

TERMS & CONDITIONS*Program Promoting Customers To Open Techcombank Visa Eco Debit Card*

- Promotion name:** Program Promoting Customers To Open Techcombank Visa Eco Debit Card
- Promotion area (scope):** Nationwide
- Form of promotion:** Donation of goods and provision of services without collection of money together with the purchase and sale of goods and provision of services
- Promotion period:** From 10/12/2024 to the end of 08/02/2025
- Promotional goods and services:** Payment service via Techcombank Visa Eco debit card with the prefix BIN 4890 4400 (hereinafter referred to as "Eco Card")
- Goods and services used for promotion:** The set of preferential codes applies to payment transactions with Eco cards on the Xanh SM application.
- Customers of the Promotion Program (eligible for the promotion):** Customers who open a new Eco card product (Not previously recorded by Techcombank to own this product in the information history) on the Techcombank Mobile application and meet the spending conditions during the program period in the manner specified in the Detailed Promotion Rules.
- Prize structure (prize content, prize value, number of prizes):**

Incentives	Promotion content	Value of incentives
During the promotion period, customers who meet the conditions of item 7 will be given a set of promo codes applicable to payment transactions using Eco cards on the Xanh SM application	The set of promo code includes 240 codes (*) with a validity of 364 days, applicable when customers use Eco cards to pay on the Xanh SM application, including: <ul style="list-style-type: none">○ Bike: 60 promo codes discount up to VND 50,000 for one Xanh SM account, up to 5 uses/month;○ Express: 60 promo codes discount up to VND 50,000 for one Xanh SM account, up to 5 uses/month;○ Luxury: 60 promo codes discount up to 20% VND 50,000 for one Xanh SM account, up to 5 uses/month;	7.175.000.000 VND

	<ul style="list-style-type: none"> ○ Taxi: 60 promo codes discount up to 20% up to VND 50,000 for one Xanh SM account, up to 5 uses/month. <p>(*) The services used in the promotion are subject to the policies of Xanh SM from time to time.</p>	
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9. Total value of gifts (nationwide): 7,175,000,000 VND (In words: Seven billion one hundred and seventy-five million VND).

10. Detailed content and rules of the promotion:

10.1. Program content:

10.1.1. During the promotion period, customers who meet the following conditions at the same time will enjoy the incentives of the program:

- (1) Customers open Eco Card for the first time and open via Techcombank Mobile application (as recorded in Techcombank's system)
- (2) Customers have incurred at least 01 transaction to spend on services on the XanhSM application with Eco card in the following period:

Qualifying time (1) – 10.1.1	Time to incur valid spending transactions on the XanhSM application
20/10/2024 – 09/12/2024	20/10/2024 – 08/01/2025
10/12/2024 – 09/01/2025	Within 30 days from the date of meeting the conditions in section (1) – 10.1.1
10/01/2025 - 08/02/2025	10/01/2025 – 08/02/2025

10.1.2. Each customer according to the customer identification number at Techcombank is entitled to a one-time promotion during the promotion period.

10.1.3. Conditions for considering the validity of the customer's Eco Card in section 7 to participate in the program:

- Eco card is successfully opened when the customer receives a notification of successful card opening on the Techcombank Mobile application interface, has card information and can make transactions (except for cases where the card is linked to payment accounts that are blocked/temporarily locked/closed due to Techcombank's detection of risks, discrepancies or abnormal signs between customer identification information or suspicious

transactions detected during the customer's use of the payment account during the promotion period, etc.);

- Eco Card is the main card that has been successfully opened by Techcombank's system by the method specified in Section 10.1.1 above;
- The Eco Card of the Customer that satisfies the conditions for enjoying the promotion is still in operation according to Techcombank's regulations at the time of receiving the promotion.

10.1.4. Conditions for consideration of validity for payment transactions made via Techcombank Eco payment card:

- (a) It is a transaction using Eco cards for personal and family consumption;
- (b) It is a transaction using Eco card to pay at Xanh SM via the application which is recorded as successful on the card system of Techcombank and/or the card organization.
- (c) The payment transaction is not recorded by Techcombank's system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully recorded the debit of the cardholder's account;
- (d) The payment transaction is recorded as successful by Techcombank's system but the amount is less than the amount the payment card organization settles with Techcombank and Techcombank has successfully recorded the additional debit to the cardholder's account;
- (e) Clients are not considered for making one of the following transactions:
 - Customers who commit fraudulent transactions, forgeries, payment transactions that do not arise from the purchase and sale of goods and the provision of services (short transactions at the Payment Acceptor, etc.);
 - Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions;
 - Transaction minimum amount (1,000 VND) to successfully add Eco card to Xanh SM app.
 - Deposit and transfer money to electronic Green Card and other e-wallets.

10.1.5. Regulations on gifts and how to give gifts:

- The promo code will be automatically displayed on the Customer's Xanh SM application at the reward payment time specified in Section 10.2 of this Regulation.
- The validity period of the promo code is 364 days starting from the date that the customer receives the promo code on the Xanh SM application.
- Maximum number of promo codes that customers can use (*):
 - Bike: up to 5 times/ Xanh SM account/month;
 - Express: up to 5 times/ Xanh SM account/month;
 - Luxury: up to 5 times/ Xanh SM account/month;
 - Taxi: up to 5 trips/ Xanh SM account/month.

(*). The services used in the promotion are subject to the policies of Xanh SM from time to time.

- Promo codes that have not been used up in the calendar month will not be rolled over to the following months.

Example: Customers who receive a promo code on 19/11/2024 at 10:24 minutes 23 seconds can use it until 18/11/2025 at 23:59 minutes 59 seconds.

10.1.6. Techcombank has the right to request customers to provide documents related to transactions to prove that customers' transactions are in accordance with the provisions of this Regulation. In case the customer fails to fully provide or provide the voucher after the requested time, Techcombank may revoke the promo code that has been paid by Techcombank (including but not limited to automatically deducting the promotional money from the Customer's current account....).

10.2.Process, methods, and procedures for receiving prizes:

- Prize payment period:

When to close the data	Prize payment period
08/02/2025	Before 28/02/2025

- The Customer's payment card that satisfies the conditions for enjoying the promotion is still in operation according to Techcombank's regulations at the time of receiving the promotion.
- The gift is a set of promo codes that will be displayed on the Xanh SM application account registered with the phone number that the Customer has registered with TCB. The

Customer is responsible for ensuring that the phone number associated with the account on the Customer's Xanh SM application is the Customer's phone number registered with Techcombank. Techcombank is not responsible for the case that the customer does not receive the promotion code because (i) the account (associated with the customer's phone number registered with Techcombank) is not the customer's account; or (ii) the customer does not have an account on the Xanh SM application at the time of payment of the promotion.

- The number of incentives is limited by the program budget. In case many customers have the same time to satisfy the valid trading conditions, they will continue to be considered for rewards in order until the preferential budget of the program is satisfied as follows:
 - Clients who meet the eligibility conditions first will be given priority;
 - Customers with a higher spending transaction value will be prioritized first;
 - Techcombank will be the final deciding legal entity.

10.3.Regulations on the time limit for awarding prizes and answering questions related to the promotion program:

- The deadline for Techcombank to give promotions to customers is 45 working days from the end of the valid transaction period of the program, excluding Saturdays, Sundays and holidays as prescribed by law.
- For any questions related to the promotion, customers contact the following address for guidance and answers:

i) *Complaints related to cards and card services provided by Techcombank:*

Joint Stock Commercial Bank for Technological and Commercial of Vietnam

Address: 06 Quang Trung, Hoan Kiem, Hanoi

Phone: 024. 3944 6368

ii) *Complaints related to the implementation of the promotion program on the Xanh SM Application, the issue of using the promotion code, the issue of using services on Xanh SM:*

GSM Green and Smart Mobility Joint Stock Company

Address: Symphony Office Building, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam

Phone: 1900 2088

- The time limit for Techcombank to receive and resolve questions and complaints from customers about the results of the promotion is 60 days from the end of the program. All questions and complaints after the above time limit will not be resolved.

10.4. Other provisions:

- Techcombank is not a service provider. Techcombank will not be responsible for the quality of services provided as well as for subsequent disputes between customers and suppliers.
- Techcombank reserves the right to refuse to give promotions to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violates/fails to meet any conditions of the Program.
- Techcombank reserves the right to revoke the promotion given to the customer in case the customer cancels the Eco card permanently and does not reissue the new Eco card within 7 days from the date of card cancellation.
- This program does not apply to customers who have enjoyed promotions under the "Program to Promote Customers to Open New Techcombank Visa Eco Payment Card" implemented from 21/10/2024 – 30/04/2025.
- Techcombank reserves the right to decide whether or not to apply this program simultaneously with other incentive programs implemented by Techcombank at the same time.
- Customers who receive promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with applicable laws. In case of 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 promotion that the customer has received and pay it on behalf of the customer to the competent authority in accordance with the provisions of law.
- Customers participating in the promotion agree that Vietnam Technological and Commercial Joint Stock Bank, Techcombank's affiliated companies, directors, employees and representatives of Techcombank and their respective affiliates will use the name and image of the customer enjoying the promotion for commercial advertising purposes.

- Technological and Commercial Joint Stock Bank of Vietnam, Techcombank's affiliates, their respective directors, employees and representatives and these affiliates shall not be liable for any loss, damage (not limited to losses or other causes of damage) or any personal accident arising from the participation in the Program or as a result of the receipt or use of the Gift, except as required by law.
- The rules of the promotion program are published on Techcombank's website (<https://www.techcombank.com>). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The revised rules will be published on Techcombank's website after Techcombank has fully ensured the procedures for notifying the competent state agencies of the amendment and supplementation of the program rules.
- Customers participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, Electronic Banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- In case of a dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling it, if it cannot reach an agreement, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.

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