

DETAILED SCHEDULE

*V / v: Implementing the program "VIPS VNA TO OPEN ACCOUNTS AND CREDIT CARDS
TECHCOMBANK"*

- 1. Name of trader implementing the promotion program:** Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "Techcombank")
- 2. Promotion name:** “Open credit card to receive miles”
- 3. Area (scope) of promotion:** Nationwide
- 4. Form of promotion:** Free gift of goods or services accompanied by the purchase and sale of goods or provision of services.
- 5. Promotion period:** From march 20, 2025 to june 20, 2025 or until the end of the Promotion budget (whichever comes first)
- 6. Promotional goods and services:** Credit cards issued by Techcombank are valid during the program, including Vietnam Airlines Techcombank Visa Platinum, Vietnam Airlines Techcombank Visa Gold, Vietnam Airlines Techcombank Visa Classic credit cards.
- 7. Goods and services used for promotion:** Vietnam Airlines' Lotusmiles
- 8. Customers of the promotion program (subjects eligible for promotion):**
During the program, customers fully meet the following conditions:
 - (i) Customer is a member of Vietnam Airlines Titan / Gold / Platinum
 - (ii) Customers scan QR Code attached to ads posted by VNA and / or successfully register the need to participate in the program on Landing page
 - (iii) Individual customers have never been recorded information on the system by Techcombank; and have never opened an account; and have not participated in any transactions or services with Techcombank (New customers)
 - (iv) Customers open a new payment account with Techcombank successfully
 - (v) Customers issue and activate new credit cards (main cards) at Techcombank (under the types of cards specified in section 6 above);
 - (vi) Customers activate Automatic Profitability – Version 2.0 successfully;
 - (vii) Customers meeting the spending conditions in section 10 below;
- 9.** The total promotion does not exceed the total budget of the program of VND 2,777,500,000.
- 10. Prize structure (award content, prize value):**

Incentives content	Incentives	Value	Quantity incentives	Total Value
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		Incentives (VND)		Incentives (VND)
customers are lotus members of Gold or Platinum class, open credit cards specified in section 6 above and have a total valid card transaction value of 100 million within 30 days from the date of card issuance	8.511 Vietnam Airlines Lotusmiles miles	2,000,000 VND	1,111	2,222,000,000
customers who are golden lotus members of Titan class, open credit cards specified in section 6 above and have a total valid card transaction value of 40 million within 30 days from the date of card issuance	2.128 Vietnam Airlines Lotusmiles miles	500,000	1,111	555,500,000

11. Total value of goods and services used for promotion: 2,777,500,000 VND (In words: Two billion seven hundred seventy seven million five hundred thousand vnd. /.)

12. Content and Detailed Rules of the Promotion Program:

12.1. Content of the program:

12.1.1. During the promotion period, customers who satisfy the conditions of sections 8 and 10 of the Program (according to customer ID at Techcombank) will only be awarded miles once during the promotion period according to this promotion program Rules

12.1.2. Conditions for considering the validity of the customer's current account in section 08 of this regulation:

- (i) A current account is successfully opened when the customer receives an account opening notification and is recognized by the Techcombank system on the Techcombank Mobile application interface, has a customer ID and has a transactionable account (except for cases where the current account is blocked / temporarily locked / closed because Techcombank detects risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the customer's use of the current account during the promotion period...)

12.1.3. A valid card transaction is one that satisfies the following conditions:

- (i) Is a transaction to pay for goods and services with a Visa credit card specified in Section 6 of the Program issued by Techcombank and is still valid at the time of the promotion.
- (ii) Is a successful transaction (not including the transactions listed at Point 12.1.3. This Regulation and transactions for payment of fees and interest of card services);
- (iii) Transaction performed on the main card: is a successful transaction within the period corresponding to the conditions for enjoying promotion specified in section 8 above

12.1.4. Invalid payment transactions are transactions that:

- (i) Returned, refunded, disputed or invalid payment transactions, or fake, or service goods taxes;
- (ii) Transactions with signs of fraud, taking advantage of the program, transactions requested by Techcombank to verify on the grounds that the cardholder does not perform the transaction;
- (iii) Techcombank has the right to request the cardholder to provide financial invoices and relevant documents to prove that the cardholder's transaction is valid. In case the cardholder cannot prove that the transaction is valid, the cardholder will not be entitled to the Program's Incentives.
- (iv) Cash withdrawal and advance transactions at ATMs / POS; transactions of collecting fees and interests; transactions of automatic cancellation / refund (void / reversal) due to: (i) system errors, or (ii) Customers, or (iii) the 3rd party cancels the transaction; other allowed transactions do not include transactions specified in section 12.1.2;
- (v) Transactions that the Bank suspects signs of profiteering, use of cards for the wrong purposes, violation of credit card conditions and terms / conditions, terms on opening and using services at clauses at Techcombank, risk management policies related to products, including but not limited to the following cases:
 - ✓ Customers perform fraudulent card transactions, fraudulent card transactions, payment transactions not arising from the purchase and sale of goods and provision of services (fictitious transactions at card accepting units...);

- ✓ Customers make transactions of agency nature, abusive transactions, fraudulent transactions (Example: payment for electricity bills / airline tickets / telecommunications charges...);
- ✓ Payment transactions for operating expenses – not of a personal consumer nature;
- ✓ Transactions at merchants with the following merchant codes: MCC 7995 (gambling, betting), MCC 6211 (securities, financial investments), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawals).
- ✓ Payment transactions at some card acceptance points (POS/mPOS) in the list that Techcombank assesses that there are signs of profiteering and fraud based on abnormal behaviors, frequency and value of transactions. spending of customers in each period.

12.1.5. Customers who meet the valid conditions first and have a valid transaction earlier will be prioritized. In case many Customers have the same time and satisfy the valid transaction conditions, the promotion will be continued and Techcombank will be the final decision-maker.

12.1.6. In case Techcombank needs more information about the transaction as specified in this regulation, Techcombank will notify the Customer to provide documents / invoices to prove the transaction. Customers supplement valid documents / invoices for Techcombank by the time limit recorded in Techcombank's Notice. The provision of this document will be carried out at Techcombank's transaction location. In case the Customer supplements the document after the above time limit or the Customer does not provide adequate documents as required by Techcombank, the relevant transaction will be determined as ineligible transaction to enjoy promotion, and Techcombank has the right to refuse to award miles and / or withdraw miles paid by Techcombank.

12.1.7. Credit card eligible for promotion according to this Rule of Customer is not locked / cancelled at the time of promotion review

12.1.8. Customers participating in the promotion program according to this Regulation will not enjoy incentives from other promotions to open new credit cards of Techcombank

12.1.9. The promotion period is determined as follows: See section 5

The time to record valid Bank Card transactions is as follows: From March 20, 2025 to July 20, 2025, the time is valid for each customer according to Techcombank's specific notice via Techcombank mobile phone / app.

12.1.10. Each customer is entitled to the promotion maximum once in the whole program. Customers who satisfy valid transaction conditions in advance, will be considered for promotion first, considered in chronological order, until the number of offers of the whole program. However, do not exceed the total promotion budget of the program 2,777,500,000 VND.

12.1.11. The program may end at the specified time or when the promotional gifts run out, depending on whichever comes first and will be announced on Techcombank's website (<https://techcombank.com>) after Techcombank has completed the notification procedures to the competent state agency in accordance with regulations.

12.2. Contact for answering questions related to the promotion program:

- 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: No. 6 Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi

Phone: 024. 3944 6368

- The time limit for Techcombank to receive and solve Customer's questions and complaints about the results of the promotion program is no later than 60 days from the end of the program. Any questions and complaints after the above time will not be solved.

12.3. Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank has the right to refuse to award promotions to any Customers that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any conditions of the Program.
- 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 Program agree that 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 Award Winner 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 except for the responsibilities specified by law.
- The promotion program rules are published on Techcombank's website (<https://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 after completing the procedures to notify the amendment and supplementation to the competent state agency in accordance with the provisions of law. <https://techcombank.com>
- 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.

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