactions via QR code or POS attached to the customer's Techcombank payment account within 30 days from the date of successful revenue management tool registration; and each credited payment transaction has a minimum value of 50,000 VND; and comes from 05 different customers as specified in section 10.1.6	Reward 70,000 cashback points added to Techcombank Rewards account for each eligible referred customer
Referred customer fulfills conditions 3	Referred customer fulfills conditions 1; and registers to use Techcombank's revenue management tool during the program; and arises from 20 or more credited payment transactions via QR code or POS attached to the customer's Techcombank payment account within 30 days from the date of successful revenue management tool registration; and each credited payment transaction has a minimum value of 50,000 VND; and comes from 05 different customers as specified in section 10.1.6	Give an extra 80,000 cashback points added to the Techcombank Rewards account with each referred customer meeting the conditions, customers who complete condition 3 will receive both conditions

9. Total value of goods and services used for promotion: 510,000,000 VND (In words: Five hundred and ten million dong).

10. Content and Detailed Rules of the Promotion Program:

10.1 Content of the program:

During the Program, Referring customers will receive awards according to Section 8 of the Program's Rules when the referred customer and referred customer meet the following conditions:

10.1.1 Requirements for Referring Customers:

- (i) Introducing New Customer is a business household or individual doing business opening a payment account by electronic means through accessing the Link, entering the phone number or scanning the QR code sent from the Introducing Customer and identifying the Introducer.

- (ii) Promote referred customers to register for the revenue management tool and generate transactions according to the milestones in section 8.
- (iii) referred customer opens a new current account successfully and generates valid transactions as specified at point 10.1.2 below.

10.1.2 Requirements for referred customers:

- (i) Referred customers are individual or individual business household customers who have never been recorded information on the system by Techcombank; and have never opened an account; and have not participated in any transactions or services with Techcombank (New Customer).
- (ii) Opening a new Techcombank personal payment account optimally for trading, doing business and registering to use the revenue management tool successfully on the Techcombank Mobile application and generate valid transactions during the Program. In particular, Revenue Management Tool is a feature Techcombank offers customers to manage payments and cash flows for customers' stores in the section "Discover products" at section "Stores & Services"
- (iii) Open a payment account through accessing the referral link or QR code generated in the referring customer's Techcombank Mobile application, associated with the referral customer identification code under section 7 at Techcombank
- (iv) Payment account is opened by scanning Chip ID (NFC) or VNeID application link successfully according to Techcombank's regulations and has first access to Techcombank Mobile Application
- (v) The current account is successfully opened on the Techcombank Mobile application interface, has customer ID and has a transactionable account (except for cases where the current account is blocked / temporarily locked / closed due to Techcombank detecting risks, discrepancies or abnormal signs between customer identification information or detecting suspicious transactions during the process of using the current account during the promotion period...).

10.1.3 Regulations on gifts and time to receive gifts with customers meeting the conditions in section 8:

- (i) For Referring customers who fulfill conditions 1 of the program, Techcombank will award corresponding points to the Techcombank Rewards account (can be converted into money for the customer's current account according to Techcombank Rewards' regulations) on the Techcombank Mobile application within up to 03 working days from the date the referred customer successfully opens a current account.
- (ii) For Referring customers who fulfill conditions 2 and 3 of the program, Techcombank will award corresponding bonus points to the Techcombank Reward account on the Techcombank Mobile application within the first 15 days of T+2 (in which T is the month when customers successfully register for the Revenue Management Tool)

- (iii) How to use, convert from points to money and other conditions will be detailed on the customer's Techcombank Mobile application.
- (iv) Each Referring customer receives gifts of up to 20,000,000 Refund Points per month, the exceptions that do not apply this blocking level will be announced by Techcombank on the website from time to time. In case the customer has received enough 20,000,000 Refund Points with conditions 1, the customer will not receive bonus additional conditions 2, 3.

10.1.4 Conditions for considering the validity of the period of taking actions of the program:

- (i) Referring customer and referred customer fully meet the conditions according to this Program Rules;
- (ii) The time for award consideration and payment is specified in section 10.1.3.

10.1.5 Conditions for considering the validity of the customer's current account to participate in the Program:

- successfully opened payment account is when the customer successfully opens a payment account at Techcombank's transaction points or receives a notification of successful account opening on the Techcombank Mobile application interface, has a customer ID and has 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 linked to the revenue management tool on the Techcombank Mobile app during the promotion period.

10.1.6 Conditions to consider the validity of credit transaction via QR code or POS:

- Is a payment transaction via QR / POS to a newly opened payment account with a successful link to the revenue management tool on the Techcombank Mobile application.
- Credit transactions within 30 (thirty) days from the date the customer successfully registers the revenue management tool according to section 10.1.2 above.
- The number of credited transactions specified in Section 8 of this Regulation comes from at least 05 (five) different customers (For example, at least 05 different accounts, or 05 different cards, or different account number plus minimum number of different cards is equal to 05), excluding transfer transactions between payment accounts of that Customer.
- Credit transactions on the Techcombank Mobile application are recognized as successful by the Techcombank system, excluding the following transactions: Payment transactions that are returned, refunded, disputed or invalid, or fake, or transfers / payments between payment accounts / cards / Electronic Wallets of that Customer, or Transactions that the Bank suspects signs of self-harm, use of accounts / cards for the wrong purpose, or taxes on goods and services; transactions automatically cancelled / refunded (void / reversal) due to: (i) system errors, or (ii) Customers, or (iii) a third party cancels the transaction.

- The credit transaction was recognized as successful by Techcombank between 01/10/2025 and 31/01/2026.

10.1.7 This promotion does not apply at the same time with other promotions of Techcombank. This content will be decided by Techcombank from time to time.

10.1.8 Techcombank has the right to automatically withdraw gifts / points in case after verifying that the customer (i) does not satisfy the conditions for receiving rewards of the program, or (ii) in case Techcombank assesses that the transaction shows signs of fraud, fake, corruption, 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. With the case that Techcombank verifies the referred customer under item (ii) of this clause, Techcombank has the right to refuse the customer to continue to participate in the program.

10.2 Process, method, and procedures for receiving rewards:

- (i) The referred customers' payment accounts and Techcombank Reward accounts satisfy the conditions for enjoying the promotion program are still in operational status according to Techcombank's regulations at the time of receiving the bonus.
- (ii) 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:

- (i) 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

- (ii) The time limit for Techcombank to receive customers' questions and complaints about the results of the promotion program is 45 days from the end of the program. Any questions and complaints after the above time limit will not be solved.

10.4 Other regulations:

- (i) 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.

- (ii) Techcombank has the right to request referred customers and referred customers to provide documents and vouchers to prove that transactions and criteria for which Customers are eligible in this Program's Rules are lawful and valid.
- (iii) Customers who 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 fulfill the tax payment obligation in accordance with law.
- (iv) 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.
- (v) 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.
- (vi) 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. Contents of adjusted rules will be published on Techcombank's website after Techcombank completes notification / registration procedures with competent state agencies (if any).
- (vii) 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.
- (viii) 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)