

TERMS AND CONDITIONS OF LOTUSMILES MEMBERSHIP UPGRADE OFFER

1. Subjects of application

Individual customers who are Vietnam Airlines Techcombank Visa Standard, Gold, Platinum Cardholders (hereinafter referred to as "Vietnam Airlines Techcombank Visa Debit Card")

2. Promotion period

From 01/12/2025 until changes.

3. Promotion content:

During the promotion period, customers who re-issue/re-issue due to the expiration of Vietnam Airlines Techcombank Visa linked debit cards and satisfy the conditions specified in this Terms and Conditions will enjoy the privilege of upgrading Lotusmiles membership, specifically as follows:

Upgrade privileges	Subjects of application
Upgrade to Lotusmiles Titanium membership	Vietnam Airlines Techcombank Visa Standard, Gold, Platinum debit cardholders <ul style="list-style-type: none">- Newly issued cards (including expired reissued cards) (*)- Main Card

(*): Excludes cases of re-issuance due to card loss/loss/damage/breakage, card swallowing, re-issuance of card type/grade change, re-issuance of card risk, etc.

Lotusmiles Titanium membership upgrade offer applies to Non Priority customers:

- Customers who issue and re-issue due to the expiration of (*) Vietnam Airlines Techcombank Visa payment card and spend via card from VND 40 million or more within 30 days from the date of card activation; or
 - Customers who own Vietnam Airlines Techcombank Visa payment cards and spend via card from VND 90 million or more for 3 consecutive months.

Lotusmiles Titanium membership upgrade offer exclusively for Priority members:

- Customers who have newly issued (including re-issuance due to expiration) (*) Vietnam Airlines Techcombank Visa payment card and have a spending on the card from VND 20,000,000 within 30 days from the date of card activation or VND 30,000,000 within 60 days from the date of card activation; or
- Customers who own Vietnam Airlines Techcombank Visa payment cards and spend via card from VND 90 million or more for 3 consecutive months.

(*) Excluding cases of re-issuance due to loss/loss/damage/breakage of cards, swallowing of cards, re-issuance of changes in card type/class, re-issuance of cards at risk, etc.

4. Terms and conditions:

- In the case of conditional Lotusmiles membership upgrade offers: the total value of customers' card spending transactions comes from valid transactions

- Eligible transactions are transactions that pay for goods/services with Vietnam Airlines Techcombank Visa payment cards. Transactions must be debited on Techcombank's system and cannot be canceled until the expiration of the promotion period
- Not applicable to cash withdrawals; transfer transactions; fee and interest collection transactions; VOID/REVERSAL transactions caused by: (i) system error, or (ii) Customer, or (iii) 3rd party canceling transactions;
 - Not applicable to transactions where Techcombank suspects that the Cardholder shows signs of profiteering, misuse of the card, violation of Techcombank's terms and conditions of card use, violation of the card-related risk management policy, including but not limited to the following cases:
 - Fraudulent and counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods/provision of services (short transactions at card accepting units, etc.);
 - Transactions that pay for expenses for business activities, which are not of a personal consumption nature;
 - Payment transactions at a number of card acceptance points (POS/mPOS) are on the list that Techcombank assesses to show signs of profiteering and fraud based on abnormalities in the behavior, frequency, and value of customers' spending transactions in each period.
 - Transactions that violate the provisions of the law and Techcombank's regulations;
 - The mechanism for recording transaction value to serve the Lotusmiles membership upgrade offer will be applied in parallel with the transaction recognition mechanism to accumulate Lotusmiles miles for customers under the Lotusmiles miles accrual offer (see details of terms and conditions of the mileage accumulation offer at <https://www.techcombank.com.vn/khach-hang-ca-nhan/the-techcombank/chuong-trinh-uu-dai/tich-luydam-thuong-bong-sen-vang>).
 - Invalid transactions or payment transactions that are valid but not recorded with maximum value will be based on the cooperation agreement between Vietnam Airlines and Techcombank as well as Techcombank's regulations from time to time publicly announced on Techcombank's website.
 - Only cards that are still active at the time Techcombank's data rendering system filters the list of customers are eligible for the offer
- All value of eligible spending transactions of supplementary cardholders will be calculated for primary cardholders
 - In case customers issue/own multiple payment cards and/or credit cards associated with the same Lotusmiles membership number and the cards all meet the conditions for applying the offer, the valid transaction value will be calculated to sum up the payment value through all cards.
 - The Lotusmiles membership upgrade offer is only applicable to cardholders who are Lotusmiles members of Vietnam Airlines and have the Lotusmiles membership card number updated on Techcombank's system.

- Techcombank performs data dumping on the system on a monthly basis to identify customers who are eligible to upgrade to Lotusmiles membership.
- The sending of data to Vietnam Airlines to upgrade Lotusmiles membership for customers is carried out within the first 15 days of the month.
- Customers update information about upgrading Lotusmiles membership through the following forms:
 - o Lotusmiles account statement sent monthly by Vietnam Airlines
- Vietnam Airlines App
 - Titan membership expiration date: 1 year from the date Techcombank issues the report (5th of every month).
 - Techcombank has the right to adjust and amend the data closing time, report export time, data submission date and related regulations. The adjusted content will be published on Techcombank's website.

5. Focal point for answering questions related to incentives:

For any questions related to the offer, customers can contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank (Techcombank)

6 Quang Trung, Cua Nam Ward, Hanoi

Hotline: 1800588822 (+84-24)-39446699

6. Other provisions:

- Techcombank reserves the right to make the final decision in reviewing and approving valid spending transactions and carrying out procedures related to Lotusmiles membership upgrade.
- Techcombank reserves the right to refuse to offer Lotusmiles membership upgrade to any customer that Techcombank deems to be invalid, unclear, incomplete or violates any of the Terms and Conditions or violates the provisions of the law. Techcombank's decision is final and customers agree not to complain or sue by default.
- In case of disputes related to this offer, Techcombank is responsible for directly resolving with customers; if the dispute cannot be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for settlement in accordance with current law.
- The deadline for Techcombank to receive and resolve questions and complaints from customers about the offer is 90 days from the date the transaction is successfully recorded. All questions and complaints after the above deadline will not be resolved.
- Techcombank reserves the right to change and adjust the contents of these Terms and Conditions and other relevant regulations at any time to suit the actual implementation situation without prior notice to customers. All changes (if any) are publicly announced by Techcombank on Techcombank's website.

- Techcombank reserves the right to request the cardholder to suspend or not continue to participate in receiving this offer when the cardholder violates any of the contents of these Terms and Conditions.
- Techcombank is exempt from liability for force majeure circumstances that occur during the promotion period (such as fire, explosion, flood, earthquake, etc.) that affect the data rendering of customers who meet the conditions for enjoying the offer. Issued by Vietnam Technological and Commercial Joint Stock Bank

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