

DETAILED TERMS AND CONDITIONS

Airport Lounge Privilege Program for Private and Priority Customers

1. **Promotion Program Name:** *Airport Lounge Privilege Program for Private and Priority Customers*
2. **Promotion area (scope):** Nationwide
3. **Promotion form:** Giving away goods, providing services without collecting money
4. **Promotion period:** From 13/05/2025 til the end of 31/12/2025 or until the Promotion Budget runs out (whichever comes first)
5. **Promotional goods and services:** Products/services provided by Techcombank under License No. 38/GP-NHNN
6. **Goods and services used for promotion:** Access to Techcombank Private Lounge at Terminal T1 – Noi Bai International Airport – Phu Minh Commune – Soc Son District – Hanoi City and Terminal T3 – Tan Son Nhat International Airport – Ho Chi Minh City
7. **Customers of the Promotion Program (eligible for the promotion):** Individual customers of Techcombank
8. **Gift structure (expiration date, content, value, number of gifts):**

8.1. Lounge visit expiration date

- The maximum validity period is 06 months from the date of identification (the time the customer is identified according to the sub-tier) in Section 8.2. Nevertheless,
 - Within 6 months from the date of identification:
 - ✓ In case the Customer is no longer identified by any sub-tier in section 8.2 for any reason, the remaining visits will be invalidated;
 - ✓ In case the Customer identified by the sub-tier is entitled to a higher or lower number of lounge visits, the remaining visits will expire and the number of lounge visits will be entitled to the new sub-tier correspondingly in section 8.2 and will have a maximum validity of 06 months from the date of identification.
 - After 06 months from the date of identification
 - ✓ In case the Customer still maintains the current sub-tier, the remaining visits will expire and the new lounge visits will be entitled according to the current sub-tier in section 8.2.

8.2. Gift structure

Customers will be granted the following lounge visit privileges:

Techcombank Sub-tier	Gift	Total visit	Unit price (VND)	Total (VND)
Private Elite	<ul style="list-style-type: none"> • Number of visit: Unlimited • Maximum number of guest per visit: 5 (applicable to Customers and companions) 	120,000	446,875	53,625,000,000
Private	<ul style="list-style-type: none"> • Number of visit: 12 times • Maximum number of guest per visit: 4 			

	(applicable to Customers and companions)			
Priority Diamond	For customers identified under the Family Banking program, with Total Family AUM at Techcombank from 30 billion to under 40 billion VND: <ul style="list-style-type: none"> • Number of visit: 6 times • Maximum number of guest per visit: 4 (applicable to Customers and companions) 			
	For other customers: <ul style="list-style-type: none"> • Number of visit: 12 times • Maximum number of guest per visit: 4 (applicable to Customers and companions) 			
Priority Gold	For customers identified under the Family Banking program, with Total Family AUM at Techcombank from 8 billion to under 30 billion VND: <ul style="list-style-type: none"> • Number of visit: 4 times • Maximum number of guest per visit: 4 (applicable to Customers and companions) 			
	For customers identified under the Family Banking program, with Total Family AUM at Techcombank from 1.5 billion to under 8 billion VND: <ul style="list-style-type: none"> • Number of visit: 2 times • Maximum number of guest per visit: 2 (applicable to Customers and companions) 			
	For other customers: <ul style="list-style-type: none"> • Number of visit: 6 times • Maximum number of guest per visit: 4 times (applicable to Customers and companions) 			
Other cases	<ul style="list-style-type: none"> • Number of visit and maximum number of guest per visit: according to approval of 			

	Techcombank's authority from time to time			
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(*) *Total Family AUM: includes the average 3-month balance of current accounts, the average 3-month balance of term deposits, and the value of bonds/mutual fund certificates distributed by TCBS (investment portfolio as regulated by TCB from time to time) held by all family members.*

Note:

- Customers can only use the lounge along with their companions when they and their companions visit the lounge at a time;
- Techcombank's customer sub-tier is displayed on the Techcombank Mobile application screen;
- Criteria of Techcombank sub-tier are announced by Techcombank on Techcombank's website or on Techcombank Mobile application or other notification methods deployed by Techcombank from time to time;
- Each visit is counted for 01 guest/time visiting the lounge, applicable to both customers and companions;
- Children under 02 years old visiting the Airport Lounge will not be counted as a visit.

9. Total value of goods and services used for promotion: 53,625,000,000 VND *(In words: fifty-three billion, six hundred and twenty-five million even dong)*

10. Details and Rules of the Promotion Program:

10.1. Program content: Customers who meet the conditions of this regulation may receive the gift specified in section 8 of this regulation.

10.2. Instructions for using the offer

- Customers who meet the conditions of the above program will receive visit to the Airport Lounge displayed on the customer's Techcombank Mobile application screen.
- Lounge List:
 - Techcombank Private Lounge at Terminal T1 – Noi Bai International Airport – Phu Minh Commune – Soc Son District – Hanoi City;
 - Techcombank Private Lounge at Terminal T3 – Tan Son Nhat International Airport – Ho Chi Minh City.
- Customers need to present a valid ID (registered with the bank) at the Front Desk at the Airport Lounge to check in and use the offer or other forms of identification, which will be notified directly by Techcombank to customers via official communication channels (Techcombank mobile application or email or SMS or Techcombank website) from time to time.
- The number of visit will be automatically deducted for each person when using the service.
- Customers can look up the remaining visit through the Techcombank mobile application.
- The list of Applicable Lounge is updated on the Bank's website/ Techcombank Mobile application.
- The number of visit is not counted for children under 02 years old and Customers need to provide valid proof of age as follows:
 - Birth certificate for infants under 01 month old; or

- Birth certificate (original or copy of extract of the place of issue) for children over 01 month old; or
- Passport, identification information on VNeID.
- Lounge visit time and amenities allowed at the lounge depend on the service partner.
- Customers and their companions are allowed to visit the lounge during the lounge operating hours from the time of successful check-in. In case the customer leaves the lounge and returns after 03 (three) hours from the last check-in, returning to visit the lounge will need to carry out the check-in procedure again. The front desk staff reserves the right to require customers and/or companions to present identification documents or other means of identification during each entry/exit of the lounge.
- Each time the privilege is used in the lounge, the Primary Customer is allowed to accompany the maximum in accordance with the provisions of section 8.2. Repeated entry and exit for the purpose of bringing more accompanying persons in excess of the prescribed number is not acceptable; Receptionists reserve the right to refuse service in case of detection of this abuse.
- For customers showing signs of being drunk, using stimulants or lacking alertness that affects the common environment, the receptionist has the right to refuse service in this case
- The terms and conditions for lounge visit are shown in the Techcombank Private Airport Lounge privileges section of the Techcombank Mobile app.

10.3. Other regulations

- Privilege is not redeemable for cash or transferable to another person.
- In the following cases, including but not limited to the following conditions, Techcombank reserves the right to refuse, cancel and revoke the privilege of using the Airport Lounge:
 - (i) Out of Airport Lounge/ Out of gift budget by stage;
 - (ii) Invalid conditions or fraudulent verification;
 - (iii) System errors;
 - (iv) Other cases as notified by Techcombank to customers.
- Techcombank reserves the right to refuse to give incentives to invalid customers or adjust/revoke the value of incentives received by customers from the date Techcombank determines that they are invalid customers.
- Invalid customers are customers who fall into the following cases:
 - (i) Customers show signs of fraud, profiteering, or using benefits for improper purposes;
 - (ii) Customers are on a restricted list according to internal policies or legal regulations;
 - (iii) The customer has bad debts of group 2 or more at the time the customer is identified according to the sub-tier in section 8.2 or during the promotion period of the program.

11. Regulations on the time limit for giving gifts and the contact point for answering questions related to the promotion program:

- The deadline for Techcombank to give gifts to customers is 90 days from the date of data finalization of Techcombank Private & Priority Members who meet the conditions in section 7 above, during the promotion period specified in section 10.2.
- For any questions related to the promotion, customers contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank

Address: 6 Quang Trung, Hoan Kiem, Hanoi

Telephone: 04. 3944 6368

- The deadline for Techcombank to receive and resolve questions and complaints from customers about the results of the Airport Lounge Privilege Program for Private and Priority Customers is 30 days from the expiration of the reward payment period. All questions and complaints after the above time will not be resolved.

12. Other provisions:

- Vietnam Technological and Commercial Joint Stock Bank reserves the right to refuse to give gifts to any Customer who the Bank deems to provide invalid, unclear, incomplete information or violates/fails to meet any conditions of the Program.
- Customers participating in the Airport Lounge Privilege Program for Private and Priority Customers under these Terms and Conditions agree that Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliated companies, their respective directors, employees and representatives, and affiliated companies will use the name and image of the Promoted Customer for commercial advertising purposes.
- Customers who receive incentives for using the Airport Lounge under this Program may have to pay irregular income tax, fees and charges (if any) in accordance with current laws. In case of having to pay irregular income tax, the Customer agrees that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with the law on the value of the gift under the Promotion Program that the Customer has received and submit it on behalf of the Customer to the competent authority in accordance with the law..
- Techcombank, its affiliates, directors, employees and representatives of Techcombank and its affiliates shall not be liable for any loss, damage (including but not limited to consequential loss or damage) or any personal injury arising from participation in this Program or from the acceptance or use of the gift except for the responsibilities prescribed by law.
- The terms and conditions of this program are published on Techcombank's website (<https://www.techcombank.com/>). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The content of the revised rules will be published on Techcombank's website.
- Customers participating in this Program agree to receive promotional notifications 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 resolving it. If no agreement is reached, the parties have the right to file a lawsuit with a competent People's Court for settlement in accordance with current law provisions.

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