

TERMS AND CONDITIONS OF Techcombank OneU Loyalty Program

Pursuant to the 2005 Commercial Law, Decree 81/2018/ND-CP, Decree 128/2024/ND-CP amending and supplementing a number of articles of the Government's Decree 81/2018/ND-CP detailing the Commercial Law on trade promotion activities, Techcombank announces the promotion program as follows:

Article 1: Program name: Techcombank OneU Loyalty Program

Article 2: Applicable area (scope): Applicable nationwide

Article 3.- Forms of sales promotion: Donation of goods and provision of services without collection of money accompanied by the purchase and sale of goods and provision of services.

Article 4: Promotion period: From **12/09/2026** until the end of **10/01/2027** or until the end of the promotion budget (whichever comes first);

Article 5: Promotional goods and services: Debit cards; Credit cards; Current accounts; E-banking services and other products/services provided by Techcombank under License No. 38/GP-NHNN.

Article 6: Goods and services used for promotion: Vouchers (including gift vouchers, coupons for services/products) purchased from parties providing services/products to customers or donating money.

Article 7: Customers of the Promotion Program (eligible for the promotion):

Techcombank's individuals/business individuals/business households who use the updated version of the Techcombank Mobile application will be issued a Loyalty ID and automatically joined Techcombank OneU immediately after successfully activating the Techcombank Mobile application.

On the database system and/or on other systems of Techcombank, the Customer is not recorded in the following cases:

- + Being suspected of being involved in fraudulent acts
- + Having outstanding loans of group 03 or higher
- + Belonging to the Blacklist/Watchlist.

Article 8: Total value of gifts (nationwide): VND 1,115,702,077,068

(Vietnamese Dong One thousand, one hundred and fifteen billion, seven hundred and two million, eighty-seven thousand, and sixty-eight only)

Article 9: Contents of the promotion program:

9.1 Techcombank OneU Account

Techcombank OneU account (Techcombank OneU account): This is a reward point account (not a current account) that records the accumulated reward points of customers according to Techcombank's promotional programs issued from time to time. Techcombank OneU account is integrated and can be used on the Techcombank Mobile application of the Customer. Each customer will have only one Techcombank OneU reward point account based on the customer identification code at Techcombank.

9.2 Techcombank OneU account status:

It is the status of the Techcombank OneU account recorded on the Techcombank system including: Active, Dormant, Suspended, Locked and Disabled.

9.2.1 Active Account Status:

- At the time of issuance of a Techcombank OneU account, the customer's Techcombank OneU account will have an "activated" status.
- Customers are entitled to accumulate and use points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of these Regulations.

9.2.2 Dormant Account Status:

- Conversion conditions: The account will be updated to the "hibernating" state if there is no valid point accumulation or reward point redemption transaction within 6 consecutive months.
- Benefits: customers are entitled to accumulate and use points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of these Regulations.

9.2.3 Suspended Account Status:

- Conversion conditions: The account will be updated to the "suspended" status if the customer is on the Watchlist on the database system and/or on other systems of Techcombank.
- Benefits: customers can continue to accumulate points but cannot use the accumulated points, and customers cannot access Techcombank OneU

9.2.4 Locked Account Status:

- Conversion conditions: The account will be updated to the "locked" status if Techcombank receives a request to stop participating in the promotion from the customer.
- Explanation: customers cannot access Techcombank OneU, and at the same time do not receive reward points and cannot use the accumulated points.

9.2.5 Disabled Account Status:

- Conversion conditions: The account will be updated to the "disabled" status if the customer does not fully satisfy the conditions for participants specified in Article 07 of these Rules or if the customer's account is in the "locked" state for 6 consecutive months.
- Explanation: customers cannot access Techcombank OneU on the Techcombank Mobile application, cannot accumulate and use reward points.

*Notes:

The account will be automatically reactivated in the following cases:

- ✓ If the account is dormant and there is a transaction to earn points or use any reward points
- ✓ The account is suspended if the Customer is no longer on the Watchlist on the database system and/or on other systems of Techcombank.
- ✓ The account is deactivated if the customer fully satisfies the conditions on participants specified in Article 07 of this Regulation.

A locked account can only be activated when the Customer actively requests to be unlocked to re-participate in the Customer's promotion.

9.3 Regulations on accumulating points:

9.3.1 How to earn reward points

1. Basic reward point program:

Products	Contents	Eligibility
Offer when customers are using Techcombank Auto Earning - Version 2.0		
Techcombank Auto Earning - Version 2.0 (and versions updated from time to time)	Individual customers who own a certificate of deposit issued by Techcombank register for "Optimizing benefits with U-Point" on Techcombank Mobile and have a valid payment transaction for U-Point – OneU of One Mount Consumer Joint Stock Company (*) arising from the customer's registration "Optimizing benefits with U-Point", rewarding ordinary points (U-points) corresponding to the following: 1 point for every VND 1 of a valid payment transaction for U-Point-OneU.	• Maximum: 800,000 points/customer/month. • (*) Valid U-Point-OneU purchase payment transaction: This is a transaction in which customers pay for the purchase of U-Point - OneU during the promotion period and satisfy the following conditions: - Techcombank's system has confirmed the debit successfully. - Not part of the following "Invalid Payment Transactions": ✓ Payment transactions that are disputed, forged, canceled, returned, refunded due to: system error, or canceled by the Customer, or a 3rd party ✓ Transactions showing signs of fraud or profiteering from the program, transactions requested by Techcombank to be traced on the grounds that the Account Holder did not make the transaction; ✓ Transactions that have not been confirmed for successful debit on Techcombank's system • Applicable from 11/07/2026 to the end of 10/01/2027. • Preferential budget for the period from 11/07/2026 to the end of 10/01/2027: 134,000,000,000 VND.
Incentives when customers make payment transactions with Debit Cards		

Products	Contents				Eligibility
Techcombank Priority Visa Signature	Areas of expenditure	Reward Point Value	Maximum Reward Points per Month	Preferential budget (VND)	• Applicable to Techcombank Priority International Debit Card with the first 8 digits of the card as 45745100 • Applicable to cardholders who are Techcombank Priority members (Membership Tier is considered at the time of award payment) • Applicable to both primary and supplementary cards • Customers are entitled to receive reward points for all 03 spending areas if there are satisfactory transactions according to the specific spending areas below. • Applicable from: 01/5/2026 to the end of 31/12/2026. • Preferential budget for the period from 01/5/2026 to the end of 31/12/2026: 7,100,000,000 VND. • Specific areas of spending: - International spending: means physical card payment transactions at physical POS outside the territory of Vietnam and does not include Airfare and Education transactions specified below; - Air tickets: are online payment transactions and physical card payment transactions at POS with MCC as follows: 4511, 3000, 3001, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3020, 3022, 3025, 3026, 3034, 3042, 3047, 3058, 3066, 3072, 3075, 3076, 3078, 3079, 3082, 3082, 3082, 3084, 3098, 3099, 3102, 3103, 3132, 3136, 3161, 3174, 3182, 3211, 3245, 3246, 3256, 3260, 3294, 3295, 3298, 3299; - Education: applicable to online payment transactions and payment transactions at POS with MCC as follows: 8299, 8220, 8241, 8244, 8211, 8249, 8351.
	Airline ticket payment transactions	All Priority Members: 1% cashback points (from 1/10/2026 is 1% U-Point)	1 million cashback points/customer/month (from 1/10/2026 is 1 million U-Points/customer/month)	250,000,000	
	International Spending Payment Transactions	All Priority Members: 1% cashback points	1 million cashback points/customer/month	550,000,000	
	Education Expenditure Transactions	- Priority Diamond/Gold members: 2% of regular points (U-Points) - Priority members: 1% of regular points (U-Points)	2 million regular points (U-Points) /CUSTOMER /month	6,300,000,000	

Products	Contents	Eligibility
Techcombank Private Visa Infinite	Customers when spending in the fields of international spending and/or luxury fashion transactions: (1) Spending in 1 month from 0 to less than 200 million: receive cashback points equivalent to 2% of the total spending in the month. (2) Spending from 200 million VND: receive cashback points equivalent to 3% of total spending in the month.	• Applicable to Techcombank Private international debit card with the first 8 digits of the card as 40114800 • Time to record points: within the first 20 working days of the following month. • Spending per month (month T) is calculated as a whole month from the 1st to the 30th or 31st of every month. At that time, the time to record points is from the 10th to the 20th of the following month (T + 1). • Applicable for primary and supplementary cards. Maximum 10 million reward points per card account per month (including primary and supplementary cards) • Applicable to cardholders who are Techcombank Private Members (Membership Tier is considered at the time of award payment) • Valid from: 01/5/2026 to the end of 31/12/2026. • Preferential budget for the period from 01/5/2026 to the end of 31/12/2026: 1,450,000,000 VND. • Specific areas of spending: - International spending: means physical card payment transactions at physical POS outside the territory of Vietnam and does not include luxury fashion spending below; - Luxury fashion: is online or POS payment at the following brands: PATEK PHILIPPE, LORO PIANA, CHRISTIAN DIOR, ROLEX, GUCCI, RALPH LAUREN, HERMES, LOUIS VUITTON, CHANEL, VERSACE, CARTIER, PRADA, COACH, SAINT LAURENT, BURBERRY, CELINE, DOLCE & GABBANA, TIFFANY, EMPORIO ARMANI, CHOPARD with MCC codes: 5137, 5139, 5309, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5941, 5944, 5948, 5949, 5977, 5999, 7296.
Incentives when customers make payment transactions with Credit Cards		
Techcombank Everyday	a. Regular point rewards (U-points) corresponding to each type of transaction are as follows:	For item (a):

Products	Contents	Eligibility									
	(i) The number of points corresponding to 8% of the transaction value with international online consumer transactions (ii) The number of points corresponding to 5% of the transaction value with domestic online consumer transactions <i>*Points earning transactions are transactions with a value of VND 200,000 or more</i> b. Bonus of regular points (U-points) for customers who meet the spending threshold: <table border="1"> <thead> <tr> <th>Eligible total spend threshold</th><th>Corresponding Accumulated Points</th><th>The maximum number of accumulated points including the bonus of item (a) + (b)</th></tr> </thead> <tbody> <tr> <td>1. From 15 million VND to less than 30 million VND</td><td>The number of points that have been counted in item (a)</td><td>500,000 points/customer/month/ Everyday card</td></tr> <tr> <td>2. From 30 million VND</td><td>The number of points that have been counted in item (a)</td><td>700,000 points/customer/month/ Everyday card</td></tr> </tbody> </table> Total spend is calculated including eligible spending in all areas (excluding the MCC exclusion list) and forms of payment. Total spend is calculated according to the customer ID of the Everyday card.	Eligible total spend threshold	Corresponding Accumulated Points	The maximum number of accumulated points including the bonus of item (a) + (b)	1. From 15 million VND to less than 30 million VND	The number of points that have been counted in item (a)	500,000 points/customer/month/ Everyday card	2. From 30 million VND	The number of points that have been counted in item (a)	700,000 points/customer/month/ Everyday card	The maximum number of reward points per month is 500,000 reward points: per card account (including primary and supplementary cards) and maximum per customer (calculated according to CusID) Time to record points: T+1 to T+3 from the T date is the day the customer makes a valid successful transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next working day. For item (b): Total eligible expenditure is calculated from the 1st to the last day of the month Time to earn additional reward points: within the first 20 working days of the following month. At the time of consideration for reward payment, the customer's Everyday card is not in the state of permanent card locking/card cancellation Valid from 01/05/2026 to 31/12/2026 Preferential budget for Techcombank Everyday/Spark/Classic/Style/Visa Eco Credit Card during the period from 01/05/2026 to the end of 31/12/2026: 238,300,000,000 VND.
Eligible total spend threshold	Corresponding Accumulated Points	The maximum number of accumulated points including the bonus of item (a) + (b)									
1. From 15 million VND to less than 30 million VND	The number of points that have been counted in item (a)	500,000 points/customer/month/ Everyday card									
2. From 30 million VND	The number of points that have been counted in item (a)	700,000 points/customer/month/ Everyday card									

Products	Contents			Eligibility	
	Illustrative example: During the period from the 1st to the last day of the month, the total spending of customers reached 32 million				
	Areas of expenditure	Total Amount Spent	The corresponding number of U-points accumulated	Bonus U-points	Total U-points earned in the month
	Online payment for insurance, air tickets, travel... in Vietnam	2,000,000	100,000	280,000	700,0000
	Payment at Restaurants, Electronics Stores	26,000,000	-		
	International Online	4,000,000	320,000		
	Total Spend	32,000,000			
	When to get Upoint		T+1 to T+3 (T is the date of successful transaction execution that is valid and updated on the system)	Within the first 20 days of the following month	Maximum total accumulated points according to the spending threshold of VND 30 million or more: 700,000 Upoints/month/Everyday card
	VND with the following spending areas:				
Techcombank Spark	Regular point rewards (U-points) are as follows: Depending on the Customer's choice, the Customer is entitled to 1 of the following incentives: (1) points equivalent to 8% of the transaction value on Travel transactions or (2) points equivalent to 8% of the transaction value on Fashion transactions or (3) points equivalent to 8% of the transaction value on Entertainment transactions or (4) points equivalent to 2% of the transaction value on B&B transactions or (5)		• The maximum number of points per month is 500,000 points applied simultaneously to each customer and each credit card account (including primary and supplementary cards). • When updating the preferential field (up to 01 time/1 day), all transactions recorded on the update day (including transactions arising before the updated time) will accumulate points according to the updated field. • Valid from 01/05/2026 to 31/12/2026		

Products	Contents	Eligibility
	points equivalent to 2% of the transaction value on Online Consumer transactions ii. Points equivalent to 0.1% of the transaction value on other transactions	• Preferential budget for Techcombank Everyday/Spark/Classic/Style/Visa Eco Credit Card during the period from 01/05/2026 to the end of 31/12/2026: 238,300,000,000 VND.
Techcombank Classic, Techcombank Style	Regular point rewards (U-points) correspond to each type of transaction as follows: The number of points corresponds to 1% of the transaction value on Restaurant transactions; The number of points corresponds to 3% of the above transaction value with domestic Online Consumer transactions The number of points corresponding to 8% of the transaction value on international Online Consumer transactions The number of points corresponding to 0.1% of the transaction value on other spending transactions	• The maximum number of points per month is 500,000 points applied simultaneously to each customer and each credit card account (including primary and supplementary cards). • The total number of reward points received by customers from item (i) to item (iii): each customer will receive a maximum of 250,000 reward points/month and a maximum of 250,000 points for all main and supplementary cards of each type of valid card applicable to all new and existing customers. • Valid from 01/05/2026 to 31/12/2026 • Preferential budget for Techcombank Everyday/Spark/Classic/Style/Visa Eco Credit Card during the period from 01/05/2026 to the end of 31/12/2026: 238,300,000,000 VND.
Techcombank Visa Eco Credit Card	Regular point rewards (U-points) correspond to each type of transaction as follows: (i) Points equivalent to 300,000 U-Points for customers who open a new card when spending reaches VND 5,000,000 when meeting the spending conditions within 30 days from card opening (only applicable to primary card) (*) (ii) the number of points corresponding to 3% of the transaction value in the field of Insurance & Education with a value of VND 1 million or more.	• Apply for Techcombank Visa Eco Credit Card with BIN prefix: 45735386 • The number of points for Program No. (ii) is up to 800 thousand points per month and up to 7 million points per year is applied to each customer and each credit card account (including primary and supplementary cards) • The list of selected MCCs in the field of Insurance & Education is published by Techcombank on Techcombank's website or on the Techcombank Mobile application or other notification methods. • The list of MCCs applied in Program No. (ii) shall not be included in Program No. (i) • (*) For CT number (i): Customers who meet the valid transaction conditions first will be considered for the promotion first, in the

Products	Contents	Eligibility
		order of the valid transaction time, until the preferential budget of the program is satisfied each month. Applied to the first 277 customers/month who meet the conditions. Each cusID is entitled to the promotion 1 time during the whole program period. • Valid from 01/05/2026 to 31/12/2026 • Preferential budget for Techcombank Everyday/Spark/Classic/Style/Visa Eco Credit Card during the period from 01/05/2026 to the end of 31/12/2026: 238,300,000,000 VND.
Techcombank Visa Signature, Techcombank Priority Visa Signature	a. Cashback points corresponding to each type of transaction are as follows: (i) points corresponding to 10% of the transaction value on Merchant transactions in the shortlist (ii) the number of points corresponding to 5% of the transaction value on non-selected restaurant transactions (iii) the number of points corresponding to 3% of the transaction value on tourism and hotel transactions <i>* Maximum monthly reward points: up to 3 million cashback points for Priority/Private Members; up to 2 million cashback points for the remaining Members</i> b. Bonus of regular points (U-points) is as follows: (i) When customers reach a total eligible spending (domestic and overseas) in the month from VND 50 million: receive an additional 2% * transaction value in the field of overseas direct shopping. <i>* Maximum monthly reward points: up to 2 million U-Points for Priority/Private Members; up to 1 million U-Points for the remaining Members</i> (ii) When customers reach a total eligible spending (domestic and foreign) in the month from VND 100 million: receive an	• Applicable for Techcombank Visa Signature Credit Card with BIN prefix 48393189; Techcombank Priority Visa Signature credit card with BIN prefix 48393188. • The maximum number of monthly points applies to each customer and each credit card account (including primary and supplementary cards) Visa Signature and Priority Visa Signature by Membership Tier • The total valid expenditure (domestic and foreign) in the month is calculated from the 1st to the last day of the month. • The time to recognize the additional U-Point bonus of item b is within the first 20 working days of the following month. At the time of paying the reward, the customer's card is not in the state of permanent card locking or card cancellation. • Customers who achieve a total eligible spending (domestic and foreign) in a month of VND 100 million or more will receive points of both (i) and (ii). • The determination of transactions in the field of incentives is based on the Merchant Category Code (MCC) prescribed by the card organization. The list of MCC codes applies to the fields including restaurants, tourism, hotels, shopping, insurance and education, as well as the list of selected restaurants, which are announced and

Products	Contents	Eligibility
	additional 2% * of the transaction value in the field of education, insurance and overseas direct procurement. <i>* Points earning transactions are transactions with a value of VND 30 million or more. Maximum reward points for all Members monthly: up to 2 million U-Points and Maximum reward points for the entire program period from 01.07.2026 to 31.12.2026: up to 10 million U-Points</i> In case the customer owns more than one card, Techcombank calculates the total valid spending of the customer's Signature credit cards according to the customer's identification number at Techcombank.	updated by Techcombank on Techcombank's website or on the Techcombank Mobile application or other notification methods. • Applicable from 01/07/2026 to the end of 31/12/2026. • Preferential budget for Techcombank Visa Signature, Techcombank Priority Visa Signature Credit Card during the period from 01/07/2026 to the end of 31/12/2026: 180,000,000,000 VND.
	For example, Priority customers who have a valid spending transaction on a Signature credit card in 1 month from VND 100 million:	

	Areas of expenditure	Total Amount Spent	Points Earned	Reward Points Type	Interpretation	Reward Period	Maximum Reward Points
	Dining and Restaurants	30,000,000	1,500,000	Cashback Points	5% of the value of the transaction in the restaurant sector, according to a. (ii)	T+1 to T+3 (T is the date of successful transaction execution that is valid and updated on the system)	3,000,000
	Book flight tickets, buy travel	50,000,000	1,500,000		3% of the transaction value in the field of tourism and hotels, according to a. (iii)		
	Overseas Direct Procurement	35,000,000	700,000	Regular score (U-point)	2% of the transaction value under b. (i)	Within the first 20 days of the following month	2,000,000
			700,000		2% of the transaction value according to B. (II), within the maximum threshold of 2 million VND		2,000,000
	Payment of tuition fees, education sector	50,000,000	1,000,000				
	Insurance Payments	30,000,000	300,000				
	Total	195,000,000	5,700,000				7,000,000

Products	Contents	Eligibility										
Incentives when customers make payment transactions on Techcombank Mobile												
QR payment transactions	Customers who incur a valid payment transaction from VND 35,000 who meet the eligibility conditions will be rewarded according to the transaction milestone, specifically as follows: Reach the threshold of 5 valid transactions per month to be rewarded with 5,000 U-points Reach the threshold of 10 valid transactions per month to be rewarded with 10,000 U-points Reaching the threshold of 20 valid transactions per month will be rewarded with 20,000 U-points Each period, each customer can enjoy the incentives of 1 to 3 thresholds mentioned above, up to 3 thresholds; bonus up to 35,000 points/period (the specific threshold applied to each customer in each period is displayed on the program information page on the Techcombank Mobile application) From the second stage (T+1) onwards, clients will be eligible to participate in a higher threshold than the trading threshold reached by customers in the previous stage (T), specifically as follows: Customers who are at the threshold of < 5 trading stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 5 trades, 10 trades, 20 trades in the stage (T+1) Clients with a threshold of 5 trades to less than 10 trades in stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 10 trades, 20 trades in stage (T+1) Clients who have 10 or more trades in stage (T), will be eligible to participate and have the opportunity to receive rewards at the threshold of 20 trades in stage (T+1)	- Duration of the program: from 01/07 – 30/09/2026, divided into 03 stages: - Phase 1: From 01/07 – 31/07/2026. - Phase 2: From 01/08 – 31/08/2026. - Phase 3: From 01/09 – 30/09/2026. - Target customers: Customers receive Techcombank's notification about the content of this promotion through the following communication channels of Techcombank: email, SMS, and notifications on Techcombank Mobile application, SMS, Zalo. - Eligible Payment Transactions: - Active financial transactions include QR payment transactions (QR Merchant TCB, QR VnPay), excluding card payments/transfer payments between two personal accounts. "Payment transaction via QRcode": means a payment transaction made by scanning the VNPAY QR code and/or scanning the QR code of the store (QR Techcombank merchant) made via the Techcombank Mobile banking application. - Budget for the period from 01/07/2026 to the end of 30/09/2026: 18,474,567,000 VND - Monthly budget details are as follows:										
		<table><tr><th>Tháng</th><th>Ngân sách (VND)</th></tr><tr><td>Tháng 7</td><td>6,048,001,000</td></tr><tr><td>Tháng 8</td><td>6,173,687,000</td></tr><tr><td>Tháng 9</td><td>6,252,879,000</td></tr><tr><td>Tổng ngân sách (VND)</td><td>18,474,567,000</td></tr></table>	Tháng	Ngân sách (VND)	Tháng 7	6,048,001,000	Tháng 8	6,173,687,000	Tháng 9	6,252,879,000	Tổng ngân sách (VND)	18,474,567,000
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	Tổng ngân sách (VND)	18,474,567,000										

Products	Contents	Eligibility													
Bill payment on Techcombank Mobile	1. Apply for new customers: i. Reward up to 180,000 U-Points/program with bill payment from VND 50,000, corresponding to the number of times and form of bill payment (regular or automatic). ii. At each payment, customers will receive the corresponding number of U-Points in that form, specifically:	- Target customers: Customers receive Techcombank's notification about the content of this promotion through 1 of the following communication channels of Techcombank: email, SMS, and notifications on Techcombank Mobile application, SMS, Zalo - Valid bill payment transactions: are bill payment transactions (regular or automatic) on the successful bill payment feature (excluding Prepaid Phone Recharge and Phone Data Package) in the bill payment section on Techcombank Mobile application with a minimum value of VND 50,000 - Promotion period: from 01/07 to 30/09/2026 - The detailed monthly budget is as follows:													
	<table><tr><th>Payment Methods</th><th>Initial payment</th><th>Payment 2</th><th>3rd Payment</th></tr><tr><td>Usual</td><td>20,000</td><td>30,000</td><td>40,000</td></tr><tr><td>Automatic</td><td>40,000</td><td>60,000</td><td>80,000</td></tr></table>		Payment Methods	Initial payment	Payment 2	3rd Payment	Usual	20,000	30,000	40,000	Automatic	40,000	60,000	80,000	
	Payment Methods		Initial payment	Payment 2	3rd Payment										
	Usual		20,000	30,000	40,000										
	Automatic		40,000	60,000	80,000										
For example: Customers who pay bills for the first time in the usual form will be rewarded with 20,000 U-points Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 60,000 U-points Customers who pay bills for the 3rd time in the usual form will receive a bonus of 40,000 U-points.															
2. Applicable to existing customers: i. Reward up to 120,000 U-points/program with bill payment from 50,000 VND, corresponding to the number of times and form of bill payment (regular or automatic). ii. At each payment, customers will record the corresponding number of U-points in that form, specifically:															
	<table><tr><th>Tháng</th><th>Ngân sách (VND)</th></tr><tr><td>Tháng 7</td><td>2,023,282,450</td></tr><tr><td>Tháng 8</td><td>2,111,231,623</td></tr><tr><td>Tháng 9</td><td>2,216,053,198</td></tr><tr><td>Tổng ngân sách (VND)</td><td>6,350,567,270</td></tr></table>	Tháng	Ngân sách (VND)	Tháng 7	2,023,282,450	Tháng 8	2,111,231,623	Tháng 9	2,216,053,198	Tổng ngân sách (VND)	6,350,567,270				
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Products	Contents					Eligibility
	Payment Methods	Initial payment	2nd Payment	3rd Payment		
	Usual	10,000	20,000	30,000		
	Automatic	20,000	40,000	60,000		
	For example: Customers who pay bills for the first time in the usual form will be rewarded with 10,000 U-points Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 40,000 U-points Customers who pay bills for the 3rd time in the usual form will receive a bonus of 30,000 U-points					
Receive payments to individual business customers and business households	Customers who incur more valid transactions that meet the conditions will be rewarded according to the transaction increase milestone, specifically as follows: For customers who have less than 300 valid transactions in the month of reward consideration and have an increase in the number of valid transactions compared to the previous month:					Implementation time: from 01/07/2026 to the end of 30/09/2026. Program budget from 01/07/2026 to 30/09/2026: 15,058,800,000 VND Customer conditions: Individuals/business individuals who open a payment account using collection products at Techcombank (QR, POS, sales software link, etc.) or open a business household account at Techcombank Customers who successfully register for Techcombank's e-banking services and have a loyalty account (Techcombank OneU) that is not on the Blacklist/Watchlist and is not recorded in the status such as locked/suspended/disabled at the time of receiving the draw ticket and receiving the prize Customers are not employees of Techcombank.

Products	Contents				Eligibility								
	Eligibility	Awards	Max number of bonuses/month	Budget (VND/month)	Not applicable to: Customers who open a new store QR within the first 60 days from the date of opening the store QR. Trading conditions: Valid transactions are transactions with a minimum transaction amount of 35,000 VND/transaction. These transactions must reach at least 10 different accounts and via the following forms: transfer via QR code of the payment account; transfer via store QR code; transaction via POS, sales software; money transfer transaction from another bank to the Customer's account at Techcombank. The time of a valid transaction is the time when the Techcombank system records a successful transaction. Invalid transactions are transactions: transactions of depositing cash into payment accounts from transaction counters/ATMs/CDMs; transactions credited from automatic entries (account interest payment, fee refund,...); money transfer transactions between customers' own payment accounts in Techcombank; deposit settlement transactions, sale of certificates of deposit, receipt of money due to card tracing/refund; debt/interest collection; receiving cashback of the Loyalty Program from VND 35,000. Period to consider the validity of the transaction: <table><tr><th>Period</th><th>Time to consider the validity of the transaction</th></tr><tr><td>Month 07</td><td>01/07/2026 – 31/07/2026</td></tr><tr><td>Month 08</td><td>01/08/2026 – 31/08/2026</td></tr><tr><td>Month 09</td><td>01/09/2026 – 30/09/2026</td></tr></table>	Period	Time to consider the validity of the transaction	Month 07	01/07/2026 – 31/07/2026	Month 08	01/08/2026 – 31/08/2026	Month 09	01/09/2026 – 30/09/2026
	Period	Time to consider the validity of the transaction											
	Month 07	01/07/2026 – 31/07/2026											
	Month 08	01/08/2026 – 31/08/2026											
Month 09	01/09/2026 – 30/09/2026												
An increase of 50 valid transactions compared to the total number of transactions of the previous month.	100,000 U-points	40,000	4,000,000,000										
An increase of 100 valid transactions compared to the total number of transactions of the previous month	250,000 U-points	2,400	600,000,000										
An increase of 200 valid transactions compared to the total number of transactions of the previous month	600,000 U-points	666	399,600,000										
Note:													

Products	Contents	Eligibility						
	Each customer can be rewarded with a maximum of 1,000,000 U-points during the promotion period Priority is given to customers with the most and fastest transactions at each threshold. For customers with the number of valid transactions from 300 transactions in the reward month. Customers with the largest and fastest number of transactions in the reward month will have the opportunity to receive the following rewards: <table border="1"> <thead> <tr> <th>Prize Value</th><th>Number of bonuses/month</th><th>Budget (VND/month)</th></tr> </thead> <tbody> <tr> <td>2,000,000 U-points</td><td>10</td><td>20,000,000</td></tr> </tbody> </table> Note: Each customer will only receive one (01) bonus during the promotion period.	Prize Value	Number of bonuses/month	Budget (VND/month)	2,000,000 U-points	10	20,000,000	The maximum reward payment period is 45 working days from the end of the transaction validity period Customers also have the opportunity to participate in the program "Increase orders quickly, receive rewards beyond the milestone" if they meet the eligibility criteria.
Prize Value	Number of bonuses/month	Budget (VND/month)						
2,000,000 U-points	10	20,000,000						

Note:

- *New customers are customers who open a new Techcombank account for the first time from 01/01/2026*
- *Existing customers are customers who open a Techcombank account before 01/01/2026.*
- *At the time of point accumulation, Techcombank will reward points according to the mechanism: Customers who meet the conditions first will be rewarded first*
- *Depending on the budget for each offer as above, the promotion termination time will vary according to each offer. Customers will continue to receive promotions for offers that have a budget until 31/12/2026 (whichever comes first)*
- *Each offer has a different budget as announced above. Customers can be rewarded with more than one offer if they meet the corresponding program conditions and the offer has a budget during the promotion period*
- *Each offer may end early if it runs out of its own budget.*

2. Membership Privilege Program:

2.1 Inspire Member Points Earning Program when spending with Credit Card:

- Promotion period: 01/07/2026 – 31/12/2026
- Budget:
 - o 01/07/2026 – 31/08/2026: 13,000,000,000 VND
 - o 01/09/2026 – 31/12/2026: 6,100,000,000 VND

Spending threshold	Customer Groups	Regular point reward value	Maximum number of reward points per month	Preferential budget (VND)/month	Time to earn points	Refundable Trading Conditions
Total credit card spending per month from VND 10 million to less than VND 30 million	All Inspire Members	5%	100,000 points/Customer	820,000,000	Within the first 20 business days of the following month	• Beverage stores Phuc Long, PhêLa, Highlands, Katinat, The Coffee House: bill value from 100,000 VND or more
Total credit card spending per month from VND 30 million	Inspire Pro Member Customers	10%	200,000 points/Customer	110,000,000		• Supermarkets at Winmart, AEON Mart, CoopMart, Golden Gate, online shopping on Shopee platform (excluding bill payment), ShopeeFood, Tiktokshop: bill value from 500,000 VND or more
	Inspire Max members	15%	300,000 points/Customer	600,000,000		

- Total eligible spending is considered per customer, based on the Customer Identification Number at Techcombank. In case the customer owns more than one Techcombank credit/payment card (including primary and supplementary cards), the value of payment transactions of all types of credit/payment cards will be added up for bonus consideration.

- *The customer's membership tier is recorded at the time of processing the award data. In case the customer changes the membership tier, the spending threshold conditions and the maximum cashback amount will be changed according to the new membership tier, not exceeding the maximum cashback value of that membership tier.*
- *The customer's card is not closed/locked/canceled (temporarily or permanently) at the time of consideration and reward payment.*
- *The total spending eligible for promotion consideration is calculated according to the calendar month. For example: from 01/04 - 30/04/2026, 01/05 - 31/05/2026....*
- *Customers with higher total eligible spending will be prioritized. In case multiple customers with the same total spending satisfy the eligible transaction conditions, the promotion will continue to be considered and Techcombank will be the legal entity making the final decision.*
- *Limited budget per month. In case the promotional budget for each month has not been exhausted, the remaining budget will be accumulated in the following months until the end of the program (until the end of 30/06/2026)*
- *Exclusion of transactions at merchants with a goods and services category code (MCC) in accordance with Article 9.3.2 of these Rules*

2.2 Private & Priority Membership Rewards Program:

- Promotion period: 12/09/2026 – 31/12/2026 or until the program budget runs out (whichever comes first).
- Total budget: VND 22.152.358.437

Subgrouping	Techcombank membership classification	Regular point reward value	Maximum points/month	Applicable Transactions	Eligibility
Satisfying the following conditions at the same time: 1) Average profitable balance per month ≥ 10 million and 2) Total spending on customers' Credit and Debit Cards per month (per customer) ≥ 30 million 3) Customers register to participate in the program on Techcombank Mobile App according to Techcombank's communication instructions from time to time	Priority	15%	300.000 points/ Customer	Applicable for payment transactions valued at VND 1.000.000 or more at the following merchants: 1/ Supermarkets: Winmart, AEON Mart, CoopMart 2/ Online shopping: Shopee, Tiktok Shop (excluding payment for phone top-ups, bills, travel and travel) 3/ Restaurants: Manwah, Isushi, Ashima, Woomaster (*), Ginza/Mellow Six Bar Restaurant (No. 6 Quang Trung, Cua Nam, Hanoi) Note: - (*) Restaurants of Golden Gate Group Joint Stock Company	- The total spending eligible for consideration of customer groups is considered on each Customer Identification Number at Techcombank. In case the customer owns more than one Techcombank credit card/payment card (including primary and supplementary cards), the value of payment transactions of all types of credit/payment cards will be combined for bonus consideration. - Membership tier of customers is recorded at the end of each month of award consideration
	-Priority Gold -Priority Diamond -Private Elite -Private		1.500.000 points/ Customer		
	-Priority Gold -Priority Diamond -Private Elite -Private		1,000,000 points/ Customer		

Subgrouping	Techcombank membership classification	Regular point reward value	Maximum points/month	Applicable Transactions	Eligibility
				- The program is not applicable at Golden Gate payment acceptance points at AEON shopping center and Vinh city. - Locations and restaurants enjoying incentives are updated by partners to Techcombank from time to time	

Note:

- The profitable balance in the month of award consideration is calculated as follows:

$$\text{AvgAE}\Delta = (\text{AE}1 + \text{AE}2 + \dots + \text{AE}n)/n$$

In which:

$\text{AvgAE}\Delta$: The profitable balance on the customer's current account(s) registered for "automatic profitability" is the average profitable balance during the reward period

$\text{AE}1, \text{AE}2, \dots, \text{AE}n$: The profitable balance on the customer's current account(s) registered for "automatic profitability" will be recorded on 1, 2, ..., n during the review period.

Example: In the reward period from 1/4/2026 to 30/4/2026, $\text{AvgAE}\Delta$ is the average profitable balance all days from 1/4/2026 to 30/4/2026
- Applicable to Payment Cards with BIN prefix: 45745100, 40114800, 48904400, 478097, 422150, 970407, 422149 and credit cards with BIN prefix 483931, 457353, 510164, 422076, 403280, 4220075
- Total eligible spending and Average profitability balance for consideration of customer grouping calculated by calendar month. Such as September is from 01/09 - 30/09/2026, October is from 01/10 – 31/10/2026, November is from 01/11 - 30/11/2026, Dêcmber is from 01/12 – 31/12/2026.

- *Time to record bonus points: up to 45 days from the last day of each month of award consideration (excluding holidays, holidays and Tet).*
- ***Budget limit: VND 7.000.000.000 for September & October, VND 4.000.000.000 for November & December.** In case the promotional budget in each month has not been exhausted, the remaining budget will be accumulated in the following months until the end of the program. Guaranteed not to exceed the maximum budget during the promotion period*
- *At the time of point accumulation, Techcombank will reward points according to the priority level ranked from high to low as follows:*
 - (1) Customers with a higher total spending on payment cards and credit cards at the reward period*
Customers with a higher average automatic profitability balance at the reward period
 - (2) Customers register for the program earlier*
 - (3) Techcombank will be the legal entity making the final decision*
- *Exclusion of transactions at merchants with a goods and services category code (MCC) according to Article 9.3.2 of these Rules.*

9.3.2 Principles for accruing regular points (U-points) and cashback points (collectively, "reward points")

- 1 reward point is equivalent to 1 VND
- The value of the promotional gift will be determined according to the value of the Vietnamese dong. International payments will be converted according to Techcombank's exchange rate from time to time when considering the valid value to enjoy the promotion and the appropriate promotion rate.
- A valid card transaction is a successful transaction within the period corresponding to the conditions for enjoying the promotion specified in section 9.3.1 mentioned on the primary card and supplementary card. All valid spending transactions of the primary cardholder will be credited with Techcombank OneU points for the primary cardholder, and valid spending transactions of supplementary cardholders will be credited with Techcombank OneU points for the supplementary cardholder. The card must be recorded in the Active status at the time of point reward payment
- The balance of the Customer's reward points includes the total points from all products used by the Customer and additional reward points.
- The number of cashback points that are accumulated applies the principle of rounding down by unit rows, for example:
 - Customers who spend 119,500.75 VND via credit card will receive 11,950 points.
- The spending field is determined based on the Merchant Category Code (MCC) data field sent by the card organization to Techcombank based on the category code that the merchant registers with the payment bank. The determination of transactions belonging to which sector of transaction will be based on the goods and services category code (MCC) specified by TCB from time to time.
- The list of acceptors applicable to **the Techcombank Payment Card Reward Program - Inspire Privileges Members spend Payment Cards including** Techcombank Visa Platinum Payment Card (first 6 digits of the card: 478097), Techcombank Visa Classic Payment Card (the first 6 digits of the card: 422149), Techcombank Visa Gold Payment Card (the first 6 digits of the card: 422150), Techcombank F@stAccess Payment Card (the first 6 digits of the card: 970407), Techcombank Visa Eco Payment Card (the first 6 digits of the card: 489044) as follows:
 - ✓ Convenience Stores, Supermarkets: 5411, 5499
 - ✓ Entertainment: 4899, 5815, 5816, 5817, 5818, 7832, 7922, 7991, 7992, 7994, 7996, 7998, 7999
 - ✓ Cuisine: 5811, 5812, 5813, 5814

- List of payment exclusions that apply to the **Inspire Membership Privilege Program for Credit Card Spending and Private & Priority Member Loyalty Program for credit card and payment card spending:**

MCC	Description
4829	Wire transfer money orders
5944	Jewelry stores
5094	Precious stones and metals, watches, and jewelry
7631	Electronic Repair Shop
6050	Quasi Cash-Member Financial Institutions/ Cash Advance Forms
6051	Non-Financial Institutions - foreign currency, money orders, travelers' cheques
6010	Manual Cash Disbursements/ Related to Cash Advances/Financial Services
6011	Automated Cash Disbursements
6530	Remote Stored Value Load-Merchant
6211	Security Brokers and Dealers
6538	MoneySend Funding
7801	Government Licensed On - Line Casinos (On-Line Gambling)
7802	Government - Licensed Horse/Dog racing
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks/ Cá độ/đánh cược, game casino
9754	Gambling - Horse racing, Dog Racing
5960	Direct Marketing / Running ads/related to types of ads Types of transactions related to facebook/Googles, iTunes payments and running ads
6513	Real Estate agents and managers - rentals
7311	Advertising service
7999	Recreation Services (Not Elsewhere Classified)/ Dịch vụ giải trí
7399	Business Services (Not Elsewhere Classified)
7399	Business Services
5734	Record Stores/iTunes Related Services
5815	Digital Goods - Audiovisual Media Including Books, Movies, and Music
5816	Digital Goods – Games/ Dịch vụ kỹ thuật số - Games
5817	Digital Goods - Software Applications (Excluding Games)/ Dịch vụ kỹ thuật số - Phần mềm ứng dụng (không bao gồm Games)
5818	Digital Goods - Multi-Category/ Other types of digital services
5966	Direct Marketing – Outbound Telemarketing Merchant
5967	Adult Content and Services
5968	Direct Marketing/ Running ads/related to the type of advertising
5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)
4900	Utilities, electric, gas, water/ Bill payment (appliances, electricity, water, gas)
4814	Telecommunication Service/ Bill Payment/Telecommunication Services
4816	Computer Network/Information/

MCC	Description
8999	Professional Services (Not Elsewhere Classified)
5945	Hobby, Toys, and Game Shops
5999	Miscellaneous & Specialty / Commodity Distribution Agent
4899	Cable, Satellite, and Other Pay Television and Radio Services
	Top up transactions to e-wallets such as PayPal, Alipay, Google Wallet...
	Cash withdrawal transactions.
	Additional MCCs from time to time of Fraud (if any)

- Points accumulation time: Customers will earn points and receive a notification no later than **T+3 working day** (T is the day the customer makes a valid successful transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, T day is the next working day). Particularly for the Techcombank Payment Card Points Accumulation Program including Techcombank Private; Techcombank Visa Classic; Techcombank Visa Platinum; Techcombank Visa Gold; Techcombank F@stAccess; Techcombank Visa Eco & Membership Privileges (applicable to both Credit Cards & Debit Cards), The time to earn points is stated in the terms and conditions section of the program.
- Techcombank does not add points to e-wallet top-ups via debit cards.
- Techcombank reserves the right not to accrue/revoke points for suspected invalid payment transactions. In case Techcombank decides to revoke points due to suspicion that the Customer has an invalid payment transaction, Techcombank has the right to deduct money from the Customer's current account or deposit account to recover the amount corresponding to the number of points accumulated by the Customer from these transactions and the Customer has spent/used these points
- For the "Privilege Rewards for Techcombank Members" program, points are not applied to transactions via Visa Seller card (card type = VRMC)
- List of acceptors applicable to **the Techcombank Visa Eco Card Points Accumulation Program:**
 - ✓ Insurance: 6300; 5960
 - ✓ Education: 8299; 8249; 8244; 8241; 8220; 8211

9.3.3 Successful payment transactions include:

- Payment transactions are recorded as successful by Techcombank's system; Techcombank's system can record and process on working days.
- ✓ Customers can refer to Transactions on the Account Statement. The information related to the Customer's transactions provided by Techcombank through the Investment Banking Service may not always be completely updated because there are transactions that have not been processed or adjusted by Techcombank when there are errors or mistakes. Therefore, the Customer accepts that the information about the

Customer's transactions and account balances notified through the Service is not the final accurate information at the time of notification.

- ✓ Not part of the "Invalid Payment Transaction" in section 9.3.4
- The payment transaction is not recorded by the Techcombank system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account;
- The payment transaction is successfully recorded by the Techcombank system but the amount is less than the amount of the payment card organization with Techcombank and Techcombank has successfully accounted for additional debit of the cardholder's account.

9.3.4 Invalid payment transactions are transactions that:

- Returned, refunded, disputed or invalid payment transactions, or forged, or taxes on goods and services;
- Transfer/payment transactions between accounts/cards of the Customer.
- Payment transactions that are returned, refunded, disputed or invalid, or forged, automatically canceled/reversed due to: system error, or canceled by the Customer, or a 3rd party.
- Transactions showing signs of fraud or profiteering from the program, transactions requested by Techcombank to be traced on the grounds that the Account Holder did not make the transaction;
- Transactions that have not been confirmed for successful debit on Techcombank's system.
- Excludes 24/7 interbank instant money transfers
- Transactions with signs of fraud, abuse of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder did not make the transaction;
- Cash withdrawal and advance transactions at ATM/POS; fee and interest collection transactions; automatic cancellation/refund transactions (void/reversal) due to: (i) system error, or (ii) Customer, or (iii) 3rd party canceling transactions;
- Transactions at a number of special MCCs according to Techcombank's regulations from time to time: Direct Marketing Online Insurance Services Advertising – MCC 5960, Advertising Services – MCC 5966, MCC 5967, MCC 5968, MCC 5969, MCC 7311.
- Transactions in which the Bank suspects signs of profiteering, misuse of the card, violation of the terms and conditions of credit card use, risk management policies related to the product, including but not limited to the following cases:
 - Customers commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and provision of services (short transactions at card accepting units, etc.);

- Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions (e.g. payment for electricity/air tickets/telecommunications charges...);
 - Transactions that pay for expenses for business activities – not of a personal consumption nature;
 - Transactions at merchants with the following MCC codes: MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);
 - Transactions that are fraudulent, fake, or improper in nature of payment transactions for goods and services for legal personal consumption purposes via POS/mPOS, Internet, Mail/Phone order,... at merchants (also known as short transactions)
 - Transactions that Techcombank evaluates or determines are similar in nature to e-wallet transactions.
- In case Techcombank suspects that the Card Transaction is invalid according to the above regulations, Techcombank has the right to request the Cardholder to provide invoices and documents related to the transaction to prove that the Cardholder's transaction is a purchase and sale of goods and services in accordance with the provisions of the Law and the terms and conditions of this Promotion. The Cardholder shall add valid documents/invoices to Techcombank within 05 working days at Techcombank's transaction location from the date of Techcombank's notification.
 - In case the Cardholder fails to provide invoice documents or supplement documents/invoices after the required time or Techcombank evaluates the invoices and documents provided by the Cardholder and concludes that the card transaction is invalid, Techcombank has the right to refuse to refund under this Promotion to the Cardholder.
 - Techcombank reserves the right to refuse the promotion for invalid transactions or adjust/revoke the value of the promotional gift which is the refunded amount from the exchange to the customer's credit/payment account for transactions that are not eligible for promotion.
 - Techcombank may recover the value of promotional gifts which are the amount refunded from the redemption of cashback points through any method including but not limited to the method of automatic debiting of the customer's card/current account.

9.3.5 Regulations on the validity period of regular points (U-points) and cashback points (collectively, "reward points")

- Regular points (U-points) are accrued proportionally in each month valid until the last day of the next 12 months. For example:

- Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2026.
- Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2026.
- Customers who accumulate 300 points on February 15, 2025 will expire on February 28, 2026.
- Prorated cashback points accrued each month are valid until the last day of the next 36 months. For example:
 - Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2028.
 - Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2028.
 - Customers who accumulate 300 points on February 15, 2025 will expire on February 29, 2028 (leap year).
- Techcombank reserves the right to change the validity period of reward points and notify customers via Techcombank Mobile application or Website.

9.3.6 Revocation and adjustment of accumulated reward points

- Techcombank has the right to deduct/revoke points from the Customer's Techcombank OneU account when there is a special reason such as identifying a fraudulent customer, correcting system errors (overpaying, wrong customer information, etc.), in case the customer has used more points than the customer has,...
- In case the Customer has used up the reward points, the revocation of the reward points will be recorded on the customer's reward point account with a negative number. In this case, all accumulated points accumulated by the customer after that time will be prioritized to make up for the revoked points. The customer will not be able to redeem gifts or use points until the point account balance is greater than 0 (zero).
- Techcombank may recover the value of cashback transactions paid through any method including but not limited to automatic debit of the customer's card/current account to recover all or part of the amount corresponding to the negative points.

9.4 Regulations on the use of accumulated reward points:

9.4.1 Validity period of accumulated reward points:

Accumulated reward points of the Techcombank OneU Program will be able to be used with the specific validity period as follows:

- The validity time of regular points is as soon as the points are credited to the Customer's points account
- The validity period of cashback points is 15 days from the date of accrual of valid cashback points

9.4.2 Interpretation

- **One Mount Consumer:** One Mount Consumer Joint Stock Company, a partner providing gift exchange services, operating promotions for Techcombank
- **OneU application:** It is a product managed and operated by Techcombank's partner, One Mount Consumer Joint Stock Company, allowing customers to use reward points from the Techcombank OneU program to redeem promotional/discount coupons and other services on OneU according to the terms and conditions of each goods and service.

9.4.3 Details on how to use reward points according to Techcombank's instructions from time to time.

- At the time of publication of these rules, with the number of accumulated points available, customers can:
 - Look up the total points and incentives that can be redeemed with the number of points of the customer on the Customer's Techcombank OneU account on the Techcombank Mobile application or the OneU application (in case the Customer has linked the account with the OneU application) as prescribed by Techcombank from time to time.
 - Customers can use regular points:
 - In order to redeem promotional/discount coupons of service providers/product providers and save voucher information on the Customer's Techcombank OneU account at Techcombank Mobile App or OneU application (in case the Customer has linked the account with the OneU application) as stipulated by Techcombank from time to time. In some cases, if the number of reward points is not enough to redeem promotional/discount vouchers, customers can pay the remaining amount to the voucher provider to receive promotional/discount vouchers.
 - In exchange for cash with a value corresponding to the value of payments that customers have just made at certain partners. The number of points used to redeem will have to meet Techcombank's regulations from time to time.
 - To use the redeemed promotional/discount coupon for transactions at the service/product provider that issued the coupon.
 - To exchange into cash and use this money to directly pay part of the payment transaction value at locations that use the QR payment solution for stores on the condition that the total balance of points at the time of payment and the number of points used to pay for part of the transaction value at merchants meet Techcombank's regulations from time to time.
 - Customers can use cashback points:
 - To refund money to the current account or reduce the credit card balance with the condition that the minimum number of cashback points is 100,000 VND.

- When customers redeem points, Techcombank deducts points according to the mechanism: Points accumulated from the previous product will be deducted first.
- In the following cases, including but not limited to the following conditions, Techcombank has the right to refuse or cancel the customer's request for spotlight:
 - Exhausted number of promotional coupons/bonus discounts;
 - The accumulated points are invalid or are in the process of being verified for fraud;
 - System errors;
 - Other cases as notified by Techcombank to Customers

Article 10: Other provisions:

- 10.1 For any questions related to the promotion, customers can contact the following address for guidance and answers:
- Contact Center: Hotline 24/7 - 1800 588 822
 - Mailbox: call_center@techcombank.com.vn
 - Nearest Techcombank branch/transaction office.
- 10.2 The time limit for Techcombank to receive and resolve questions and complaints of customers is as follows. All questions and complaints after this time will not be resolved:
- For point recognition: Within 30 days from the date of the transaction/event.
 - For gift exchange transactions: Within 30 days from the date the customer successfully makes the gift exchange request.
 - For other matters: 30 days for transactions that have been disputed or complained, Techcombank will temporarily block the points converted from these transactions. Then, depending on the actual situation of handling traces and complaints, Techcombank will decide whether or not to calculate these accumulated points. In case the Customer violates the regulations on the use of products stipulated by Techcombank, based on the severity of the violation, Techcombank has the right to revoke part or all of the accumulated points corresponding to fraudulent transactions.
- 10.3 In case Techcombank is not a supplier of products and services redeemed from promotional gift vouchers and shopping vouchers in the Program, Techcombank will not be responsible for the quality of these products and services.
- 10.4 Vietnam Technological and Commercial Joint Stock Bank, its affiliates, directors, employees and respective representatives of Techcombank and its affiliates shall not be liable for any loss, damage (not only including losses or other causal losses) or any personal accident arising out of participation in the Program or as a result of the receipt or use of the Gift.
- 10.5 The program rules are published on Techcombank's website (<https://techcombank.com>). Techcombank reserves the right to amend and adjust these Rules and related regulations. The content of the regulated rules will be published on Techcombank's website.

- 10.6 Customers participating in the program agree to receive preferential notifications via communication channels (SMS, Email, e-banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- 10.7 Customers who receive promotional amounts under these Rules or are transferred/donated to points may be required to pay irregular income tax, fees and charges (if any) in accordance with current laws. In case of paying irregular income tax, customers agree that Techcombank will deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotion received by the customer and pay on behalf of the customer to the competent authority in accordance with the provisions of law.
- 10.8 In case of a dispute related to the date program, Vietnam Technological and Commercial Joint Stock Bank shall be responsible for directly settling it, if no agreement can be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for handling in accordance with current law.

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