

**TERMS AND CONDITIONS OF**  
*Techcombank Rewards Program 2026*

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 Rewards Program 2026 (TCBR Program 2026)

**Article 2: Applicable area (scope):** Nationwide Applicable

**Article 3. Forms of sales promotion:** Rewarded with 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 24/01/2026 until the end of 30/04/2026, or until the end of the promotion budget (whichever comes first).

**Article 5. Promotional goods and services:** Debit cards; Credit cards; Current account; 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: Eligible Customers (beneficiaries of promotions):**

Techcombank's individual customers who use the Techcombank Mobile application will be issued a Loyalty ID and automatically joined the Loyalty Program after successfully activating the Techcombank Mobile application if:

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

- + Suspected of fraudulent transactions
- + Having outstanding loans of group 03 or higher
- + Belonging to the Blacklist/Watchlist.

**Article 8: Total value of gifts (nationwide):** 199,563,543,631 VND (*One hundred and ninety-nine billion five hundred and sixty-three million five hundred and forty-three thousand six hundred and thirty-one VND*)

**Article 9: Contents of the promotion program:****9.1 Techcombank Rewards Account (Rewards 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. Rewards Account is integrated and can be used by customers on the Techcombank Mobile application. Each customer will have only one Techcombank Rewards points account based on the customer identification code at Techcombank.

**9.2 Techcombank Rewards account status:**

It is the status of the Reward account recorded on the Techcombank system including: activated, hibernated, suspended, locked and deactivated.

**9.2.1 Active account status:**

- At the time of issuance of the Rewards account, the customer's Rewards account will have an "Active" 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 "Dormant" status 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 earn points but cannot use the accumulated points, and customers cannot access Techcombank Rewards

**9.2.4 Lock 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.

- Note: customers cannot access Techcombank Rewards, 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.
- Note: customers cannot access Techcombank Rewards on the Techcombank Mobile application, cannot accumulate and use reward points.

\*Notes:

The following accounts will be changed automatically to “Active” status if:

- The account with status “Dormant” has incurred any transaction relating to earning or burning rewarded points
- The account with status “Suspended” is no longer on the Watchlist list on the database system and/or on other systems of Techcombank
- The account with status “Disabled” fully satisfies the conditions for participants as specified in Article 07 of this TnC.

The “Lock” account is only reactivated if the Customer actively requests to unlock to re-join in the Techcombank Rewards Program.

### **9.3 Regulations on accumulating points:**

#### **9.3.1 How to earn reward points**

- Customers will earn reward points as follows:

Products	How to earn points		Eligibility
	New Customers	Existing customers	
<b>Offer when customers are using Techcombank Auto Earning - Version 2.0</b>			
<b>Techcombank Auto Earning - Version 2.0 (and versions updated from time to time)</b>	Customers who own certificates of deposit issued by Techcombank and register for "Optimizing benefits with U-Point" on Techcombank Mobile and have a valid payment transaction for U-Point – OneU purchase of One Mount Consumer Joint Stock Company (*) arising from the customer's registration "Optimizing benefits with U-Point", U-Point rewards are as follows: <b>1 point for every 1 VND of a valid U-Point-OneU purchase transaction.</b>		<p>Maximum: 1,000,000 points/customer/month.</p> <p>(*) <i>Valid payment transaction for U-Point-OneU: It is a transaction where customers pay for Upoints-OneU during the program period and meet the following conditions:</i></p> <ul style="list-style-type: none"> <li>• <i>Techcombank's system has confirmed the debit successfully.</i></li> <li>• <i>Not part of the following "Invalid Payment Transactions":</i> <ul style="list-style-type: none"> <li>✓ <i>Payment transactions that are returned, refunded, disputed or invalid, or forged, automatically canceled/reversed due error, or canceled by the Customer, or a 3rd party.</i></li> <li>✓ <i>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;</i></li> </ul> </li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<div>✓ Transactions that have not been confirmed for successful debit on Techcombank's system.</div> <div><ul style="list-style-type: none"><li>Program budget: 31,389,725,921 VND</li></ul></div> <div>Note: Valid from 01/02/2026 to 10/4/2026</div>
Incentives when customers make payment transactions with Debit and Credit Cards				
Debit Cards	Techcom bank Priority	Customers receive Cashback points: (1) equivalent to 2% of the transaction value in the field of education; (2) equivalent to 1% of the value of international expenditure transactions; (3) Equivalent to 1% of the transaction value of air ticket payment		<div><ul style="list-style-type: none"><li>Apply to Techcombank Priority International Debit Card with the <b>first 8 digits of the card as 45745100</b></li><li>Up to 2 million reward points per card account per month (including primary and supplementary cards) with the program (1)</li><li>Unlimited cashback points with programs (2) and (3)</li><li>Programs (1), (2) and (3) cannot be applied at the same time.</li><li>Applicable to cardholders who are Techcombank Priority members</li><li>Total Preferential Budget for Private &amp; Priority Debit Card: 1,800,000,000 VND</li></ul></div> <div>Note: Valid from 01/02/2026 - 31/3/2026</div>
Debit Cards	Techcom bank Private	Customers are entitled to receive Cashback points (1) equivalent to 2% of the value of international spending transactions; (2) equivalent to 2% of the value of high-end fashion transactions		<div><ul style="list-style-type: none"><li>Applicable for Techcombank Private international debit card with <b>the first 8 digits of the card is 40114800</b></li><li>Maximum 10 million reward points per card account per month (including primary and supplementary cards)</li><li>Programs (1) and (2) cannot be applied at the same time</li></ul></div>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<ul style="list-style-type: none"> <li>Applicable for cardholders who are Techcombank Private members</li> <li>Total Preferential Budget for Private &amp; Priority Debit Card: 1,800,000,000 VND</li> </ul> <b>Note: Valid from 01/02/2026 - 31/3/2026</b>
<b>Debit Cards</b>	<b>Techcom bank Visa Classic;</b> <b>Techcom bank Visa Platinum;</b> <b>Techcom bank Visa Gold;</b> <b>Techcom bank F@stAccess;</b> <b>Techcom bank Visa Eco</b>	<p>Customers receive U-Points equivalent to up to 5% of total spending in the month when there are 2 or more transactions with a total spending of VND 2.5 million in the following areas :</p> <p>(i) 2% in the field of convenience stores, supermarkets</p> <p>(ii) 5% in the field of Entertainment</p> <p>The program is available to regular customers (excludes Membership Tiers as Private &amp; Priority, Inspire). <b>Membership Tier are considered at the time of award consideration.</b></p>		<ul style="list-style-type: none"> <li>The maximum number of reward points per month is 200,000 reward points when customers meet the following conditions: (1) eligible spending in satisfactory fields using all cards applicable to the program and (2) maximum per customer (calculated according to CusID) and (3) each customer is entitled to receive rewards once per month, Up to 3 times during the entire program</li> <li><b>Applicable from 01/02/2026 to 30/4/2026:</b> <ul style="list-style-type: none"> <li>Phase 1: from 01/02/2026 to 28/02/2026</li> <li>Phase 2: from 01/03/2026 to 31/03/2026</li> <li>Phase 3: from 01/04/2026 to 30/04/2026</li> </ul> </li> <li><b>Time to record earn points:</b> <ul style="list-style-type: none"> <li>Phase 1: from 10/04/2026 to 20/04/2026</li> <li>Phase 2: from 10/04/2026 to 20/04/2026</li> <li>Phase 3: from 10/05/2026 to 20/05/2026</li> </ul> </li> <li>Reward payment priority: Customers who achieve a higher total spending will be prioritized to pay rewards first, in case customers have the same total spending, Techcombank will be the legal entity that makes the final decision</li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<ul style="list-style-type: none"> <li>Promotion budget per installment: 1,000,000,000 VND/installment (if not used up, it will be transferred to the next installment during this promotion period)</li> </ul>
<b>Credit Cards</b>	<b>Techcombank Everyday</b>	a. U-Points corresponding to each type of transaction are as follows: (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>		<ul style="list-style-type: none"> <li>The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to Cus ID)</li> <li>The time of recording points: T+1 to T+3 from the T date is the day the customer makes a successful and valid transaction updated on the system. In case the customer's transaction falls on a Sunday/public holiday, the T day is the next business day</li> </ul> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
		b. Additional U-Points for customers who reach the spending threshold:		<ul style="list-style-type: none"><li>• Total eligible expenditure is calculated from the 1st to the last day of the month</li><li>• Time to earn additional reward points: within the first 20 working days of the following month. At the time of consideration for award payment, the customer's Everyday card is not in the state of permanent card locking/card cancellation</li><li>• Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</li></ul> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>
		<b>Eligible total spend threshold</b>	<b>Corresponding Accumulated Points</b>	
		1. From 15 million VND to less than 30 million VND	<b>The maximum number of accumulated points including the bonus of item (a) + (b)</b> 500,000 points/customer/month/Everyday card	
		2. From 30 million VND	700,000 points/customer/month/Everyday card	
		Total spend is calculated to include eligible spending in all sectors and forms of payment. Total spending is calculated according to the customer ID of the Everyday card. <i>Illustrative example:</i> During the period from the 1st to the last day of the month, the total spending of customers reached <b>32 million VND</b> with the following spending areas:		



Products		How to earn points					Eligibility
		New Customers			Existing customers		
		Areas of expenditure	Total Amount Spent	The corresponding number of U-points accumulated	Bonus U-points	Total U-points earned in the month	
	Online e-commerce platform in Vietnam	2,000,000	100,000	280,000	700,000		
	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	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		

Products		How to earn points					Eligibility
		New Customers			Existing customers		
				updated on the system)		Upoints/month/Everyday card	
	Techcombank Spark	The corresponding U-Points are as follows: <div><div>i.</div><div>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 Leisure transactions or (4) points equivalent to 2% of the price transaction value on B&amp;B transactions or (5) points equivalent to 2% of the transaction value on Online Consumer transactions</div></div> <div><div>ii.</div><div>Points equivalent to 0.1% of the transaction value on other transactions</div></div>					<div><div>•</div><div>The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to CusID)</div></div> <div><div>•</div><div>When updating the preferential field (up to 01 time/1 day), all transactions recorded on the update day (including transactions arising before the update time of the day) will accumulate points according to the updated field.</div></div> <div><div>•</div><div>Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</div></div> <div><div>Note: Valid from 01/02/2026 to 30/4/2026</div></div>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
	<b>Techcom bank Classic, Techcom bank Style</b>	The U-Points reward correspond to each type of transaction as follows: <ol style="list-style-type: none"> <li>The number of points corresponds to 1% of the transaction value on Restaurant transactions;</li> <li>The number of points corresponds to 3% of the above transaction value with domestic Online Consumer transactions</li> <li>The number of points corresponding to 8% of the transaction value on international Online Consumer transactions</li> <li>The number of points corresponding to 0.1% of the transaction value on other spending transactions</li> </ol>		<ul style="list-style-type: none"> <li>The maximum number of reward points per month is 500,000 reward points that meet both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (calculated according to CusID)</li> <li>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.</li> <li>Total preferential budget for Techcombank Everyday Credit Card; Spark; Classic; Style: 73,000,000,000 VND</li> </ul> <b>Note: Valid from 01/02/2026 to 30/4/2026</b>
	<b>Techcom bank Visa Signature , Techcom bank Priority Visa Signature</b>	Cashback points corresponding to each type of transaction are as follows: <ol style="list-style-type: none"> <li>points corresponding to 10% of the transaction value on Merchant transactions in the shortlist</li> <li>the number of points corresponding to 5% of the transaction value on non-selected restaurant transactions</li> <li>the number of points corresponding to 3% of the transaction value on tourism and hotel transactions</li> </ol>		<ul style="list-style-type: none"> <li>Applicable for Techcombank Visa Signature Credit Card with BIN prefix 48393189; Techcombank Priority Visa Signature credit card with BIN prefix 48393188.</li> <li>The maximum number of points in a month that satisfies both conditions: (1) for each card account of both Visa Signature credit cards and Priority Visa Signature credit cards (including primary and supplementary cards) and (2) up to a maximum per customer (based on CusID) according to the Membership Tier as follows:               <ul style="list-style-type: none"> <li>- Priority/Private members: Up to 05 million cashback points;</li> <li>- Regular customers and Inspire members: Up to 03 million cashback points.</li> </ul> </li> </ul>

Products		How to earn points		Eligibility
		New Customers	Existing customers	
				<p>The list of selected restaurants is published by Techcombank on Techcombank's website or on the Techcombank Mobile application or other notification methods.</p> <p>Total preferential budget for Techcombank Signature &amp; Priority Visa Signature Credit Card: 78,000,000,000 VND</p> <p><b>Note: Valid from 01/02/2026 to 30/4/2026</b></p>
	<b>Techcombank Visa Eco Credit Card</b>	<p>The U-Points reward correspond to each type of transaction as follows:</p> <p>(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) (*)</p> <p>(ii) the number of points corresponding to 3% of the transaction value in the field of Insurance &amp; Education with a value of VND 1 million or more.</p>		<p>- Applicable for Techcombank Visa Eco Credit Card with BIN terminal: 45735386</p> <p>- The maximum number of points for Program (ii) is 800 thousand points per month and the maximum is 7 million points per year, satisfying both conditions: (1) per card account (including primary and supplementary cards) and (2) maximum per customer (based on CusID)</p> <p>- The list of selected MCCs in the field of Insurance &amp; Education is published by Techcombank on Techcombank's Website or on the Techcombank Mobile application or other notification methods.</p> <p>-The list of MCCs applied in Program No. (ii) will not be included in Program No. (i)</p> <p>-(*) For CT number (i): Customers who meet the valid transaction conditions first, will be considered for the promotion first, in the order of the valid transaction time, until the preferential budget of the program is satisfied each month.</p> <p>Applied to the first 277 customers/month who meet the</p>

Products		How to earn points				Eligibility				
		New Customers		Existing customers						
						conditions. Each cusID is entitled to 1 discount during the entire promotion period Total preferential budget for Techcombank Visa Eco Credit Card: 1,700,000,000 VND  <b>Note: Valid from 01/02/2026 to 30/4/2026</b>				
Incentives when customers make payment transactions via TCB Mobile										
Bill payment on Techcombank Mobile		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, the corresponding number of U-Points will be recorded in that form, specifically:		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, the merchant will record the corresponding number of U-points in that form, specifically:		i. Target customers - Customers receive Techcombank's notification of the content of this promotion via 1 of the following communication channels of Techcombank: email, SMS, and notifications on the application Techcombank Mobile, SMS, Zalo - New customers are customers who open a new Techcombank account from 01/01/2026 ii. Valid bill payment transactions: Valid bill payment transactions (regular or automatic) on the successful bill payment feature ( <b>excluding Prepaid Phone Recharge, and Phone Data Package</b> ) in the bill payment section on Techcombank Mobile application with a minimum value of VND 50,000 iii. Valid from 24/01/2026 to 30/4/2026 iv. Total Budget for Bill Payment Offer on Techcombank Mobile & QR and 1 Touch Payment: 10,660,000,000 VND				
								Initial payment	Payment 2	3rd Payment
							Normal	40,000	30,000	20,000
							Auto	80,000	60,000	40,000
		For example:				For example:				

Products	How to earn points		Eligibility
	New Customers	Existing customers	
	<p>Customers who pay bills for the first time in the usual form will be rewarded with 40,000 U-points</p> <p>Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 60,000 U-points</p> <p>Customers who pay bills for the 3rd time in the usual form, receive a bonus of 20,000 U-points</p>	<p>Customers who pay bills for the first time in the usual form will be rewarded with 30,000 U-points</p> <p>Customers pay bills for the 2nd time in the form of automatic, receive a bonus of 40,000 U-points</p> <p>Customers who pay bills for the 3rd time in the usual form will receive a bonus of 10,000 U-points</p>	
<b>QR and 1-touch payment transactions</b>	<p>Customers who incur a valid payment transaction from VND 50,000 who meet the eligibility conditions will be rewarded according to the transaction milestone, specifically as follows:</p> <p><b>1. Program 1:</b></p> <ul style="list-style-type: none"> <li>For new customers who open an account<sup>(*)</sup> and have the first 1 valid transaction within 30 days from the time of account opening, they will be rewarded with 10,000 U-points</li> <li>Customers will then be eligible for program 2 below</li> </ul> <p><b>2. Program 2:</b></p> <ul style="list-style-type: none"> <li>Reach the threshold of 5 valid transactions per month to be rewarded with 5,000 U-points</li> <li>Reach the threshold of 10 valid transactions per month to be rewarded with 10,000 U-points</li> <li>Reaching the threshold of 20 valid transactions per month will be rewarded with 20,000 U-points</li> </ul>		<p>i. Duration of the program: from 24/01 - 30/04/2026, divided into 3 stages:</p> <ul style="list-style-type: none"> <li>- <b>Phase 1:</b> From 24/01 - 28/02/2026</li> <li>- <b>Phase 2:</b> 01/03 - 31/03/2026</li> <li>- <b>Phase 3:</b> 01/04 - 30/04/2026</li> </ul> <p>ii. Target customers</p> <ul style="list-style-type: none"> <li>- Customers receive Techcombank's notification of the content of this promotion via 1 of the following communication channels of Techcombank: email, SMS, and notifications on the application Techcombank Mobile, SMS, Zalo</li> <li>- New customers who open a new account for the first time from 01/01/2026</li> </ul> <p>iii. Valid payment transactions:</p>

Products	How to earn points		Eligibility
	New Customers	Existing customers	
	<p>Each stage, each customer can enjoy incentives of 1 to 3 thresholds mentioned above, up to 3 thresholds; reward up to 35,000 points/period (specific threshold applied to each customer in each period is displayed on the program information page on Techcombank Mobile application)</p> <p>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:</p> <ul style="list-style-type: none"> <li>Customers who are at the threshold of &lt; 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)</li> <li>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)</li> <li>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)</li> </ul>		<p>Active financial transactions include QR payment transactions (Qr merchant TCB, Qr Vnpay), 1-touch payment, excluding payment card accounting/payment transfer between two personal accounts.</p> <p>- "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.</p> <p>- "One-touch payment transaction": This is a payment transaction in which customers receive notifications and authenticate payment transactions on the Techcombank mobile banking application</p> <p>iv. Total Budget for Techcombank Mobile Bill Payment &amp; QR and 1 Touch Payment: VND 10,660,000,000</p>

**\* Notes:**

- *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 30/04/2026 (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 is within budget during the promotion period*
- *Each offer may end early if it runs out of its own budget.*



### **9.3.2 Principle of accumulation of U-Point and Cashback points (refer to as rewarded points)**

- 1 the rewarded point equals 1 VND
- The value of promotional gifts will be determined in Vietnamese Dong. International payments will be converted according to Techcombank's exchange rate from time to time when considering the eligibility for the promotion and the appropriate promotional amount.
- A valid card transaction is a successful transaction within the time limit corresponding to the conditions for enjoying the promotion specified in section 9.3.1 mentioned on the primary card and supplementary card. All eligible spending transactions of primary cardholders will be credited with Techcombank Reward points for primary cardholders, and eligible spending transactions of supplementary cardholders will be credited with Techcombank Reward points for supplementary cardholders. The card must be credited in the Active status at the time of point repayment
- 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 sectors will be based on the goods and services category code (MCC) regulated by TCB from time to time.
- List of acceptors applicable to **the Techcombank Priority Payment Card Points Accumulation Program (the first 8 digits of the card are 45745100):**
  - ✓ International spending: means payment transactions with physical cards at physical POS outside the territory of Vietnam and excluding airfare and education transactions specified below;

- ✓ Air tickets: means 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, 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.
- List of acceptors applicable to **the Techcombank Private Loyalty Card Reward Program (the first 8 digits of the card are 40114800):**
  - ✓ International spending: means payment transactions with physical cards at physical POS outside the territory of Vietnam and excluding high-end fashion spending below;
  - ✓ Luxury fashion: is online or at POS payment at 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 GOODS AND SERVICES CATEGORY CODE (MCC): 5137, 5139, 5309, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5941, 5944, 5948, 5949, 5977, 5999, 7296.
- The list of acceptors applicable to **the Techcombank Payment Card Points Program includes** Techcombank Visa Platinum Payment Card (the 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
- Points accumulation time: Customers will earn points and receive a notification no later than **T +3 working days** (T is the date when customers make valid successful transactions updated on the system. In case the customer's transaction falls on a Sunday/public holiday,

the T day is the next working day). Particularly for the Techcombank Payment Card Point Accumulation Program including Techcombank Visa Classic; Techcombank Visa Platinum; Techcombank Visa Gold; Techcombank F@stAccess; Techcombank Visa Eco, The time to earn points is stated in the 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 that the Customer has accumulated 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.
  - ✓ The Client can refer to the Transaction on the Account Statement. The information related to the Customer's transactions provided by Techcombank through the Investment Banking Service may not always be fully updated because there are transactions that have not been processed or adjusted by Techcombank when there are errors or mistakes. Therefore, the Client accepts that the information about the Client's transactions and account balances notified via the Service is not the final accurate information at the time of notification.
  - ✓ Does not fall under the "Invalid Payment Transaction" 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 The Invalid payment transactions**

- 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; VOID/REVERSAL transactions caused by: (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;
- 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 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 conditions of this Promotion Program. The cardholder shall provide 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 promotions for invalid transactions or to adjust/withdraw 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 the promotion.

Techcombank may recover the value of promotional gifts, which is the amount refunded from redeeming cashback points, through any method including but not limited to automatic debiting of the customer's card/payment account.

### **9.3.5 Regulations on the validity period of U-Point and Cashback points (refer to as rewarded points)**

- U-Point are prorated accrued 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.
- Cashback points accrued prorated 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 points**

- Techcombank reserves the right to deduct/revoke points to the Customer's Techcombank Rewards account when there is a special reason such as identifying a fraudulent customer, correcting system errors (overpaying the number of rewards, wrong customer information, etc.), in case the customer has used more than the number of points 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 Client after that time will be prioritized to compensate for the number of points that have been revoked. Customers 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 the rewarded points**

### **9.4.1 Points Availability Time:**

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

- The validity time of U-point 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 Rewards program to redeem promotional coupons/discounts and other services on OneU according to the terms and conditions of each product. services.

### **9.4.3 Details on how to use the rewarded 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 Rewards 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:
    - To redeem promotional/discount coupons of service providers/product providers and save voucher information on the Customer's Rewards 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 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 for redemption 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;
    - ✓ Accumulated points are invalid or in the process of fraudulent verification;
    - ✓ 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 from 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 with disputes and complaints, Techcombank will temporarily block the number of 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 specified 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, Techcombank's affiliates, directors, employees and respective representatives of Techcombank and these affiliates shall not be liable for any loss or damage (excluding losses or other causal losses) or any personal accidents arising out of the participation in the Program or as a result of the receipt or use of Gifts.

**10.5** The rules of the program are published on Techcombank's website (<https://techcombank.com>). Techcombank has the right to amend and adjust these Terms and Regulations. The content of the adjusted 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 subject to irregular income tax, fees and charges (if any) in accordance

with current laws. In case of paying irregular income tax, the Customer agrees that Techcombank will deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotional amount that the Customer has received and paid 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, the Joint Stock Commercial Bank for Technology and Trade of Vietnam 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)**