

PROMOTION PROGRAM SCHEME

1. Proposed promotion program name: Win Concert Tickets

2. Promotion goods and services: Certificate of Deposit; Payment accounts; Digital banking services of Techcombank

3. Promotion period:

- For customers opening the first Techcombank account (and having their information recorded on the system by Techcombank & participating in transactions with Techcombank for the first time) from or after January 1, 2024 to December 2, 2024:
 - Meet the conditions to accumulate spin tickets from 08/11/2024 – 02/12/2024 or until the program implementation budget runs out, whichever comes first.
 - Time to use spin tickets: from 16/11/2024 – 08/12/2024
- For customers opening the first Techcombank account (and having information recorded by Techcombank on the system for the first time & participating in transactions with Techcombank) before January 1, 2024:
 - Meet the conditions to accumulate spin tickets from 11/11/2024 – 02/12/2024, 2024 or until the program implementation budget runs out, whichever comes first.
 - Time to use spin tickets: from 23/11/2024 – 08/12/2024

4. Promotion area (scope): Nationwide

5. Promotional goods and services: ticket code to participate in the concert "Anh trai vuot ngan cong gai Concert*

** ANH TRAI VUOT NGAN CHONG GAI CONCERT 2*

Time: 12/14/2024

Location: Vinhomes Ocean Park 3, Van Giang, Hung Yen

6. Promotion form: Promotion program in other forms

7. Customers of the promotion program:

Customers who satisfy the following conditions at the same time:

- Condition 1: Being a personal customer at Techcombank.
- Condition 2: Customers who are activating the Auto-Earning Mode on their payment account within the promotion program period as Section 3 of this Scheme.
- Condition 3: Customers who own Certificate of Deposit issued by Techcombank that are allocated in the Auto-Earning balance (the Auto-Earning balance is greater than 0) for at least 3 consecutive days during the promotion program period as Section 3 of this Scheme.

- Condition 4: Customers who maintains a total available balance in the interest-bearing account for at least 3 consecutive days during the promotion program period with:
 - + 115.000.000 VND for Private or Priority members.
 - + 15.000.000 VND for Inspire members or non-member customers
- Condition 5: Customers have an active Techcombank account and Techcombank Rewards at the time of receiving the spin ticket and drawing the prize.

8. Total prize value

| # | Prize | Number of prizes | Value (VND) | Total amount (VND) |
|--|----------------------------|------------------|-------------|----------------------|
| | Concert ticket code | | | |
| 1 | Ticket code Chin Muoi 1 | 50 | 1,800,000 | 90,000,000 |
| 2 | Ticket code Chin Muoi 2 | 50 | 1,800,000 | 90,000,000 |
| 3 | Ticket code KAKA | 30 | 1,500,000 | 45,000,000 |
| 4 | Ticket code Xuong Rong | 50 | 1,500,000 | 75,000,000 |
| 5 | Ticket code Mut Gung 1 | 1,280 | 1,200,000 | 1,536,000,000 |
| 6 | Ticket code Mut Gung 2 | 1,280 | 1,200,000 | 1,536,000,000 |
| 7 | Ticket code Nha Tre 1 | 1,507 | 800,000 | 1,205,600,000 |
| 8 | Ticket code Nha Tre 2 | 1,512 | 800,000 | 1,209,600,000 |
| 9 | Ticket code Tai Sinh | 1,545 | 800,000 | 1,236,000,000 |
| 10 | Ticket code Nha Hat | 1,550 | 800,000 | 1,240,000,000 |
| 11 | Ticket code Ngu Hanh | 1,545 | 800,000 | 1,236,000,000 |
| Tổng giá trị giải thưởng (Đã bao gồm VAT) | | | | 9,499,200,000 |

Total prize value compared to total value of promotion goods is 0.01%

Total prize value: **9,499,200,000 VND (In words: Nine billion four hundred ninety-nine million, two hundred thousand VND)**

- *Techcombank commits that the prize value is in accordance with the provisions of law.*
- *The concert ticket code is issued by IPRODUCTION LLC.*

- *The concert ticket code cannot be converted into cash.*
- *The prize is paid according to the provisions of Section 9.2 of the Scheme & will be warranted (if any) according to the warranty policy of the prize provider.*
- *The ticket code is displayed as a QR code or numeric format, with instructions for using the ticket, display on “My Gift” on the “Win Concert Tickets” lucky wheel and “Voucher Wallet” of Techcombank Rewards, specifically as follows:*
 - *Usage duration: November 16, 2024 - December 11, 2024*
 - *The ticket code (QR code) or ticket code (digits number) is used to exchange a concert ticket at the partnership’s platform which is TICKETBOX*
 - *This ticket code is only for 1 (one) person to enter*
 - *This ticket code cannot be converted into cash and cannot be used directly for concert check-in*
 - *Customer is responsible for keeping ticket code information secure*
- *The allocation of event participation positions for customers winning tickets from Techcombank is specified in Appendix 3.*
- *Techcombank is not responsible for the ticket code and its use outside of this promotion program. Techcombank has no obligation to reissue or exchange tickets under any circumstances.*

9. Promotional program details:

9.1. Customer target: individual customers who are Techcombank customers who meet the conditions specified in Section 7 and Section 8 of this Scheme.

9.2. Specific conditions, methods, and procedures that customers must follow to participate in the promotion program:

- a. How to receive "Win Concert Tickets" lucky draw tickets:

Customers will receive one (01) “Win Concert Tickets” spin ticket when:

- The customer has a payment account with the Auto-Earning mode activated during the program period specified in Section 3 of these Scheme; and
- The customer’s Auto-Earning account generates a Balance every 3 consecutive days during the program period specified in Section 3 of these Scheme; and
- The customer maintains the total available balance of the Auto-Earning account at the minimum level specified by the program (specifically: a minimum of 15,000,000 VND for Inspire members or non-member; or a minimum of 115,000,000 VND for Private or Priority members) every 3 consecutive days during the program period specified in Section 3 of these Scheme, 2024.

Details:

- X = Total available balance at the end of the day (including the payment account balance and the Auto-Earning balance).
- The payment account participating in the program is the account that the customer chooses to activate the Auto-Earnings mode.
- The end-of-day balance is calculated at 23:59:59 of the day, regardless of weekdays or weekends.
- The earnings balance must be greater than 0.

Each time X is greater than or equal to the specified minimum and the earnings balance is greater than 0 for 3 consecutive days during the program period, the customer will receive one “Win Concert Tickets” spin ticket.

Example: During the period from November 8, 2024, to December 2, 2024 (25 days):

+ First reward assessment: On November 13, 2024, for the 4-day period from November 8, 2024, to November 11, 2024, if Customer A, an Inspire member, has X greater than or equal to 15,000,000 VND and an Auto-Earning balance greater than 0 for 3 consecutive days, the customer will receive one “Win concert tickets” spin ticket.

+ Second reward assessment: On November 20, 2024, for the 11-day period from November 8, 2024, to November 18, 2024, if Customer A mentioned above has X greater than or equal to 15,000,000 VND and an Auto-Earning balance greater than 0 for 3 consecutive days 3 times, the customer will receive an additional 2 “Win concert tickets” spin tickets (excluding the 1 ticket already received in the first reward assessment).

a. Mechanism for determining spin tickets

- Conditions to determine the validity of spin tickets only occur in time
 - From 00:00:00 on 08/11/2024 - 23:59:00 on 02/12/2024 for customers having the first Techcombank accounts (and having information recorded by Techcombank for the first time on the system) from or after 01/01/2024
 - From 00:00:00 on 11/11/2024 - 23:59:00 on 02/12/2024 for customers having the first Techcombank accounts (and having information recorded by Techcombank for the first time on the system) before 01/01/2024
- The system will not record spin tickets generated from payment account balances and Auto-Earning balances obtained out of this time.
- After satisfying the conditions for participating in the program as prescribed in Section 9.2, customers will receive spin tickets in the following stages:

| Batch | Time |
|--------------|-------------|
| 1 | 13/11/2024 |
| 2 | 20/11/2024 |
| 3 | 27/11/2024 |
| 4 | 04/12/2024 |

- Customers having the first Techcombank accounts (and having information recorded by Techcombank for the first time on the system) before 01/01/2024 start to receive spin tickets from the 2nd batch.
- Time to use the spin ticket: Customers can use the valid spin tickets accumulated from the program at any time according to the following time frames.

| Frame | Time to participate in filming | Total number of awards |
|--------------|---------------------------------------|-------------------------------|
| 1 | 16/11/2024 -17/11/2024 | 1,600 |
| 2 | 23/11/2024 - 24/11/2024 | 3,800 |
| 3 | 30/11/2024 -01/12/2024 | 3,800 |
| 4 | 07/12/2024 - 08/12/2024 | 1,799 |

- There is no limit to the number of spin tickets of customers each day. The spins are cumulative and can be used in any time frame specified above.
- In case there're not enough customers to participate in each spin time frame, the remaining prizes will be added to the next spin time frame.
- The types of prizes (ticket codes), specified in Section 8 of these Rules, are randomly paid according to the time frames specified above.
- The number of unclaimed prizes will be continuously updated by Techcombank for customers on the Techcombank Mobile application and website <https://techcombank.com>

9.3. Time and method of issuing winning evidence

The “Win Concert Ticket” spin tickets” will be notified to customers via the “Win Concert Ticket” lucky wheel screen of Techcombank Rewards on the Techcombank Mobile application in batches as prescribed in Section 9.2, point b. The expected screen details are described in Appendix 2.

9.4. Regulations on winning evidence

- The customer's winning spin ticket is the ticket corresponding the pin that the system returns to notify that the prize has been won.
- Customers can check the winning tickets and corresponding rewards in the "My Gifts" category on the "Win Concert Tickets" interface, details as described in Appendix 2.
- The total number of spins/spin tickets expected to be issued during the promotion period is 900,000 spins/spin tickets.

9.5. How to participate and determine the winners of the " Win Concert Tickets" program is performed by customers themselves:

Customers with valid spin tickets, participate in the "Win Concert Tickets" program in the following way:

- a. Customers access the program by: On the Techcombank Mobile application screen, select the " Win Concert Tickets " icon; or on the Techcombank Rewards interface screen on the Techcombank Mobile application, select " Win Concert Tickets", then the " Win Concert Tickets " program screen will appear. Detailed description is as follows:
 - Customers check their spins on the " Win Concert Tickets" interface, if the number of spins >0 , customers can participate in the program.
 - Customers perform the spin by selecting the "Spin" button, the system will randomly determine the winner from the remaining prize at the time of determining the winner and pay out the winning prize or notify the winner within 30 seconds from the time the customer selects the "Spin" button. The content of the prize types is as follows:
 - No win: customer receives a random greeting icon and message.
 - Concert ticket code as listed in section 8 of this Scheme: the interface displays the concert ticket code icon and the quantity and type of code information that the customer receives. Then the customer can choose "Continue playing" or "View voucher wallet"
 - Expected detailed screen of the interface to determine the winning prize, notification of winning/not winning prize according to Appendix 2 attached
 - To view information about all the prizes of the program: customers select the "Rewards" section on the " Win Concert Tickets" interface
 - To learn about how to accumulate reward points to participate in the program: customers select the "How to receive tickets" section on the "Win Concert Tickets " interface
 - To check the prizes that customers have won: customers select the "My gifts" section on the " Win Concert Tickets" interface. Here, the "Gift" section shows the prize that the customer has won and the winning time; the "Ticket" section shows the "Win Concert Tickets " spin ticket that the customer has received throughout the program.
 - If the customer wins, the customer can view the ticket code by selecting to view prize details in the "Gift" section, in the prize details, select "View ticket now"
- b. Customers participate in the " Win Concert Tickets " Program and determine the prizes through the results displayed on the screen after each spin.
- c. Customers can participate in the " Win Concert Tickets" Program at any time within the time period specified in Section 3 of this Scheme.

- d. Customers who meet the program conditions will receive spin tickets and use the lucky spin tickets in batches and within the time frame specified in Section 9.2, point b.
In case customers use the spin tickets out of the specified time frame, the main interface screen of "Win concert tickets" will display a notification of the right spinning time, described in Appendix 02.
- e. Customers who have " Win Concert Tickets " lucky spin tickets but do not spin during the program implementation period will miss out on the prize benefits.
- f. The unused " Win Concert Tickets " spin tickets of customers will be accumulated and the total spin tickets will be displayed on the "Win Concert Tickets " Program interface.
- g. The number of prizes specified in Section 8 of this Scheme, including prizes that have not been won, will be continuously updated by Techcombank for customers on the Techcombank Mobile application and website <https://techcombank.com>
- h. The prizes that customers have won from the Win Concert Ticket " Program can be looked up directly on the " Win Concert Tickets" interface right after the customer wins, in the "My Gifts" section as described in Appendix 02.
- i. The expected detailed lucky wheel interface is as Appendix 02 attached to this notice.
- j. Customers receive prizes directly on the "Win Concert Tickets" interface. Customers track the number of "Win Concert Tickets " spin tickets and the prizes won as specified in Section 9.5, Point a.
- k. Prizes will be paid directly to customers after the draw if the customer wins and notifies the prize information as described in Section 9.5, Point a, and are stored in the "My Gifts" section on the " Win Concert Tickets" interface and at the same time in the "Voucher Wallet" of Techcombank Rewards. Customers directly use the QR code image to participate in the concert in accordance with the regulations, without having to perform any other procedures/conditions.
- l. Detailed instructions on how to use tickets are specified in Section 8 of this Scheme
- m. Allocation of positions for customers who win tickets to participate in the concert from Techcombank is specified in Appendix 3.

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

- Customer service center (Contact Center): Hotline 24/7 - 1800 588 822
- Mailbox: call_center@techcombank.com.vn
- Nearest Techcombank branch/transaction office.

9.7. Notification responsibility:

Techcombank is responsible for fully announcing the detailed content of the Promotion Program Scheme, the list of unclaimed prizes on Techcombank Mobile and at the Head Office, branches, and transaction offices of Vietnam Technological and Commercial Joint Stock Bank nationwide.

9.8. Other regulations (if any):

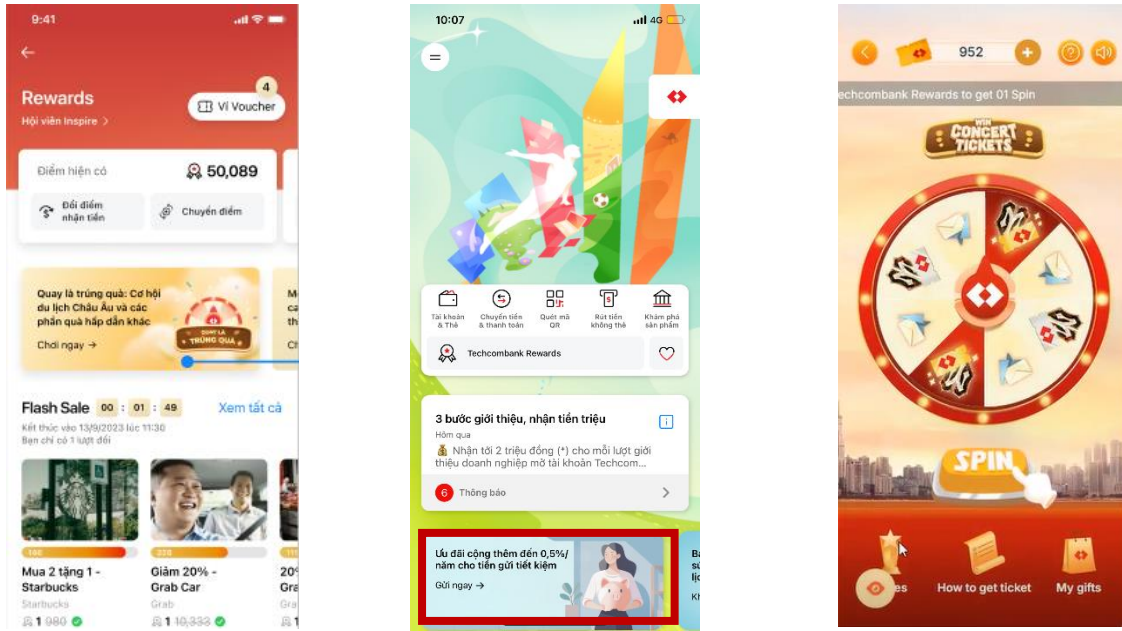
- a. In case of any dispute related to this promotion program, Techcombank is responsible for directly resolving it. If the dispute cannot be resolved, the parties have the right to file a lawsuit with the competent People's Court for resolution in accordance with current law.
- b. For prizes that have no recipients/winners, Vietnam Technological and Commercial Joint Stock Bank is responsible for deducting 50% of the announced value of that prize to the state budget in accordance with Clause 4, Section 96 of the Commercial Law.
- c. Customers participating in the program agree to receive promotional notifications via communication channels (SMS, Email, Electronic Banners, social pages, etc.) of Techcombank and third parties to communicate the program.
- d. Customers receiving promotions under this Scheme must ensure tax obligations in accordance with the law.

APPENDIX 02:

SIMULATION SCREEN OF THE PROGRAM "HUNT FOR TALENTS"

(The screen content in this appendix is only tentative and may be adjusted according to Techcombank's decision from time to time, but does not change the way of playing)

1. Introduction screen of the program " Win Concert Tickets"



2. Screen to participate in the program " Win Concert Tickets"

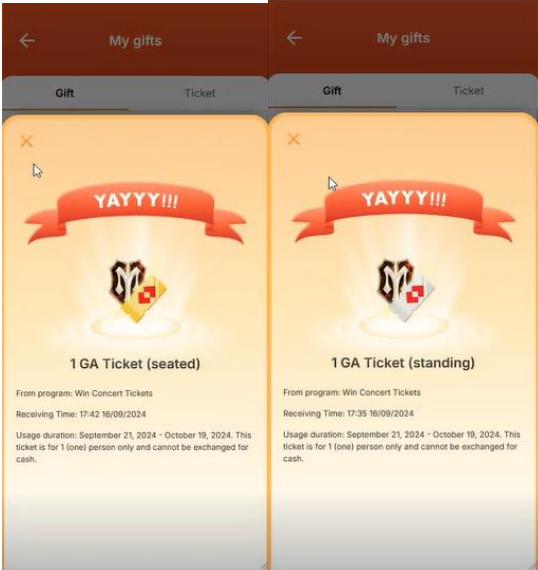

Monday – Friday




Saturday – Sunday

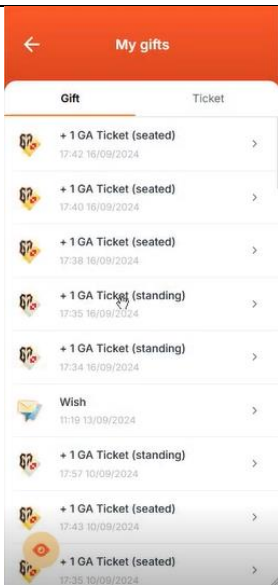




3. Results screen of the program " Win Concert Tickets"

| Prize | Award screen content |
|---|---|
| <p>Ticket code to attend the music festival</p> |  |
| <p>“See how to claim your prize” after winning</p> |  |

| | |
|--------------------------|--|
| <p>Do not win</p> |  |
|--------------------------|--|

4. Screen of other information of the program " Win Concert Tickets "

| Item | Screen content |
|------------------------|--|
| <p>My gifts</p> |  |

| | |
|----------------------------------|--|
| <p>Prize</p> |  <p>The screenshot shows a mobile app interface titled "Prizes list". At the top, it says "Grand prizes" and "Don't miss the chance to obtain 'Call me by fire' Concert tickets!". Below this are two concert ticket icons. A section titled "Prizes" lists: <ul style="list-style-type: none"> GA Ticket Code for "Tâm khiên 1" position (seated) to attend the "Call me by fire" concert. GA Ticket Code for "Tâm khiên 2" position (seated) to attend the "Call me by fire" concert. GA Ticket Code for "Cửu Long" position (standing) to attend the "Call me by fire" concert. by fire" concert. GA Ticket Code for "KAME" position (standing) to attend the "Call me by fire" concert. At the bottom, under "to use:", it states: <ul style="list-style-type: none"> valid duration: September 21, 2024 - October 19, 2024 Ticket code (QR code) can be used </p> |
| <p>How to get tickets</p> |  <p>The screenshot shows a mobile app interface titled "How to get ticket". It displays "952 tickets" available. Below this, it says: <p>From 19/9/2024 to 9/10/2024, join "Spin the wheel" Lucky Wheel for a chance to win Ticket to Concert Call Me by Fire. Note: Spin turns will be available on: every Friday from 20/9/2024 to 11/10/2024 Lucky Wheel goes live on: every Saturday and Sunday from 20/9/2024 to 11/10/2024</p> Below this, a section titled "Earn points to get ticket" lists: <ul style="list-style-type: none"> Turn on Auto Earning in Techcombank Mobile and keep a balance of minimum 10 million in 7 days to get 01 turn Applied for first payment account opening at Techcombank from 1/1/2024 to 9/10/2024 Earn 300.000 points through Techcombank Rewards on the time of this campaign to get 01 turn Applied for first payment account opening at Techcombank before 9/10/2024 </p> |

APPENDIX 3**Seating/standing positions for Techcombank customers at the concert “Anh trai vượt ngàn chông gai”**

| STT | Location | Ticket type |
|------------|-----------------|--------------------|
| 1 | Chin Muoi 1 | Standing |
| 2 | Chin Muoi 2 | Standing |
| 3 | Mut Gung 1 | Standing |
| 4 | Mut Gung 2 | Standing |
| 5 | Nha Tre 1 | Standing |
| 6 | Nha Tre 2 | Standing |
| 7 | KAKA | Seated |
| 8 | Xuong Rong | Seated |
| 9 | Tai Sinh | Seated |
| 10 | Nha Hat | Seated |
| 11 | Ngu Hanh | Seated |