

PROMOTION PROGRAM SCHEME

- 1. **Proposed promotion program name**: Win Concert Tickets
- 2. **Promotion goods and service**: Payment accounts; Digital banking service Techcombank Mobile; Techcombank Credit cards; Techcombank Debit cards.

3. **Promotion period:**

- Meeting the conditions to accumulate spinning tickets from January 18, 2025 to March 02, 2025
- Time to use the tickets: 25/01/2025 08/03/2025
- 4. Promotion area (scope): Nationwide
- Promotional goods and services: ticket code to participate in Anh Trai Vuot Ngan Chong Gai Concert March 2025

Time: 22/3/2025 (Day 3) - 23/03/2025 (Day 4) Location: The Global City, District 2, TP.HCM

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 an individual customer at Techcombank; and
- Condition 2: Registering Digital banking service of Techcombank successfully and having an
 active Techcombank Rewards account at the time of receiving the spin tickets and drawing
 the prize; and
- Condition 3: Satisfying the conditions of one of the following products and services:
 - i) Active Techcombank Auto Earning 2.0 successfully
 - ii) Payment transactions via QR code and/or Techcombank Debit Card, Techcombank Credit Card

Detailed content of product service conditions is in section 9 of this regulation

8. Total prize value

No	Award Content		Prize value		Total amount
I	Concert standing ticket code	Concert Day	(VND)	Quantity	(VND)
1	HOA CA 2	Day 4	1,800,000	10	18,000,000
2	HOA LUC 1	Day 4	1,800,000	70	126,000,000
3	HOA LUC 2	Day 4	1,800,000	120	216,000,000
4	HOA LUC 3	Day 4	1,800,000	200	360,000,000
5	HOA LUC 4	Day 4	1,800,000	200	360,000,000
6	TRUYEN LUA 1	Day 4	1,800,000	860	1,548,000,000
7	TRUYEN LUA 2	Day 4	1,800,000	860	1,548,000,000
8	GIEO HAT 1	Day 4	1,200,000	1,840	2,208,000,000
9	GIEO HAT 2	Day 4	1,200,000	1,840	2,208,000,000
10	GAI CON 1	Day 4	800,000	1,000	800,000,000
10	GAI CON 1	Day 3	800,000	1,305	1,044,000,000
11	GAI CON 2	Day 4	800,000	1000	800,000,000
11	GAI CON 2	Day 3	800,000	1,305	1,044,000,000
II	Concert seating ticket code				



12	GIA TOC 1	Day 3	3,500,000	50	175,000,000
13	ANH TAI 1	Day 3	2,500,000	50	125,000,000
14	TOÀN NANG 1	Day 3	2,000,000	50	100,000,000
15	TOÀN NANG 2	Day 3	2,000,000	150	300,000,000
16	MUA HE RUC RO 1	Day 3	2,000,000	50	100,000,000
17	MUA HE RUC RO 2	Day 3	2,000,000	50	100,000,000
18	BEN BI 1	Day 3	1,500,000	100	150,000,000
19	LIEN MINH 1	Day 3	800,000	1,290	1,032,000,000
20	LIEN MINH 2	Day 3	800,000	200	160,000,000
21	VUOT CHONG GAI 1	Day 4	800,000	550	440,000,000
22	VUOT CHONG GAI 2	Day 3	800,000	800	640,000,000
22	VUOT CHONG GAI 2	Day 4	800,000	550	440,000,000
	Total				16,042,000,000

- Total prize value compared to total value of promotional goods is 0.01%
- Total prize value: 16,042,000,000 (In words: Sixteen billion, forty-two million VND)
 Note:
- Techcombank commits that the prize value is in accordance with the provisions of the law; The ticket code for the concert is issued by 1PRODUCTION LLC..
- The prize is paid according to the provisions of Section 9.2 of the Rules & will be warranted (if any) according to the warranty policy of the prize provider.
- The ticket code is displayed as a QR code or number, with instructions for use, displayed in the "Reward" section on the "Win Concert Ticket" spin wheel and on the gift information in the "Voucher Wallet" of Techcombank Rewards, specifically as follows:
- Expiry date: from January 25, 2025 to March 12, 2025 (after this period, the ticket code will be invalid and cannot be used to convert into concert tickets)
- The ticket code is in the form of a QR code or number, used on the ticket exchange platform of the ticket sales partner, TICKETBOX COMPANY LIMITED
- This ticket code is only for 1 (one) person to enter
- This ticket code cannot be converted into cash and cannot be used directly at the concert
- The customer is responsible for keeping the ticket code information confidential

9. **Promotional program details:**

- 9.1. Customer target: individual customers who are Techcombank customers who meet the conditions specified in Section 7 and Section 9.2 of this Scheme.
- 9.2. Specific conditions, methods, and procedures that customers must follow to participate in the promotional program:
 - 9.2.1. Conditions for receiving "Win Concert Tickets" spin tickets:
 - Customers receive "Win Concert Tickets" spin tickets when satisfying the conditions of 01 (one) of the products and services in section 9.2.2, with the number of spin tickets received according to each product and service in section 9.2.2..
 - Customers who satisfy the conditions of many products and services in section
 9.2.2. will receive the total number of spin tickets from the satisfied products and services.



9.2.2. Detailed information about the product and service and the number of spinta tickets received:

Service Products		Detail
i. Techcombank Auto		 In each phase of nurturing each angle vector in section 9.2.3, the Customer will receive a spin ticket when both of the following 2 (two) conditions are met: Successfully activated, or successfully upgraded or currently using Techcombank Automatic Profit - Version 2.0 (*) and The account with Automatic Profit 2.0 enabled has a minimum additional balance of 15 million VND, so at the time of December 31, 2024, on 05 days in each Week, the Spin Ticket Discount of each spin in section 9.2.3 will be accumulated
		Number of tickets that qualified Customers will receive according to each Membership level (**) as follows: + For Techcombank Members (Inspire/ Priority/ Private): 04 (four) tickets; + For Customers not classified as a Member: 02 (two) tickets. • The time to record Membership level data is the last day of each Ticket Accumulation Stage in Section 9.2.3. • Conditions to become a Techcombank Member, see below this table. (*) Refer to attached Appendix 03.
		Specifically, the number of spin tickets received at each Spin Accumulation Stage is calculated as follows: X = Profitable balance at the end of the day of the Account with Automatic Profit enabled - Version 2.0 Y = Balance at the end of December 31, 2024 of this Account Every day during the Spin Accumulation Stage, calculate the additional balance compared to December 31, 2024, i.e. {X minus (-) Y} is greater than or equal to VND 15,000,000 and if this additional balance is met within 05 days, the Customer will receive the number of spin tickets according to the Rules.
		For example: Phase 2 has a Ticket Accumulation Period from 23/01/2025 to 02/02/2025 (11 days): - If Customer A has (X-Y) greater than or equal to 15,000,000 VND on any 05 days (for example: 23/01, 25/01, 29/01, 01/02, 02/02), Customer A will receive 02 (two) tickets (for non-Membership) or receive 04 (four) tickets (for Membership);



	- If Customer A meets the above conditions on any 10 days during this
	Ticket Accumulation Period, Customer A will receive 04 tickets (for
	non-Membership) or receive 08 tickets (for Membership).
	Đợt 3 có Giai đoạn tích luỹ vé quay từ ngày 03/02/2025 đến ngày
	09/02/2025 (7 ngày):
	- If Customer B has (X-Y) greater than or equal to 15,000,000
	VND on any 5 days of this Ticket Accumulation Period,
	Customer B will receive 02 tickets (for non-Membership
	level) or receive 04 tickets (for Membership).
ii. QR payment	During each Ticket Accumulation Period of each Round in Section
transactions;	9.2.3, Customers will receive a ticket when there is a valid
Techcombank Payment	transaction every day for at least 05 (five) days.
Card/Credit Card	
spending transactions	- The number of tickets that Customers who meet the conditions will
	receive according to each Membership level (**) as follows:
	☐ For Techcombank Members (Inspire/ Priority/ Private): 02 (two)
	tickets;
	☐ For Customers who do not have a Membership level: 01 (one)
	ticket.
	- The number of tickets that Customers receive will be calculated
	according to the Membership Level at the time of returning the
	ticket.
	- The time of returning the ticket may be earlier than the Date of
	returning the ticket specified in Section 9.2.3 of these Rules.
	- Conditions for becoming a Techcombank Member, see more below
	this table.
	For example:
	Phase 2 has a Ticket Accumulation Period from 23/01/2025 to
	02/02/2025 (11 days):
	- If Customer A has a valid transaction every day on any 05 days
	(for example: 23/01, 25/01, 29/01, 01/02, 02/02), Customer A will
	receive 01 (one) ticket (for non-Membership) or receive 02 (two)
	tickets (for Membership);
	- If Customer A meets the above conditions on any 10 days during
	this Ticket Accumulation Period, Customer A will receive 02 tickets
	(for non-Membership) or receive 04 tickets (for Membership).
	Phase 3 has a Ticket Accumulation Period from February 3, 2025 to
	February 9, 2025 (7 days):
	1 coraary 7, 2025 (1 anyo).



- If Customer B has a valid transaction every day on any 5 days of this Ticket Accumulation Period, Customer B will receive 01 (one) ticket (for non-Membership level) or 02 (two) tickets (for Members).

Accordingly, Valid Transactions are defined as follows:

- a) "Valid QR payment transaction":
- Is a payment transaction made by scanning the VNPAY QR code and/or scanning the store QR code (QR Techcombank merchant) made via Techcombank Mobile, excluding transfer transactions (including QR transfers and excluding 247 interbank fast money transfer transactions) and;
- The transaction has been recorded as successful by the Techcombank system and meets the requirements in section 9.2.2.ii.d.2 below and;
- The transaction value is from VND 500,000 or more.

b) "Valid card transaction":

- Is a transaction for payment of goods and services made by credit card or payment card issued by Techcombank and;
- Is a successful transaction recorded in the Techcombank system (not included in the cases of transactions listed at the Invalid Card Transaction point of this Regulation and not transactions for payment of fees and interest of card services) and;
- Is a transaction whose transaction value has been confirmed (Debit transaction) in the Techcombank system and recorded as successful and meets the regulations in sections 9.2.2.ii.c and 9.2.2.ii.d.1 below and;
- Transaction value from VND 100,000 or more.

c) Definitions of Techcombank cards:

"Techcombank card" includes:

- + Techcombank payment cards: 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), Fast Access Napas payment card, Techcombank Visa Eco card payment card. Including 6 card numbers: 422149, 422150, 478097, 401148, 457451, 970407, 48904400. Excluding Techcombank international payment cards for children.
- + Techcombank credit cards: 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...

d) Regulations on invalid transactions:

- d.1. "Invalid card payment transactions" include:
- Payment transactions that are returned, refunded, disputed or invalid, or counterfeit, or goods and services taxes;
- Cash withdrawals, cash advances at ATM/POS; fee and interest transactions; automatic cancellation/reversal transactions (void/reversal) due to: system errors, or Customer, or third party cancellation of the transaction;
- Customers who have made transactions will be shown in the transaction history but the value of the transaction has not been confirmed as successful Debit at the Techcombank system. For example: Customer makes a transaction on day T at the store, Customer notices that there is a transaction history shown on the Techcombank application at the time of transaction on day T. However, the transaction value has not been confirmed as Debit by the Techcombank system and it is not until day T+2 that the transaction value is confirmed and transferred to the bank. The difference in the time of successful transaction confirmation as well as the difference in the normal transaction value is due to the process of the Card Payment Acceptance Unit not yet settling to the bank and related activities such as clearing, foreign currency exchange, refund, refund or complaint.
- Transactions at some special MCCs, the following advertising MCCs: Direct Marketing Online Insurance Services Advertising MCC 5960, Advertising Services MCC 5966, MCC 5967, MCC 5968, MCC 5969, MCC 7311.
- Transactions with signs of fraud, taking advantage of the program, transactions requested by Techcombank to be checked with the reason that the Cardholder did not make the transaction;
- Transactions that the Bank suspects of signs of profiteering, misuse of the card, violation of credit card terms and conditions, risk management policies related to the product, including but not limited to the following cases:
- ✓ Customers make fraudulent card transactions, counterfeit cards, payment transactions not arising from the purchase and sale of goods and provision of services (fake transactions at card accepting units...);



✓ Customers make transactions of an agency nature, profiteering transactions, fraudulent transactions (For example: payment of electricity bills/air tickets/telecommunications fees, etc.);

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

√Transactions at units accepting cards with the following goods and services category codes (MCC): 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 list that Techcombank assesses as having signs of profiteering, fraud based on abnormalities in customers' behavior, frequency, and transaction value in each period.

d.2. "Invalid QR payment transactions" include:

- Transfer/payment transactions between the Customer's own payment accounts/cards/e-wallets.
- Payment transactions that are returned, refunded, disputed or invalid, or forged, automatically canceled/reversed (void/reversal) due to: system errors, or cancellation by the Customer or a third party.
- Transactions that show signs of fraud, profiteering from the program, transactions that Techcombank requests to investigate with the reason that the Account Holder did not make the transaction;
- Transactions that have not been confirmed as successfully debited on the Techcombank system.

(**) Conditions for Techcombank Members:

- Criteria to become a Techcombank Private member:
 - Minimum total asset value of VND 23 billion
 - Maintain an average asset balance in the last 3 consecutive months of VND 23 billion (including payment accounts, savings, bond investments and fund certificates)
 - Total financial relationship value of VND 25 billion
 - Have a total financial relationship value with Techcombank of VND 25 billion or more and meet the conditions for maintaining an average balance in the payment account as prescribed.
 - Other criteria: According to Techcombank's regulations in each period.
- Criteria to become a Techcombank Priority member:
 - Minimum total asset value of VND 1 billion
 - Maintain an average asset balance in the last 3 consecutive months of VND 1 billion (including payment accounts, savings, bond investments and fund certificates)



- Total value of financial relationships from 2 billion VND
 Having a total value of financial relationships with Techcombank from 2 billion VND or more
 and meeting the conditions for maintaining an average balance in the payment account as
 prescribed.
- Other criteria: According to Techcombank's regulations in each period.
- Criteria to become a Techcombank Inspire member:
 - Minimum total asset value of 200 million VND

Maintaining an average asset balance in the last 3 consecutive months of 200 million VND (including payment accounts, savings, bond investments and fund certificates)

• Total value of financial relationships from 250 million VND

Having a total value of financial relationships with Techcombank from 250 million VND or more and meeting the conditions for maintaining an average balance in the payment account as prescribed.

- Other criteria: According to Techcombank's regulations in each period..
 - (^) Total financial relationship value is calculated by the average total asset value of the last 3 months (assets here include term deposits, deposits in payment accounts, Bao Loc deposit certificates, bonds and fund certificates) and total outstanding real estate and auto credit.
- 9.2.3 Time to accumulate, return spin tickets & participate in the program:
 - The conditions to determine the validity of spin tickets only take place during the period: From 00:00 on January 18, 2025 to 23:59 on March 2, 2025
 - The system will not record the conditions to determine the validity of spin tickets before or after this period.

After satisfying the conditions to participate in the program as prescribed in Section 9.2, customers will receive spin tickets in the following phases:

Batch	Spin tickets accumuation Phase	Spin ticket return Dates	Spin Time	Award Quantity	Award (According to the No. in Section 8)
1	18/01 – 22/01/2025 (5 days)	24/01/2025 (Friday)	25/01/2025 (Saturday)	997	2-3-4-5-6-7-8-9-
2 (Tet)	23/01 – 02/02/2025 (11 days)	06/02/2025 (Thursday)	07/02 - 08/02/2025 (Fri, Sat)	4500	10- 11-12-13- 14-15-16-17-18- 19-20-21-22
3	03/02 - 09/02/2025 (7 days)	13/02/2025 (Thursday)	14/02 – 15/02/2025 (Fri, Sat)	2496	
4	10/02 – 16/02/2025 (7 days)	20/02/2025 (Thursday)	21/02 – 22/02/2025 (Fri, Sat)	2998	1-2-3-4-5-6-7-8- 9-10- 11-12-13-
5	17/02 – 23/02/2025 (7 days)	27/02/2025 (Thursday)	28/02 – 01/03/2025 (Fri, Sat)	2496	14-15-16-17-18- 19-20-21-22
6	24/02 – 02/03/2025 (7 days)	06/03/2025 (Thursday)	07/03 – 08/03/2025 (Fri, Sat)	1013	



- Customers will receive a notification of a spin within 1-2 days from the date of returning the spin ticket specified above, on Techcombank Mobile; or customers can actively monitor the number of spin tickets each week during the spin time specified above, on the main interface of the "Win Concert Ticket" spin wheel.
- There is no limit to the number of spin tickets each customer can receive during the program from valid transactions specified in Section 9.2.2.
- Spin tickets are accumulated and can be used at any time of participation specified above.
- In case the number of prizes in each spin round is not enough for customers to participate, the remaining prizes will be accumulated into the next spin round.
- Prize types (ticket code types), specified in Section 8 of these Rules, are randomly paid according to the regulations in the table above.
- The number of unclaimed prizes will be continuously updated by Techcombank for customers on Techcombank Mobile and Techcombank fanpage..

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" screen of Techcombank Rewards on Techcombank Mobile Digital Bank in batches as specified in Section 9.2.3. The expected screen details are described in Appendix 01.

9.4. Regulations on evidence of winning

- a. The customer's winning ticket is the ticket corresponding to the number of spins that the system returns as a winning notification. The description of the winning notification is specified in Appendix 01, Section 3 Concert ticket code.
- b. Customers can check the winning ticket and corresponding reward in the "My Gifts" category on the Win Concert Ticket" interface, details as described in Appendix 01.
- c. The total number of spins/spin tickets expected to be issued during the promotion period is 2,100,000 spin tickets

9.5. Cách thức tham dự và xác định trúng thưởng Chương trình "Săn vé anh tài" do khách hàng tự thực hiện:

Customers with valid tickets can participate in the "Win Concert Ticket" program in the following way

- Customers access the program by: On the Techcombank Mobile main screen, select the "Hunt your Concert Tickets" icon; or on the Techcombank Rewards screen, select "Win Concert Ticket", then the "Hunt your Concert Ticket" program screen will appear. Detailed description as follows:
- Customers check their spins on the "Win Concert Ticket" interface. If the number of spins >0, customers can participate in the program
- Customers perform the lucky draw by selecting the "Spin" button, the system will randomly determine the winner from the remaining prizes at the time of determining the winner and pay out the winning prize or notify that the winner has not won within 180 seconds from the time the customer selects the "Spin" button. The content of the prize types is as follows:
 - o No win: customer receives random greeting icon and message.
 - Occurred ticket code as listed in section 8 of these Rules: the interface displays the concert ticket code icon/concert code and information on the quantity and type of code that the customer receives. The customer can then select "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 01 attached.
- To view information about all the prizes of the program: customers select the "Rewards" section on the "Win Concert Ticket" interface.
- To learn about how to participate in the program: customers select the "How to receive tickets" section on the "Win Concert Ticket" interface.
- To check the prizes that customers have won: customers select the "My gifts" section on the "Săn vé anh tài" interface. Here, the "Gift" section shows the prize that the customer has won and the winning time; the "Ticket" section shows the "Win Concert Ticket" drawing 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 Ticket" Program and determine the prizes through the results displayed on the screen after each spin.
- c. Customers can participate in the "Win Concert Ticket" Program at any time within the time period specified in Section 3 of these Rules.
- d. Customers who meet the program's conditions will receive spin tickets and use them in batches and within the time frame specified in Section 9.2.3
 - In case customers use spin tickets outside the specified time frame, the main interface screen of "Win Concert Ticket" will display a notification of the weekly spin time, described in Appendix 01
- e. Customers who have spin tickets but do not spin during the above-mentioned time period will forfeit their prize.
- f. Unused "Win Concert Ticket" tickets of customers will be accumulated and the total quantity will be displayed on the "Win Concert Ticket" Program interface.
- g. The number of prizes specified in Section 8 of these Rules, including unclaimed prizes, will be continuously updated by Techcombank for customers on the Techcombank Mobile application or https://techcombank.com
- h. The prizes that customers have won from the "Win Concert Ticket" Program can be looked up directly in the "Win Concert Ticket" interface right after the customer wins, in the "My Gifts" section as described in Appendix 01.
- i. Expected detailed drawing interface as attached in Appendix 01 of this notice
- j. Customers receive prizes directly on the "Win Concert Ticket" interface. Customers track the number of "Win Concert Ticket" tickets and the prizes won as specified in Section 9.5, point a.
- k. The deadline for Techcombank to award prizes to customers is March 10, 2025
- 1. Prizes are stored in the "My Gifts" section on the "Win Concert Ticket" spin and also in the "Vouher Wallet" of Techcombank Rewards.
- m. If the customer has "Confirmed using the voucher" after viewing the prize, they can still review the code in the "Voucher Wallet" "used" section of Techcombank Rewards. Detailed instructions on how to use the ticket are specified in Section 8 of these rules
- n. Allocation of positions of customers who win tickets to attend the concert from Techcombank as specified in Appendix 02.

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

- Contact Center: Hotline 24/7 - 1800 588 822



- Mailbox: call center@techcombank.com.vn
- Nearest Techcombank branches.

9.7. Responsibility to notify:

Techcombank is responsible for fully announcing the detailed content of the Promotion Program Rules and the list of unclaimed prizes on Techcombank Mobile and at the Head Office, branches and transaction offices of Vietnam.

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 by agreement, the parties have the right to file a lawsuit with a competent People's Court for resolution in accordance with current law.
- **b.** For prizes with no winners, Vietnam Technological and Commercial Joint Stock Bank must be responsible for paying 50% of the announced value of the prize to the state budget according to regulations in Clause 4, Section 96 of the Commercial Law
- **c.** Customers who receive promotions under this Policy must ensure tax obligations as prescribed by law.



APPENDIX 01:

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"

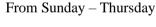




Method 1: go to Techcombank Rewards and select the program banner

Method 2: on the main interface screen, select the program banner

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



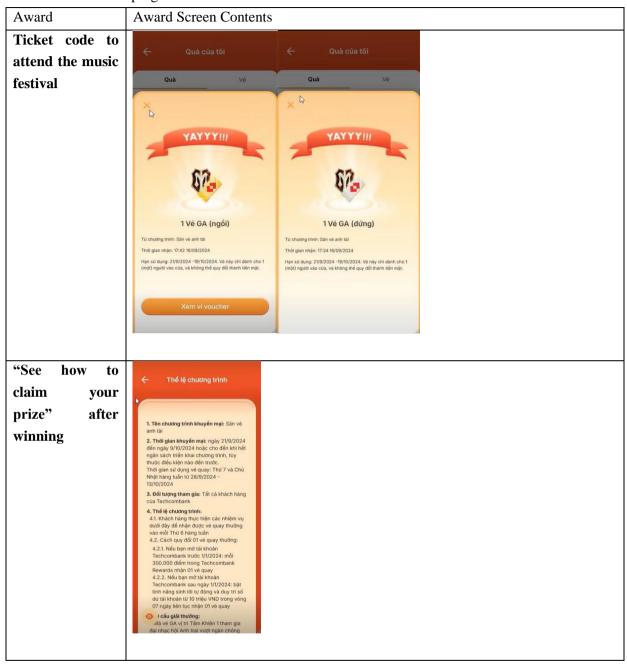


Friday - Saturday

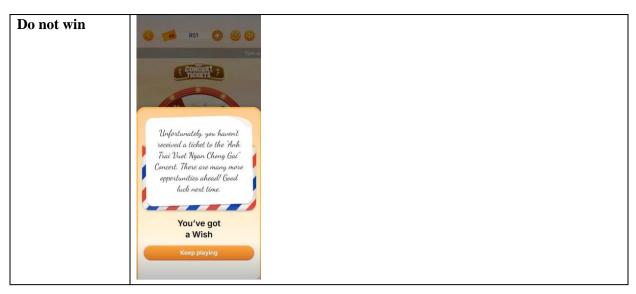




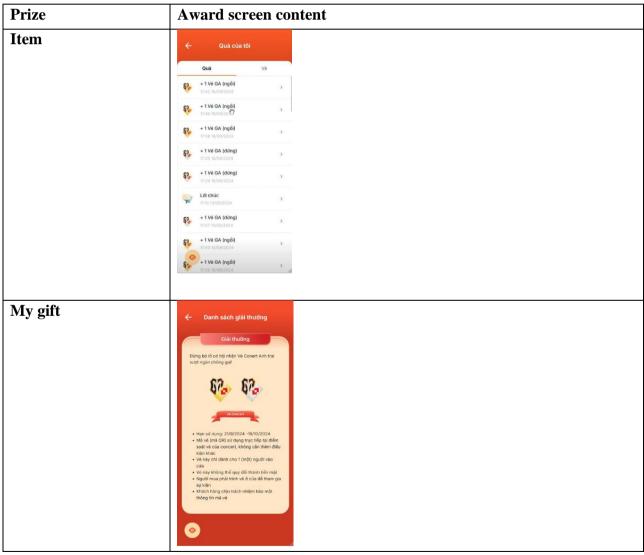
3. Results screen of the program " Win Concert Tickets":







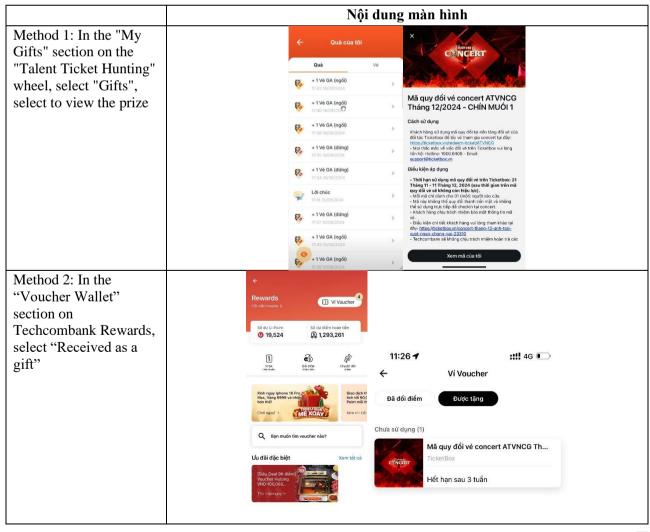
4. Screen of other information of the program "Win Concert Tickets"





Cach night ve 952 ve To rayly 1997/2024 den nply 97/2024, night name lace of the color of the trivery Ve Them gas of regist of laker that view regist days what make cack dot. That dhen gas later days what make cack dot. That dhen gas later 2016/2024 - 11/10/2024 That geen quay. That 7 vi Rither insider vie, them we chad Bight tinh nama Simile Ledi Tiv Dong trong Technombank Mobile via gill so dut via Tot right urong 7 ngay de nhan Ot ve quay Neilem via de duray of sid lakebant mach totan mid find sign Technombank to organ Victoria - 19/10/2024 Tich 300.000 dilém trong Technombank Rewards trong that 'en dilen are chulong triven de night 'et aller are chulong triven de night 'et aller in dire are chulong triven de night 'et aller 'et

5. Screen of How to view your rewards





Appendix 02 Seating/standing positions for Techcombank customers at the concert Anh trai van ngan cong thorn March 2025

No	Prize L	ist	D '4'		
I	Concert standing ticket code	Concert Day	Position		
1	HOA CA 2	Day 4	Standing		
2	HOA LUC 1	Day 4	Standing		
3	HOA LUC 2	Day 4	Standing		
4	HOA LUC 3	Day 4	Standing		
5	HOA LUC 4	Day 4	Standing		
6	TRUYEN LUA 1	Day 4	Standing		
7	TRUYEN LUA 2	Day 4	Standing		
8	GIEO HAT 1	Day 4	Standing		
9	GIEO HAT 2	Day 4	Standing		
10	GAI CON 1	Day 4	Standing		
	GAI CON 1	Day 3	Standing		
11	GAI CON 2	Day 4	Standing		
	GAI CON 2	Day 3	Standing		
II	Concert seating ticket code				
12	GIA TOC 1	Day 3	Seating		
13	ANH TAI 1	Day 3	Seating		
14	TOÀN NANG 1	Day 3	Seating		
15	TOÀN NANG 2	Day 3	Seating		
16	MUA HE RUC RO 1	Day 3	Seating		
17	MUA HE RUC RO 2	Day 3	Seating		
18	BEN BI 1	Day 3	Seating		
19	LIEN MINH 1	Day 3	Seating		
20	LIEN MINH 2	Day 3	Seating		
21	VUOT CHONG GAI 1	Day 4	Seating		
22	VUOT CHONG GAI 2	Day 3	Seating		
22	VUOT CHONG GAI 2	Day 4	Seating		



Appendix 03

AUTO EARNING SIMULATION SCREEN – VERSION 2.0

(The screen content in this appendix is a simulated screen on Techcombank Mobile Application - from version 2.2.21 and above, subject to adjustment according to Techcombank's decision from time to time. Customers please update to the latest version of Techcombank Application)

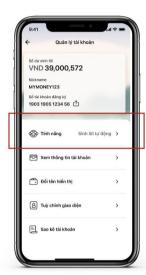
1. Screen Account successfully activated Auto Earning – Version 2.0:

The Account is uncompartmentalized, with the AE Balance being the Total Available Balance of the Account; and the Customer can view the Profit right on the Account & Cards screen





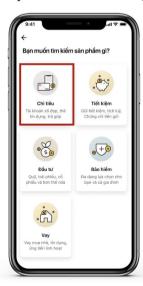




- **2.** Auto Earning Activation Steps Screen Version 2.0:
- **2.1.** For Customers who do not have Auto Earning enabled First version:

Go to Product Discovery >> Spend >> Auto Earning >> Activate for free









2.2. For Customers with Auto Earning enabled – First version: 2-compartment Account version



Go to Product Discovery >> Spending >> Auto Earning >> Upgrade Now









2.2. For Customers who are using Auto Profit – Version 2.0: If the Customer continues to try to Activate, they will see the Notice that the Customer is using Auto Profit – Version 2.0:

