

PROMOTION RULES

Auto-earning café

1. Expected promotion name: **Auto-earning café**
2. Promotion area (scope): Nationwide
3. Form of promotion: Donation of goods and provision of services without collection of money together with the purchase and sale of goods and provision of services
4. Promotion period: 14/05/2025 – until 05/10/2025
5. Promoted goods and services: Products/services provided by Techcombank under License No. 38/GP-NHNN
6. Goods and services used for promotion: Vouchers (including gift vouchers, service/product coupons) purchased from service/product providers for customers.

7. Customers of the promotion:

Individual customers who meet the following conditions at the same time:

- Condition 1: Have a current account (TKTT) at Techcombank; and
- Condition 2: Successfully register for Techcombank's e-banking service and have a Loyalty account (TK Techcombank Rewards) that is not recorded in the status of locked/suspended/disabled (details of Techcombank Rewards account status: refer to the Loyalty Program Rules from time to time) at the time of receiving tickets and receiving rewards; and
- Condition 3: Customers satisfy both 02 conditions:
Successfully activated Techcombank Automatic Profit - Version 2.0;
Satisfy the conditions on transactions and account balances as detailed in Article 10 of this Regulation.

8. Prize structure:

Incentives	Total number of vouchers
<ul style="list-style-type: none"> - Voucher for 1 cup of traditional coffee – Go Cafe - Voucher for 1 cup of hot/iced milk coffee – Trung Nguyen Legend - Voucher for 1 cup of hot/iced milk coffee – Highlands Coffee - Voucher for 1 cup of hot/iced milk coffee – Katinat 	200,000

- 9. Total value of gifts (nationwide):** 6,850,000,000 VND (In words: Six billion eight hundred and fifty million VND).

STT	Loại voucher	Amount	Unit Price (VND)	Budget (VND)
1	Cafe Ridge	50,000	29,000	1,450,000,000
2	Trung Nguyên Legend	50,000	38,000	1,900,000,000
3	Highlands Coffee	50,000	30,000	1,500,000,000

4	Katinat	50,000	40,000	2,000,000,000
	Sum	200,000		6,850,000,000

The number of vouchers is divided equally for each week during the promotion period.

10. Details of the promotion program:

10.1 Program content:

During the program, every week from Monday to Sunday, customers who accumulate 10 tickets can redeem 10 tickets for 1 drink voucher at the profitable Cafe in the "Redeem for drinks" section on the Techcombank mobile application from Wednesday to Sunday of the following week.

Regulations on accumulating tickets in exchange for vouchers are as follows:

During the promotion period, every week (from Monday to Sunday) when the following conditions are satisfied at the same time, customers will receive a maximum of 10 tickets/week to exchange for vouchers:

- a) Newly activating or using Automatic Profit – Version 2.0; and
- b) Having at least 05 valid active payment transactions (*); and
- c) Weekly, Customers with an increase in the average balance of payment accounts (***) compared to the last week of March 2025 (from 24/03/2025 – 30/03/2025) will receive 01 ticket for every additional VND 10 million; i.e.: $\text{Number of tickets} = \text{Average added balance} / 10 \text{ million}$ (take the whole part of the division).

Especial: New customers (who are customers who open an account at Techcombank for the first time and are recorded by Techcombank for the first time on the system and participate in transactions with Techcombank during the Promotion period) will receive double the number of tickets; i.e.: $\text{Number of tickets} = \text{Average balance added} / 10 \text{ million}$ (take the whole part of the division) x 2.

Example: The customer's average balance in the last week of March 2025 is 3 million VND, in the week of participation:

- If: The average weekly balance is 18 million VND, the average additional balance = 18 million – 3 million = 15 million VND, so the customer will be given 01 ticket (New customers will be given 02 tickets).
- If: The average weekly balance is 32 million VND, the average additional balance = 32 million – 3 million = 29 million VND, so customers will be given 02 tickets (New customers will be given 04 tickets).

(*) Accounts** include ordinary accounts in VND (except for specialized accounts, salary accounts of TCB employees, overdraft accounts, accounts with specific purposes such as investment capital accounts, investment trust accounts, securities issuance capital accounts)

The average weekly balance is calculated according to the formula:

$$\text{Average Weekly Balance} = \text{Total End-of-Day Balance of Weekdays} / 7$$

In which:

- *The end-of-day balance is the balance of the account that the Techcombank system can record and process on working days. The balance at the end of the holiday will be determined according to the balance at the end of the working day immediately preceding the holiday;*
- *Weekdays: as specified in this Appendix, it is counted from Monday to Sunday;*
- *Customers can refer to the End of Day Balance on the Statement of Account. Information related to transactions, account balances of customers provided by Techcombank through the e-banking service may not always be fully updated because there are transactions that have not been processed or adjusted by Techcombank when there are errors or mistakes. Therefore, the Client accepts that the information about the Client's transactions and account balances notified through the Service is not final and accurate information at the time of notification.*

(*) Eligible Payment Transactions include *Eligible Payment Transactions, and Valid Card Payment Transactions.*

Specific regulations on the validity of regulated transaction types include clauses (i) and (ii) as follows:

(i) Valid Payment Transactions are defined as follows:

- *"Payment Transaction via QRcode": Payment transaction made by scanning VNPAY QR code and/or scanning QR code of store (QR Techcombank merchant) made via Techcombank Mobile application, and;*
- *"Transfer transaction to another account via QRcode": It is a transfer transaction made by scanning the QR code on Techcombank Mobile, and;*
- *"Tpay Payment Transaction" : means a payment transaction in which the customer receives a notification and authenticates the payment transaction on the Techcombank mobile application, and;*
- *"Bill Payment Transaction": is a payment transaction on the "Bill and Recharge" feature on the Techcombank Mobile application, and;*
- *is a transaction that does not fall under the category of "Invalid Payment Transaction", including:*
 - *Transfer/payment transactions between the Customer's own accounts/cards/e-wallets.*
 - *Payment transactions that are returned, refunded, disputed or invalid, or forged, void/reversal transactions due to: system errors, or by the Customer, or a 3rd party canceling the transaction.*
 - *Transactions showing signs of fraud, profiteering from the program, transactions requested by Techcombank to be traced on the grounds that the Account Holder does not make transactions;*
 - *Transactions that have not been successfully confirmed to be debited on Techcombank's system.*

- Excludes 24/7 interbank fast transfers.

(ii) **Eligible Card Payment Transactions** that meet all of the following conditions:

- "Eligible Card Transaction":

- It is a payment transaction for goods and services made using a credit card or payment card issued by Techcombank and;
- It is a successful transaction recorded in the Techcombank system (not in the case of transactions listed at the Invalid Card Transaction point of this Regulation and not transactions for payment of fees and interests of card services) and;
- It is a transaction that has been confirmed as a transaction value (debit transaction) at Techcombank's system recorded as successful

- Payment transactions using "Techcombank Card" include from the following cards:

+ Techcombank Payment Card: Techcombank Visa Classic International Payment Card, Techcombank Visa Gold International Payment Card, Techcombank Visa Platinum International Payment Card, Techcombank Visa Private International Payment Card, Techcombank Priority International Payment Card (Visa Signature), Napas Fast Access Payment Card, Techcombank Visa Eco Card Payment Card. Including 6 card numbers: 422149, 422150, 478097, 401148, 457451, 970407, 48904400. Techcombank international payment card for children is not included.

+ Techcombank Credit Card: Techcombank Style Credit Card, Techcombank Everyday Credit Card, Techcombank Spark Credit Card, Techcombank Visa Infinite Credit Card, Techcombank Visa Signature Credit Card, Techcombank Priority 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. Including the first 6 digits of the card are 422075, 422076, 403280, 483931, 457353, 510164.

- and does not fall under "Invalid Card Payment Transaction" including:

- Returned, refunded, disputed or invalid, or counterfeit payment transactions, or goods and services taxes;
- Withdrawal and cash advance transactions at ATM/POS; fee and interest collection transactions; Void/reversal transaction due to: system error, or Customer, or 3rd party canceling the transaction;
- Customers who have made a transaction will be shown in the transaction history but have not been confirmed that the value of the debit transaction has been successful at Techcombank. Example: A customer makes a transaction on T-day at the store, the customer notices that there is a transaction history shown on the Techcombank application right at the time of transaction on T-day. However, the transaction value has not been confirmed by Techcombank's system for Debit and on T+2 day, the confirmation of the transaction value will be settled and transferred to the bank. The discrepancy in the time for confirming a successful transaction as well as the

difference in the value of the transaction is due to the process of the card payment acceptor that has not yet settled the bank and related activities such as clearing payment, foreign currency conversion, refund, refund or complaint.

- *Transactions at some special MCCs, the following advertising MCCs: Direct Marketing of Online Insurance Services Advertising - MCC 5960, Advertising Services - MCC 5966, MCC 5967, MCC 5968, MCC 5969, MCC 7311.*
- *Transactions showing signs of fraud, taking advantage of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder does not make the transaction;*
- *Transactions in which the Bank suspects signs of profiteering, misuse of the card, violation of the terms of use of credit cards, risk management policies related to the product, including but not limited to the following cases:*

✓ Customers who commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and the provision of services (short transactions at the Accepting Card, etc.);

✓ Customers carry out transactions of an agency nature, profiteering transactions, fraudulent transactions (For example: payment on behalf of electricity/air tickets/telecommunications charges...);

✓ Payment transactions for business expenses – not for personal consumption;

✓ Transactions at card-accepting units with the following goods and services (MCC) codes: MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);

✓ Payment transactions at some card acceptance points (POS/mPOS) in the category that Techcombank assesses that there are signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of spending transactions of customers in each period

10.2 How customers can redeem vouchers

Customers go to the "Your ticket store" section on the Techcombank mobile application to check the number of tickets. Customers use 10 tickets to redeem 1 drink voucher at the profitable Cafe on the "Redeem for drinks" section on the Techcombank mobile application. At each week, the number of tickets is accumulated week by week and cannot be accumulated between weeks.

10.3 Voucher Rules

Trademark	Loại voucher	Voucher rules
Cafe Ridge	Redemption code for 1 cup of iced milk	- Each code can be redeemed for 1 cup of traditional iced milk coffee size M - This code cannot be exchanged for cash - For products at the same price or lower; Customers can exchange

	coffee valued at 29,000 VND	horizontally, at no additional cost - For products that exceed the price, customers can choose to compensate an additional 15,000 VND to exchange and pay directly to Go Café
Trung Nguyên Legend	Redemption code for 1 cup of coffee (**) iced milk/ hot milk valued at 38,000 VND(**) Thinking Energy – Code R0208 & R0120 – Meditation – No. 1 – Thinking Energy (iced milk/ hot milk)	<ul style="list-style-type: none"> - Each code can redeem 1 cup of coffee vs corresponding SKUs (**) - (**) Thinking Energy – Code R0208 & R0120 – Meditation – Number 1 – Thinking Energy (Iced / Hot Milk) - This code cannot be exchanged for cash. - Not applicable in conjunction with other promotions. - Points accumulation program and loyalty discount are not applied at the same time. - Only applicable to the beverage group. - Not applicable to Coffee World stores; Trung Nguyen E-Coffee and franchise store.
Highlands Coffee	Redemption code for 1 cup of iced milk/iced black coffee valued at 30,000 VND	<p>eGift is applicable at Highlands Coffee stores. Please see store information at "Store location" (Note not applicable at Highlands Coffee Foodcourt Menas Mall, Giga Mall, LOTTE Mart Binh Duong, LOTTE Mart Vung Tau, VNG Campus District 7, Savico Hanoi, Grand World Phu Quoc, Vinwonders system, Sense City system, Aeon Mall system, Muong Thanh system, Nguyen Kim Da Nang, Linh Dam CT3, and bars at airports nationwide).</p> <p>Customers can only use a maximum of 01 eGift per 01 Invoice.</p> <p>eGift is applied in conjunction with other promotions.</p> <p>Exported eGifts cannot be returned in any form.</p> <p>The eGift is valid for one-time use only.</p> <p>eGift is not applied in conjunction with CTKM in the form of code</p> <p>Do not accept eGift beyond the expiration date, status "Used".</p>

		<p>Customers need to present the eGift code to the staff at the counter before checkout to apply the eGift.</p> <p>eGift is valid for one-time use only, is non-refundable and cannot be exchanged for cash.</p> <p>Customers may be required to pay more if they exceed the value of the eGift.</p> <p>Customers are responsible for maintaining the confidentiality of eGift information after receiving it.</p> <p>UrBox will not be responsible for returning eGifts that are lost or in "Used" status after the time the eGift has been issued for any reason.</p> <p>UrBox will not be responsible for the quality of the products or services provided nor for subsequent disputes between customers and suppliers.</p> <p>UrBox reserves the right to modify or change the terms and conditions of use without prior notice.</p> <p>Please contact UrBox Hotline: 1900 299 232 (from 8am-10pm daily, including holidays) for support.</p>
<p>Katinat</p>	<p>Redemption code for 1 cup of iced/iced black milk coffee valued at 40,000 VND</p>	<ul style="list-style-type: none"> - Please present your voucher when ordering - The promo code is not applicable on holidays, Tet and 24/12, 25/12 - Each code can only be used 01 time and 01 invoice - Voucher cannot be combined on the same 01 order - Each code can redeem 1 cup of iced milk / Iced black coffee size S. - Codes are not valid for cash exchange, no refund of excess cash. - Not applicable to other promotions. - For products that are at the same price or lower; Customers can change horizontally, at no additional cost - For products that are higher than the price, customers can choose to compensate for the difference to exchange and pay directly to Katinat - Voucher applies to the entire Katinat system (except Katinat Takashimaya and Vice Duc Chinh)

- Expiration date of vouchers: Each voucher given to customers will be valid for use specified by Techcombank's partners specified on the voucher received by customers.

- The number of Profitable Cafe vouchers is limited each week, customers who redeem in advance will receive it in advance until the vouchers run out.
- How to use the Voucher
 - Vouchers received by customers on Techcombank Rewards will be available immediately after customers receive the vouchers from the program.
 - Customers can look up information related to the Voucher of the service provider/product provider (including: Voucher value, how to use the Voucher, conditions for applying the Voucher, Voucher expiration date, contact information to support the use of the Voucher...) on the Customer's Reward Account at Techcombank Mobile App or OneU application (in case the Customer has contacted Techcombank Rewards account on Techcombank Mobile application and OneU application) as prescribed by Techcombank from time to time.
- Revocation and adjustment of received vouchers
 - Techcombank reserves the right not to return/revoke the voucher in cases where the conditions specified in Section 10 are not met or when there is a special reason such as the customer cheating, fixing system errors, in case the customer has used the voucher,...
 - In case the customer has used up the voucher, Techcombank can recover the money equivalent to the value of the voucher received and used by the customer through any method including but not limited to the method of automatic debit of the customer's card account/payment account.

In case Techcombank needs more information about the transaction as prescribed in this regulation, Techcombank will notify the Customer to provide documents/invoices proving the transaction. Customers add valid documents/invoices to Techcombank within 5 working days from the date of receipt of Techcombank's Notice. The provision of this document will be done at Techcombank's transaction location. In case the Customer supplements the documents after the above deadline or the Customer does not provide sufficient documents as requested by Techcombank, the relevant transactions will be determined as transactions that are not eligible for the promotion, and Techcombank has the right to proactively withdraw the gifts given to the Customer.

10.4 Techcombank Rewards account status regulations: refer to the Loyalty Program Rules at Techcombank from time to time.

10.5 Customers who choose to participate in this program and have received the Voucher under this program are not entitled to the promotion under the "Big Profit" Program for the corresponding period. Example: Customers who have accumulated tickets in the week from 12/05/2025 to 18/05/2025 and use this ticket to successfully redeem the Voucher, customers will not be entitled to the weekly promotion from 12/05/2025 to 18/05/2025 of the "Big Profit" Program.

12. For any questions related to the promotion, customers can contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank

Address: No. 6 Quang Trung, Tran Hung Dao, Hoan Kiem, Hanoi

Phone: 1800. 588. 822 13.

The time limit for Techcombank to receive and resolve questions and complaints from Customers about the results of the promotion is 30 days from the end of the program. All questions and complaints after the above time will not be resolved

13. Other regulations (if any):

- Technological and Commercial Joint Stock Bank of Vietnam reserves the right to refuse to award promotions to any Customer who the Bank deems to provide invalid, unclear, incomplete information or violate/fail to meet any conditions of the Program.
- Customers who receive promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with applicable laws. In case of irregular income tax, the Customer agrees that Techcombank will deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotion that the customer has received and pay it on behalf of the customer to the competent authority in accordance with the provisions of law.
- Customers participating in the promotion agree that Techcombank Joint Stock Commercial Bank of Vietnam, its affiliates, directors, employees and representatives of Techcombank and its affiliates will use the name and image of the customer enjoying the promotion for commercial advertising purposes.
- Technological and Commercial Joint Stock Bank of Vietnam, Techcombank's affiliates, their respective directors, employees and representatives and these affiliates shall not be liable for any loss, damage (not limited to losses or other causes of damage) or any personal accident arising from the participation in the Program or as a result of the receipt or use of the Gift, except as required by law.
- The promotion rules are published on Techcombank's website (<https://techcombank.com/>). Techcombank reserves the right to amend and adjust these Terms and Conditions 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 preferential notifications via communication channels (SMS, Email, Electronic Banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- In case of disputes related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling them, if they cannot reach an agreement, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.