

DETAILED RULES

Promotion program Open New Techcombank Payment Account For PNJ Customers

1. **Promotion name: Promotion program Open New Techcombank Payment Account For PNJ Customers**
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 provision of services.**
4. **Promo period: From 21/07/2025 date to 30/09/2025 or until the end of the Program Implementation 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 gift**
7. **Customers of the promotion program (eligible subjects):**
During the program, Individual Customers (hasn't ever had information on Techcombank's system) open a new Techcombank account for the first time by electronic means via the Techcombank Mobile application through QR Code scanning under the guidance of employees at each PNJ store displaying Techcombank's publications or PNJ's official website (<https://pnj.com.vn>) (if any).
8. **Prize structure (award content, value, number of prizes):**

Custo mer group	Requirements for opening current account	Prize value and conditions for payment transactions	State budget
Custo mer group section 7	Individual customers (hasn't ever had information on the Techcombank system) open a new Techcombank account for the first time electronically via the Techcombank Mobile application through scanning QR Code codes according to the instructions of employees at each of PNJ's stores displaying Techcombank's publications or official website of PNJ (https://pnj.com.vn) (if any) during the promotion period. Customers opening a new Techcombank account for the first time are customers who	Customers receive refunds directly to the customer's Techcombank payment account. Specifically: - Cashback bonus: valued at 500,000 VND for invoices from 10,000,000 VND The offer can be used when customers pay via Techcombank's QR code rapid response code, which contains payment information of the respective order at PNJ stores nationwide during the promotion period and meets the minimum value conditions of the order.	1.594,000,000 VND

	open an account by scanning a chip-enabled citizenship identity card (NFC) or via a VneID application link successfully.	The offer has a validity period of 30 days from the date customers receive the offer. Principles for using the promotion will be specified in article 10.1.3 of the Promotion Program Rules attached to this Notice	
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9. Total value of goods and services used for promotion: 1.594 million VND (In words: One billion five hundred ninety four million vnd)

10. Content and Detailed Rules of the Promotion Program:

10.1 Content of the program:

10.1.1 Conditions for considering the validity of the customer's current account in section 7 to participate in the program:

- A successfully opened payment account is when a customer successfully opens a payment account by electronic means via the Techcombank Mobile application through scanning the QR Code according to the instructions of the employee at each PNJ's store displaying Techcombank's publications or the PNJ's official website (<https://pnj.com.vn>) (if any) and receives a notification of successful account opening on the Techcombank Mobile application interface, has a customer ID and the customer's payment account can be transacted (except for cases where the payment account is blocked / closed at the request of the Customer and / or a competent State agency and / or Techcombank detects risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the process of using the payment account during the promotion period).

10.1.2 The program is not applicable to customers opening current accounts at Techcombank branch counters.

10.1.3 Regulations on using cashback incentives:

- At the date of receiving the offer as described in Section 8, to use the offer, customers need to scan the Techcombank's QR code response code and choose the offer "Give VND500,000 when paying PNJ invoices of VND10,000,000 or more" via the Techcombank QR code response code at section "My offer" on App Techcombank Mobile and choose "Use now" to enjoy the offer.
- When customers successfully make payment for goods and services on the Techcombank Mobile application and fully meet the conditions according to this Charter, customers will be entitled to the offer and a refund directly to the Customer's payment account after fully paying the full value of the initial invoice.
- Cashback offer can be applied at the same time with other promotions PNJ is implementing at the Shops participating in this Promotion. The invoice value used to consider the conditions for applying the offer according to this Rule is the invoice value including VAT and after applying the incentives according to PNJ's own promotion program (if any).
- Cashback incentives can be applied simultaneously with PNJ's program such as sweepstakes or gifts as e-code for the next purchase (if any).

- The offer is not converted into cash, transferred or donated to a third party.
- Each customer who opens a new Techcombank account is only entitled to apply the offer once throughout the program period.
- Cashback offer is only used for Valid Transactions meeting the following conditions:
 - i) Is the transaction of paying for goods and services at PNJ stores nationwide during the promotion period.
 - ii) Customers make payment with Techcombank's QR code rapid response code, containing payment information of the respective order at PNJ stores nationwide during the promotion period. In particular, the QR Code is a method of encoding information in payment transactions including but not limited to: product and service information, order information, payment information and other relevant information (if any) as agreed by the Parties and Techcombank's policies from time to time, containing payment information of the respective order, at PNJ stores nationwide during the promotion period.
 - iii) Not applicable to refunded, cancelled, disputed or invalid payment transactions or forgery or suspected signs of fraud.
- 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.
- Techcombank has the right to refuse to pay / automatically withdraw the refund offer in case after verifying that the customer (i) does not satisfy the bonus program's conditions, or (ii) in case Techcombank assesses that the transaction shows signs of fraud, fake, self-seeking, 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. In case Techcombank verifies that the referred customer belongs to item (ii) of this clause, Techcombank has the right to refuse the customer to continue participating in the program.

10.2 Contact point to answer questions related to promotion programs:

- 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: 024. 3944 6368
- For questions related to products and goods at PNJ, Customers contact the following address for guidance and answers:
Phu Nhuan Gold, Silver, Gemstone Joint Stock Company

Address: 170E Phan Dang Luu Street, Ward 03, Phu Nhuan District, Ho Chi Minh City

Phone: 028.3995 1703

- The time limit for Techcombank to receive and solve customer 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.

10.3 Other regulations:

- Customers who are entitled to receive promotions under this Regulation 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, Customers accept that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with law on the value of promotions that customers have received and submit on behalf of the customer to the competent authority in accordance with law.
- Customers participating in the promotion agree: 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 enjoying the promotion for commercial advertising purposes.
- Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, 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 the Program or from the reception or use of gifts.
- 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. The content of the adjusted rules will be published on Techcombank's website.
- 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.

11. Names of traders participating in the Program, specific participation contents and responsibilities of each trader participating in the Program:

- Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "Techcombank") and Phu Nhuan Gold, Silver and Gem Joint Stock Company (hereinafter referred to as "PNJ") will coordinate to implement this promotion program.
- Techcombank and PNJ commit to strictly implement and take full responsibility for the above promotion program in accordance with current law.

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