

## PROMOTION PROGRAM SCHEDULE

### Transaction Promoting Program Via QR, POS Techcombank

1. **Promotion name:** Transaction Promoting Program Via QR, POS Techcombank
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 (TKTT) and payment services via payment account 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):**  
Customers open a new Techcombank payment account for the first time, and have registered to use Techcombank's revenue management tool, and have generated valid transactions specified in section 8 during the promotion period.
8. **Prize structure (award content, value, number of prizes):**

Category	Gifts	Value Gifts (VND)	Total (VND)
In the first 30 days after opening an account for the first time and registering for a revenue management tool, the newly opened current account of the Customer generates the following valid transactions: - At least 30 (thirty) transactions are credited by QR or POS from 10 different accounts or cards, with a minimum value of 50,000 VND or more per valid transaction.	Customers will receive a refund of 5,000 VND per valid QR transaction, and 10,000 VND per valid POS transaction, and the maximum total refund value per customer is 500,000 VND during the promotion period.	Cashback up to 500,000 VND	<b>7,390,000,000 VND</b>

9. **Total value of goods and services used for promotion (nationwide):** 7,390,000,000 VND (In words: Seven billion three hundred ninety million even)

**10. Content and Detailed Rules of the Promotion Program:****10.1 Content of the program:****10.1.1 During the promotion period, when customers perform:**

- (i) Opening a Techcombank payment account for the first time successfully, and registering to use the revenue management tool (a feature Techcombank provides customers to manage payments and cash flows for customers' stores in the section "Discover products" at section "Stores & Services") on the Techcombank Mobile application on the same day of opening a new account for the first time and during the Program. and;
- (ii) At least 30 (thirty) valid credit transactions arise as specified in Section 10.1.4 of this Program's Rules.

**10.1.2 Customers will receive a refund of VND5,000 per valid QR transaction, and a refund of 10,000 VND per valid POS transaction, and the maximum total refund value is VND500,000 per customer during the promotion period.**

Valid customers to participate in the program are Customers who have never had an identification number (Techcombank system has never recorded customer information) at Techcombank up to the time of starting the program.

**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 linked to the revenue management tool on the Techcombank Mobile application on the same day of account opening and during the promotion period.

**10.1.4 Conditions for considering the validity of credit transactions:**

- (a) Is a transaction via QR store tool or via POS to a newly opened payment account with a successful link to the revenue management tool on the Techcombank Mobile application and;
- (b) Being successfully recorded via QR store tool or via POS of the above revenue management tool, in which POS includes Techcombank's SoftPOS or SmartPOS application which is a payment acceptance application/device integrating many payment functions including but not limited to: card payment function similar to traditional POS, payment function via QRCode, electronic receipt/invoice delivery

on electronic devices including but not limited to: phones, tablets... (more details at: <https://techcombank.com/thong-tin/thong-bao/giai-phap-thanhtoan-the-softpos>)

- (c) The number of credited transactions specified in clause (iii) of Section 10.1.1 of this Regulation comes from at least 10 (ten) different customers (For example, at least 10 different accounts, or 10 different cards, or different account numbers plus at least 10 different cards), excluding transfer transactions between payment accounts of such Customer, and;
- (d) A credited transaction is recognized by Techcombank as successful with a value of 50,000 VND or more within 30 days from the date of successful registration of the Revenue Management Tool and from 01/10/2025 to 31/01/2026 and;
- (e) Excluding transactions: Payment transactions are returned, refunded, disputed or invalid, or fake, or transfers / payments between payment accounts / cards / e-wallets of that Customer, or Transactions that the Bank suspects signs of fraud, use of accounts / cards for the wrong purpose, or taxes on goods and services; transactions cancelled / refunded automatically (void / reversal) due to: (i) system errors, or (ii) Customers, or (iii) a third party cancels the transaction; and
- (f) Do not belong to transactions that violate the law and / or internal regulations of Techcombank.

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

- *Program and sales policy of Soundbox product for Techcombank Business Household customers (Customers registering to use Soundbox Techcombank within 30 days from the date of opening a payment account will not be entitled to this program)*
- 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 Customer's current account within 45 working days from the end of the valid transaction period of the program, 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:**

- the customer's payment account satisfies the promotion conditions is still in operational status and the Customer satisfies the account condition 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, Hoan Kiem District, Hanoi*  
*Phone number: 024 3944 6368*
- The time limit for Techcombank to receive customers' questions and complaints about the results of the promotion program 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, the Customer approves that Techcombank will deduct the taxes, fees and charges (if any) in accordance with law on the value of the promotion that the customer has received and submit on behalf of the customer to the competent authority in accordance with law.
- 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 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). <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 for 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)**